

NEWS RELEASE



Southern Platte Fire Protection District
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Fire District Reminds Citizens to Confirm Homeowners Insurance

Parkville, MO (September 3, 2013) – Citizens and insurance companies regularly contact Southern Platte Fire Protection District regarding the change in their ISO Classification Rating. The District has not seen a change in the rating to the Fire Department since 2010, at which time it was reduced from a Class 6 to Class 4, District wide.

“The reduction from a Class 6 to Class 4 should have provided a benefit to the citizen’s homeowners’ insurance premiums by reducing them up to 15%, since September 2010,” states Fire Chief Richard Carrizzo.

Chief Carrizzo explained that since the announcement of a reduced Classification Rating in 2010 the District has continued to provide proof to insurance companies with ISO’s official Classification letter. He stated, “...it appears some insurance company’s main data bases increased the ratings instead of reducing them, causing higher premiums for homeowners.”

The Insurance Services Office, Inc (ISO) collects information on municipal fire protection efforts in communities and analyzes the data using a Fire Suppression Rating Schedule (FSRS). ISO will then assign a Public Protection Classification (PPC) ranging from 1 to 10, with 1 being the best and 10 the worst.

Virtually all U.S. insurance companies use PPC information to help establish fair premiums for fire insurance, generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the program provides a real incentive for improving and maintaining public fire protection.

A community's PPC depends on:

- fire alarm and communication systems, including telephone systems, telephone lines, staffing, and dispatching systems
- the fire department, including equipment, staffing, training, and geographic distribution of fire companies
- the water-supply system, including the condition and maintenance of hydrants, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires

Only 16% of all communities surveyed in the nation receive an ISO Class rating of 4 or below. This rating entitles the residential and commercial property owners within the Southern Platte Fire Protection District to receive a high credit on their insurance premiums.

Property owners should contact their insurance providers to ensure they are receiving the correct premiums for the Class 4 Rating. "Over the summer my premiums rose and when I inquired about the increase, the rating in the main system had changed. This was quickly corrected with the ISO letter," explained Chief Carrizzo. "This could continue and has been happening to many of our citizens."

The Chief advised that in the far Northwest area of the Fire District, Northwest of Farley, the District received a split Classification of 6/10. Chief Carrizzo explains that in many communities, ISO developed a split classification. The first class (Class 6) applies to properties within five road miles of a fire station and within 1,000 feet of a fire hydrant. The second class (Class 10) applies to properties outside of five road miles of a fire station and beyond 1,000 feet of a hydrant.

"We're extremely pleased with our present Class 4 rating and proud of the work that the Department continues to do to reduce our rating in the next audit," said Chief Carrizzo. "All of us will continue to work hard in reducing our rating, but I am confident that with our persistent planning and support of the community we will strive to protect the lives and property of our citizens."

The Southern Platte Fire Protection District's four stations provide fire suppression, inspections, emergency medical assistance, hazardous-materials response, and public education for more than 37,000 citizens in Platte County, MO. The Southern Platte Fire Protection District, which includes Parkville, Weatherby Lake, and Farley, is in one of the fastest-growing areas in the Kansas City metropolitan area. In addition to serving its own District, the department provides automatic-aid assistance to the Kansas City Fire Department and Riverside Public Safety.

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