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## County fire ratings set to be lowered

By Henry E. Green

The fire insurance rating for much of Abbeville County is scheduled to fall March 1 from a 9 to a 7, resulting in a 30 to 40 percent savings on homeowners insurance for residents in much of the county.

It's something the county has been working on for a long time, according to the Abbeville County Fire Marshal.

"That is an achievement," Jim Sosebee said last week, noting that it is especially noteworthy because the county does not have a county-wide water system.

Barney Gambrell, who heads the insurance division for the Abbeville

County Farm Bureau, explained Monday how the fire insurance rating system works.

"Insurance companies use a service called ISO to rate fire departments, and we (insurance companies) in turn base our premiums on those rating classes that they come up with," he said.

It's a scale of 1 to 10—the lower the rating, the higher the standard of fire protection—and the rural fire departments in Abbeville County with two exceptions, were a class 9, only one step below "no protection".

The exceptions were Broadmouth Turkey Creek and Donalds, which had "split ratings."

They will all be lowered to class 7s, effective March 1.

The lowering should reflect a substantial savings for insurance premiums for those homeowners who live in areas served by Class 9 fire departments.

A \$50,000 house in a class 9 district, a brick structure, the fire insurance could be lowered by about \$125 a year, he estimated, and it will vary according to the structure and type of coverage.

ISO, based in Atlanta, inspects the fire departments—they did so back in the late summer and early fall of last year.

The rating is based on a number of criteria—including the type of equip-

ment used, the number of people showing up at a fire, the amount of water available, cooperation among rural departments.

The lowering of the rating affects 10 rural departments—Sharon, Cold Spring, Antreville, Lowndesville, Keowee, Edgewood, Donalds, Long Cane, Monterey, and Broadmouth/Turkey Creek.

Calloun Falls, Due West and Abbeville are not affected—they are not part of the county fire system, and they already have ratings of 7 or lower, sources say.

Why the drop in the rating?

Gambrell said that over the last 10 years the fire fighters have been working hard as a group to get it done,

concentrating on cooperation, and getting more equipment and more training.

The big push here was our ability to haul water, Sosebee said, noting that if you take a building inside the City of Abbeville and put it in a remote area of the county, the water requirements for fighting a fire in it are the same.

County officials expressed satisfaction at the lower rating.

"I think the fire departments deserve credit for getting the rating lowered," County Council chairman Gerald Milford said Tuesday. "It will mean a lot for the people in the county

in getting their insurance rates lowered. County residents are indebted to them for this reason."

"If it had not been for the fire fighters' dedication and hard work, this would not have been possible," said Charles Magala, chairman of the county's rural fire commission.

"During the eight months I've been in Abbeville County, I've heard it said by many people that they do not see the advantage of the fire tax, and this is based upon their need of the emergency services," Sosebee said. "The savings of the lower insurance rates will benefit the whole county."