Keowee Fire lowers ISO rating

BY STEVEN BRADLEY
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SALEM — The Keowee Fire Department was recently notified that the department successfully improved from an ISO class 4 to a class 3/3X rating.

The Insurance Service Organization is a group of trained, professional evaluators that assess almost every fire department in the U.S. There are only 2,409 other fire departments out of the 49,010 reporting to ISO that hold the class 3/3X classification, putting the Keowee Fire Department in the top 5 percent in the country.

KFD assistant chief Brandon Shirley said he is going on his 20th year with the department, and when it started in 1995, it had a "true ISO rating" of a 9/10, which meant the highest possible premiums for homeowners, but some insurance agents were able to offer a class 7 rating.

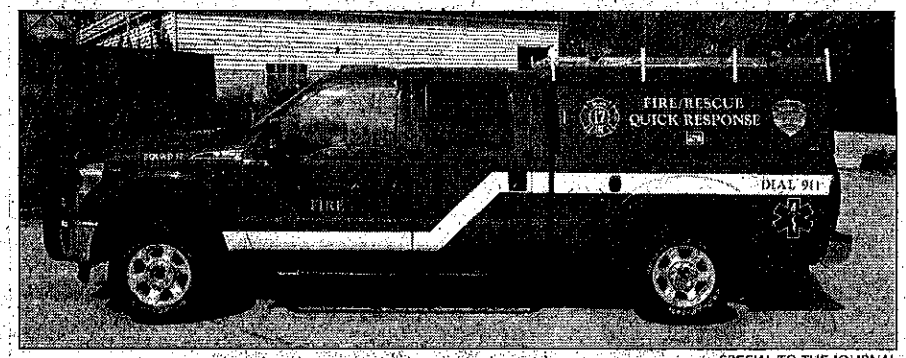
"But since then we went from a 7 to a 5, 5 to a 4 and then a 4 to a 3/3X," he said.

The Keowee Fire Department was established in 1995 to provide fire protection to the residents of Keowee Key. In 1998, the district expanded from that 2.5-square-mile area to cover approximately 30 miles in northeastern Oconee County.

The department became a special-purpose tax district in 2005 and is governed by a five-member board of directors. The department's operating income is primarily generated from the collection of a 14.5-mill tax in the district.

Oconee received a countywide ISO rating of class 4 that went into effect in January. County administrator Scott Moulder said in October the estimated financial impact of the improved ISO rating for Oconee's unincorporated areas is more than $5 million on insurance premiums.

Shirley said the KFD never felt pressure of being in competition with the rest of the county because it was funded through a special tax district, and noted an ISO rating only reflected a "snapshot" based on training and other factors of the overall quality of a fire department.



SPECIAL TO THE JOURNAL

The Keowee Fire Department was recently handed the keys to a new Ford F-250 purchased by Oconee County to replace a 25-year-old vehicle. Oconee Fire Chief Charlie King said the truck cost $31,000, along with about $4,000 in "up-fits."

"But we have an obligation, because we're a tax district, to provide the best possible services we can at an affordable price," he said. "So that's the way we look at it. I wouldn't say we're in competition with the county.

"Obviously if Oconee County was an ISO class 3 or 4 across the board with what they are doing, and Keowee Fire Department district, as a special-purpose district, was an ISO class 7, and people were paying extra money to have the response times, the paid staff and all that stuff, then yeah, they would be getting the short end of the stick."

Shirley said the KFD's response time "pretty much anywhere in our district" is seven minutes, which he said represented a marked improvement over a response time of well over 20 minutes prior to its existence.

"So in the event of a house fire or heart attack — seven minutes — that's where the bang for your buck is," he said.

With the support of the Keowee Fire Commission, KFD improved its rating through the purchase of a ladder truck and a used reserve engine, according to a news release.

It added staff to improve response capability, increased training hours and worked with three water departments to add additional hydrants, according to the release.

"They put a lot of hard work into it, and certainly that community making the investment into having fire hydrants throughout their community was (a big factor)," Oconee County Fire Chief Charlie King said.

The commission said in a news release it wishes to congratulate KFD Chief Richie Caudill, Shirley and staff for their hard work to obtain the beneficial rating for residents of the district.

NEW QUICK-RESPONSE VEHICLE

In other KFD news, the department was recently handed the keys to a new Ford F-250 that was purchased by Oconee County to replace a 25-year-old vehicle.

King said the truck cost $31,000, along with about $4,000 in "up-fits."

The cost is classified as a capital expense and was a normal scheduled replacement covered within the budget of the OCES capital replacement plan, according to King.

King said OCES has about 30 similar vehicles within its fleet that answer medical and special calls within the county.

The vehicle's primary use will be responding to medical emergencies within the fire district and other areas as requested.

The department outfitted it with emergency lights, a bed cover, a slide-out equipment tray and needed medical equipment.

Last year, the department responded to 100 percent of the 254 emergency medical calls in its district generated through 911, according to officials.

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