

Better Rating for Lake Monticello Fire Co.

Written by Ruthann Carr, Correspondent
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The Insurance Services Office just upgraded its rating for the Lake Monticello's Volunteer Fire Department and that's good news for people served by the department.

LMVF Chief Scott Carpenter said homeowner's insurance premiums could go down by as much as \$100 because of the new ISO rating.

"Significance of the rating is pretty straightforward: The better we rate the cheaper the underwriters will write the policy," Carpenter said. "Any new policy written will automatically go by the new ISO rating. Existing homeowners have to say, 'Hey, our fire department just got upgraded so look into it,' and they (insurers) won't do it until the policy is due again."

The new rating is 5/8B, which represents a one point lowering in both categories for the department.

Fire departments are rated on a 1 to 10 scale, with one being the highest rating, Carpenter said.

In the 1990s, ISO allowed departments to go for a split score to reflect the departments who had hydrant areas and non-hydrant areas in their first due service, Carpenter said.

The last time LMVF asked ISO for a review in 2004, they received a rating of 6/9.

"When I started with the department in 1990, our rating was a 9," Carpenter said.

The department can only directly affect half of its grade because 10 percent is based on the communications system, which is under the county sheriff's jurisdiction, and 40 percent is based on the water supply, which is in the hands of a private company, Aqua Virginia.

According to the ISO website, to be eligible for an upgrade from a 9 to a class 8B, the community must have:

- an adequate number of well-organized and properly trained firefighters
- reliable fire alarm facilities
- adequate fire station facilities
- operational records

Carpenter said his department worked hard to upgrade their record-keeping for both training and incidents. They maintain the highest standards in the care and maintenance testing of hoses and apparatus. That is what improved the rating.

This new rating also means that compared to all other Class 5 fire departments in the nation, LMVF ranks in the top 31 percent and in the top 24 percent in Virginia, Carpenter said.

If the highest rating is a one and LMVF is a five, why should that be something to crow about?

Carpenter said his full-time job is with the City of Charlottesville which is rated a two.

The only way Carpenter feels LMVF ratings could go up much higher is if the state of Fire and Rescue in the county changes dramatically.

"Unless something drastic happens, (such as) paid staff all the time, or things like building new stations and reducing response times that's about as good as we're going to get," He said. "A lot of things could float it up, but a lot could make it go down. If the county wanted to underfund the apparatus or decrease the equipment, that could make a (negative) difference."