



St. Lucie County Fire District News Release

Contact: Catherine W. Chaney
Public Information Officer
St. Lucie County Fire District
772-621-3333
cchaney@slcfd.org

FOR IMMEDIATE RELEASE
July 19, 2011

Fire District Improves County-wide Insurance Rating *Property owners urged to contact insurance carriers*

Property insurance premiums should soon be reduced for many St. Lucie County residents. Property owners will reap the benefits of work done by the Fire District to enhance emergency services provided to St. Lucie County residents. In its most recent evaluation, conducted this past October by the Insurance Services Office, Inc. (ISO), the Fire District was successful in lowering the County's fire protection rating from the current Class 3/9 split rating to a Class 3 rating for all properties located within 5 road miles of a fire station. ISO representative Richard Vance called the achievement "a significant improvement for areas that were previously a class 9."

To improve the rating, the Fire District added Fire Stations 16 and 17 in 2008, implemented advanced training programs and added water supply equipment to its apparatus inventory in 2010. The Fire District's personnel demonstrated that they have the ability to provide a water tanker shuttle operation anywhere in the County. As a result, a property's distance from a fire hydrant is no longer important in determining local insurance rates.

The majority of properties located east of Florida's Turnpike in the northern part of the County or east of Range Line Road in the southern part of the County will receive Class 3 status. Additionally, any properties in western St. Lucie County located within 5 miles of Fire Station 11 on Shinn Road will receive the same Class 3 rating.

As the District discovered when it polled insurance companies, the cost savings can range from \$200 to \$2,000 annually for a single family home, depending on its value. Recent calls from residents in Lakewood Park and the Midway Road area have indicated that their savings will be \$600-\$700 annually. The District anticipates that property owners around the County could see similar premium reductions. Commercial properties should also see reduced rates.

Fire Chief Ron Parrish credits the dedication, teamwork, and community commitment displayed by his employees for the success of the endeavor:

“Given the current economic climate, it's a great achievement. Improving the fire protection rating makes our community a safer place to live and work, supports opportunities for business growth by lowering insurance rates, and reflects the quality services St. Lucie County deserves.”

The new Class 3 rating becomes effective August 1st. The Fire District urges St. Lucie County property owners to contact their insurance carriers to find out if their premiums will be reduced due to the improved ISO rating. A copy of the ISO letter is available on our website at www.slcfcd.com.

The District would also like to hear from property owners who receive discounted rates so that we may post the insurance company information and savings on our website. Our contact number is 772-621-3400 or email to cchaney@slcfcd.org.



4 B EVES DRIVE, SUITE 200 P.O. BOX 961 MARLTON, NJ 08053-3112
TEL: (856) 985-5600 FAX: (856) 810-9065

July 13, 2011

Chief Ronald Parrish
St. Lucie County Fire District
5160 Milner Drive
Port Saint Lucie, FL 34983

RE: St. Lucie Co FD, St. Lucie, FL
Public Protection Classification: 3/10
Effective Date: August 1, 2011

Dear Chief Parrish:

We wish to thank you and Mr. Dennis Pickle, Mr. Rod Dally, Ms. Laurie Case, Ms. Valerie A. Schulte, Mr. Russell G. Reed and Mr. George Morgan for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. Due to a creditable tanker shuttle operation, this is a significant improvement for areas that were previously class 9, which will now receive a class 3.

Properties with a needed fire flow below 3500 gallons per minute that are within 5 road miles of a creditable fire station receive class 3. Properties over 5 road miles of a creditable fire station are class 10.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,



Richard A. Vance

(800) 444-4554 Option 2

nb

Encl.

cc: Mr. Dennis Pickle, Director, St. Lucie West Service District
Mr. Rod Dally, Utilities Manager, Spanish Lakes Fairways
Ms. Laurie Case, Director, St. Lucie County Utilities
Deputy Chief Buddy Emerson, St. Lucie County Fire District
Ms. Valerie A. Schulte, Supervisor, Fort Pierce Utilities Authority
Mr. Russell G. Reed, Utilities Director, Harbor Ridge Yacht & Country Club
Mr. Christopher Salibi, Manager, Meadowwood Community Association
Mr. Jesus A. Merejo, Director, City of Port Saint Lucie
Mr. Vince Burke, Director, Harbor Branch Oceanographic Institute
Mr. George Morgan, Utility Director, Reserve Community Development District
Mr. Jack Southard, Director, St. Lucie County Emergency Operations Center