



## COUNTY OF AMHERST

### Public Information Officer

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### **Potential Reduction in Business and Homeowners' Insurance**

Amherst County residents could see a potential reduction in either business or homeowners' insurance for the upcoming year. In September of 2018, the Insurance Services Office (ISO), an independent rating company that is employed by insurance companies, conducted their quadrennial Building Code Effectiveness Grading Schedule (BCEGS) survey on the County. The audit measures numerous facets of the County's operations, such as mitigation of losses from natural hazards and the enforcement and validity of building codes. The BCEGS survey then tabulates a score comparing the County to our state and national counterparts. Building Code Classification scores range between one and ten, with a score of one being the most desirable. Therefore, due to ISO being a leading source of information about property/casualty insurance risk, municipalities with well-enforced and up-to-date codes tend to lower citizens' home-owner insurance rates.

In the prior ISO study of 2014, Amherst County received a score of 4 for commercial and residential construction. However, due to the County's continued dedication towards the health, safety and welfare of Amherst County citizens, the Building Inspection and Safety team was able to lower both the commercial and residential score to 3.

Chief Building Official, Nathan Young said, "Building code enforcement can have a major influence on the economic well-being of a municipality and the safety of its citizens...this increase in BCEGS score will positively reflect our continued commitment to improvements in Building Code enforcement and community development"

This new classification will be applicable to all properties within Amherst County that have been issued a Certificate of Occupancy in 2018 and forward. Previous classifications continue to apply to buildings receiving a Certificate of Occupancy in the period between the effective date of the previous Classification and the effective date of the new classification. Please direct any questions to the Building Safety and Inspection Department at (434) 946-9302.

Additional information may be obtained from Tyler Creasy at [stcreasy@countyofamherst.com](mailto:stcreasy@countyofamherst.com) or (434) 946-9400.