



Intermountain rating means lower fire insurance

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A new and better insurance rating for the Intermountain Fire and Rescue Department could save some residents in that area \$1,000 a year in homeowners' insurance and allow others who have been uninsurable to get coverage.

For the past 18 years, the department has had the worst rating possible—a 10—issued by the Insurance Service Office (ISO), an independent advisory organization that serves the insurance industry. Living in an area with a 10 rating makes it extremely difficult, if not impossible, to get insurance.

The department recently asked the ISO to review the rating and has been informed that, as of May 1, those living within five miles of the department's station, which is eight miles east of Ramona's town center on Highway 78, will now have a 4 rating, said Chief Cary "Dusty" Coleman. The remainder of the district will receive a rank of 9.

"While it may still be expensive, the area rated as a 9 should at least be able to get insurance," Coleman said.

However, Coleman is afraid that the good news may be short-lived because he believes that the year-old San Diego Regional Fire Authority is "attempting to force us to cut our staffing and lower our training standards, which would jeopardize our ISO 4 rating."

The Fire Authority, created by county officials in November 2008, oversees six volunteer agencies and CalFire in rural East and North County. The idea was to provide some funding for volunteer agencies, which have long relied on bake sales and other fundraisers. And the county agreed to provide workman's compensation coverage for all approved volunteers.

In turn, the county "promised not to force departments to take a lesser level of service than they already had or lower standards," Coleman said.

The issue came to a head recently when Coleman prepared to put 35 new recruits through his 24-week Firefighter One Academy, and "I was told that they don't have seats available for all of them," Coleman said.

Ken Miller, county fire services coordinator, explained that the county fire authority has a limit of 550 volunteers "and we are now close to the maximum."

"I'm sorry if they miscalculated, but that number is unrealistic because career municipal chiefs don't understand the nature of volunteer service," Coleman said. "Our roster needs to have depth to allow for changes in a work schedule, sick kids, a broken-down car or a day off to go to a training session. If it takes 20 to 25 volunteers to man our station 24/7, then we need to have 30 to 40 on the roster."

Right now Intermountain has a roster of 48 volunteers, but the district also staffs the Ranchita Station.

Ironically, Coleman has been one of the biggest supporters of the county fire authority when other volunteer chiefs have complained about it.

"I want it to work, but I do feel annoyed and betrayed," Coleman said. "There is a complete void of effective communication and leadership within the county bureaucracy.

"Except for two, there are people sitting in an office on Ruffin Road, making decisions, who have never been out in a fire station and have no clue about what our reality is. There is no collaboration or leadership.

"I'm willing to work with them, but it's their way or the highway. They need to listen to what we need and support us. I think we've earned it, and I don't want to lose that ISO 4 rating. We've got 48 people who busted their butts with no pay to earn it."

Miller said that Coleman's staffing has not been reduced and that "we have to play with the rules saddled upon us."

Miller called Coleman "a good partner" and said he is "hopeful we can work things out."

Likewise, District 2 Supervisor Dianne Jacob said that Coleman has done "a great job in training and recruiting volunteers." And she vowed "to do everything possible to get this issue resolved."

"We've come a long way in improving fire and emergency medical services in the backcountry area, but obviously there are bound to be some bumps in the road," she said. "Sometimes it's a communication problem and it's my job to get the problem solved.

"And I certainly don't want to jeopardize the ISO rating. Our goal is to reduce the ISO ratings and insurance costs and improve response time to fire emergencies. I want to go forward, not backward."

Coleman said that he began writing and talking to officials in June to point out problems, "but they chose to ignore me. Well, they can't sweep this under the rug anymore."

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