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MOFD fire suppression rating improves, and lower insurance rates may follow for residents

By Nick Marnell



Courtesy MOFD

Moraga-Orinda Fire District Chief Stephen Healy announced that the district achieved an improved rating from the Insurance Services Office for its fire suppression efforts, and that improved rating may help lower fire insurance rates for many district residents.

The ISO is a privately owned assessment company that collects statistical data on how effectively fire departments put out fires. Through its Public Protection Classification program the company rates a community's effort to provide adequate fire service on a scale of 1 to 10, the lower number equating better fire protection. MOFD had registered a 3 rating since its inception in 1997, but effective April 1, the district rating improved to 2, a score attained by fewer than 3 percent of all fire districts nationwide.

According to the ISO, 10 percent of its rating reflects the community's emergency communications capabilities, including 911 telephone and dispatching systems, for which MOFD contracts with the Contra Costa County Fire Protection District. Fifty percent of the rating reflects the quality of the fire department, including its equipment, staffing, level of training and the geographic distribution of fire stations. Evaluation of the water supply constitutes the remaining 40 percent of the ISO rating. The company looks at the condition and maintenance of the EBMUD hydrants, existence of alternative water sources, and the amount of available water, both in terms of volume and pressure, compared with the amount needed to suppress fires.

"We received extra credit for our reserve ladder truck, keeping better training records and our fire season staffing levels," Healy said.

ConFire will undergo its ISO review this year. "We have a split rating of 3/8B," said Deputy Fire Chief Lewis Broschard. "The rating of 3 exists within all the cities we serve and many of the unincorporated areas. The 8B rating is applicable only in those rural and remote areas, such as Briones, where a fire hydrant supplied by a municipal water system is more than 1,000 feet from a structure." Unincorporated areas of MOFD with no hydrants received a 2X rating.

In 2015 structure fires caused \$10.3 billion in damage, according to the National Fire Protection Association. It therefore behooves insurance companies to encourage communities to lower their ISO rating, generally resulting in lower premiums for communities with better protection. Representatives of the Farmers Insurance Group and State Farm Insurance - the country's leading property-casualty insurance company - would not comment on any specific correlation between an ISO rating and insurance premiums for Lamorinda homeowners.

The ISO rates only structure fire suppression efforts. The company does not consider vegetation fires in its rating, nor does it review emergency medical service procedures.

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