Oconee ISO rating drops

King: Class 4 rating could save average residents 'hundreds of dollars' on insurance coverage

BY NORMAN CANNADA
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WESTMINSTER — Oconee County homeowners could see an average drop of "hundreds of dollars" per year in their home insurance rates after a dramatic decrease in the Insurance Services Office (ISO) rating was announced for the unincorporated areas of the county, fire chief Charlie King said.

All homes in the unincorporated areas within five miles of a fire station will see their Public Protection Classification by ISO fall to a Class 4 — a drop from a 9 or 10 rating for about 13,000 of the homes in Oconee County. King said only about 200 homes are not close enough to a fire station yet to warrant the rating.

"Everybody in the unincorporated areas is in an improvement," King said Tuesday afternoon. "There are some folks — take Fair Play for instance — they've gone from a 5 to a 4. While there's some improve-

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ment, it's minimal. But you take the 13,500 homes that were a Class 9 and 10, they're going to see a $600 and $700 difference. We expect the average to be several hundred dollars on each home."

The ISO inspection of the county fire protection was originally scheduled for last October but did not happen until earlier this spring. Officials had applied to have the entire county get the same rating and put their efforts on a rural water delivery system, in which water is transported to a fire scene rather than having enough fire hydrants to meet the need. King said officials were expecting a Class 5 rating based on the county's work on water delivery, but other areas also played a role in bringing the rating down even further.

"Our goal was a 5, and we felt comfortable there," King said. "What we consider to be extra programs — our building codes, life safety program, our fire investigations and our public education — are what made the difference. Those were the ones we weren't expecting, kind of like extra-credit points.

"We expected a 5, because we knew how well the personnel was doing," he added. "We knew how well the water shuttle was going to go; we knew our communications system was good. We couldn't predict (other factors) because we had just never dealt with those. No one had."



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Firefighters in Oconee County, most of whom are volunteers, trained in the rural water deliver system last year at the Hamilton Career Center. The training proved successful, as the county saw a countywide drop in its Public Protection Classification to a Class 4, which will mean savings in insurance premiums for homeowners.

Fair Play had been the only fire department in the county to be graded on the water shuttle system rather than a fire hydrant system. King admitted some in the county were a little concerned about going to a countywide rating that would affect all departments.

"It made a lot of folks nervous because of the unknown," he said. "Fair Play Fire Department proved that it worked in the 1990s, but the uneasiness of making it work on a large scale across the county made me and a lot of us nervous. They did a great job of demonstrating their capability, and it worked."

King added the 2.9 mils that have been added in property taxes in recent years helped make the rating possible.

"It just goes to show the increased investment into the fire service over the past four years is worth its while," he said. "It's not just an expense, it's an investment, and we're able to show that back to the community. I am proud of the work, the sweat equity, the long nights that the volunteers and each team member put into it."

The county is working through a plan to build eight fire substations to bring other areas closer to fire stations. Three are already completed, and three more are budgeted for this year.

"That will bring the majority of homes in," King said of the substations. "We know where the pockets are after that. One is Fishers Knob/Lake Jocassee area. We've got to do some work up there, whether it's a fire station or a fire boat. Then there will be other little pockets."

The new rating will officially go into effect Jan. 1. King said homeowners should call the Oconee County Fire Services Office at (864) 638-4200 to request a letter that will state the person's address and the new fire rating to give to insurance companies.

"We encourage them to shop around; insurance companies use the PPC grading as just a portion of underwriting insurance," King said. "There's a lot that goes into it. We encourage them to look around. There's a value in shopping when it comes to insurance."

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