

## Possible Insurance Rate Reduction

A review of where and what types of calls for service Clayton Fire Rescue (CFR) has been responding to in the last 6+ years, it has been determined that over 80% of our calls for service are on the eastern half of the Town of Clayton. The main station is located in Larsen, which is in the far western side of the town. The decision was made in 2020 to rent some space on the eastern side for the purpose of housing a fire engine in a location that would help us achieve faster response times to calls, including those on the two larger highways that run through the town. In December of 2020, Engine 143 was moved to the east side along with the protective gear for the members living close to the new sub-station.

This change in coverage triggered an audit from the Insurance Services Organization (ISO). The ISO does audits every 5 years on fire departments to determine a Public Protection Classification. Insurance companies can then use that classification to help determine the rates for homeowner's insurance. They rate from 1-10, 1 being the best. The rating is split between travel distance of < 5/ > 5 road miles. By moving a fire engine to the east side of town, almost all residents are within 5 road miles of at least one of the stations. Before the Clayton-Winchester Fire Department dissolved in 2015, those residents within 5 miles had a rating of 7 and those outside of five miles had what amounts to a rating of 10 (7/10). In 2017, the newly formed CFR was audited and improved the rating to a 6/10. With the audit done in 2021, the rating improved to a 5/10.

The new rating is scheduled to take effect February 1<sup>st</sup>, 2022. Contact your insurance agent to see if you qualify for lower rates.

Email me if you have further questions or comments.

Stay safe,

Scott Rieckmann

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