

ISO Rating Press Release

As of September 1, 2005

EAST FORK FIRE AND PARAMEDIC DISTRICTS' RECEIVES IMPROVED PUBLIC PROTECTION CLASSIFICATION



The Insurance Services Office (ISO) recently announced that the East Fork Fire and Paramedic Districts has received a much improved Public Protection Classification. Most insurers use the Public Protection Classification for underwriting and calculating fire insurance premiums for residential, commercial, and industrial properties.

The ISO analysis of the structure fire suppression delivery system serving the Carson Valley and Southern Douglas County resulted in a classification of Class 3/10. The Fire Districts' former classification was a Class 6/9.

The Public Protection Classification is assigned after a comprehensive review of a communities' fire department, communications system, and water supply. The ISO Field Representative spent five days reviewing the local fire districts, public utilities, and Douglas County Communications.

The new grading could result in a substantial savings to area homeowners and businesses with respect to what they currently pay for fire insurance. District Fire Chief Tod Carlini encouraged all homeowners and businesses to at least contact their insurance providers to inform them of the new classification.

ISO has advised its subscribing insurers of the classification change and assigned an effective date of September 1, 2005.

Chief Carlini stated he was very proud of the Districts' accomplishment and wished to commend the volunteer departments, career staff, and management for their efforts in obtaining such a positive reduction in the fire protection grading.

Specifically, every home and business located within a 5-mile distance from a District Fire Station would receive a Protection Class 3 rating. Areas such as Sheridan, Fish Springs, Johnson Lane, Ruhenstroth, Genoa, Topaz Ranch Estates, Topaz Lake, Jacks Valley, and Indian Hills will all see a reduction from an 8/9 to a Protection Class 3. Minden, Gardnerville and the Gardnerville Ranchos will see a reduction from a Protection Class 6 to a Protection Class 3.

As a comparison to surrounding fire departments, Carson City Fire is currently rated a Protection Class 3 and Tahoe Douglas Fire Protection District is a Protection Class 4.

Chief Carlini noted that the potential savings of the life of the grading, which is 10 to 15 years, can be in the millions of dollars and can result in individual savings to area homeowners and businesses greater than any form of tax



relief. "We have had some of our local volunteers who have contacted their insurance providers and were informed they may see a \$300 to \$400 dollar annual savings."

The East Fork Fire and Paramedic Districts have for a long time benefited from the ability to purchase some of the very best equipment and, according to Chief Carlini, it is now time for the taxpayers to receive a dividend on those purchases.

Chief Carlini wished to extend his appreciation to all the public utilities for their work, support, and certainly for the critical infrastructure that they provided with their respective water systems. Most people don't know or realize the importance of having the Minden and Gardnerville water systems connected by an emergency valve, or the many improvements made with the water system at the Douglas County Airport, or in the Genoa area. All have been a contributing factor to our recent success.

The third component of the grading, Douglas County Communications, saw improvement as well since the last grading. Carlini noted that the Douglas County Communications Department, under Dick Mirgon, received 8 out of 10 possible points. A communities' Dispatch Services and 911 call handling procedures are critical elements in the grading.

Every aspect of the grading saw improvement since the last grading conducted in 1987. "We are obviously very pleased with the grading. Knowing that over 85% of the area we serve will be able to receive a Fire Protection Class 3 is fantastic!" Carlini said. "We have a lot of very dedicated employees and volunteers within our organization who have made most of this possible."