Awendaw McClellanville Consolidated Fire Protection District Earns Lower ISO Rating

New ISO rating could translate into insurance costs savings for property owners in the district

The Awendaw McClellanville Consolidated Fire Protection District earned a lower Public Protection Classification (PPC) from the Insurance Services Office (ISO). The new Class 4 rating could help decrease the insurance costs of property owners in the district living within five “road” miles of a fire station. The fire department has six fire stations throughout the district covering 40 miles of northern Charleston County from Mount Pleasant to Georgetown County. Property owners located more than five “road” miles from a fire station receive a Class 10 rating.

The rating was last reviewed 10 years ago. Fire department leaders credit the rating improvement to the addition of personnel, more capable fire apparatus and fire hydrants as well as improved personnel training. Many insurance companies consider a fire department’s PPC rating when establishing property insurance premiums.

“The department serves mostly rural unincorporated Charleston County and for us to receive this rating is certainly a great achievement. During the past three years the department has aggressively improved upon all of our programs,” said Chief Tommy Norris. “The new rating would not have been possible without the hard work and constant improvement of the department by a great staff as well as the continued support and commitment of the great communities that we serve.”

The new rating will go into effect April 1, 2015 and is estimated to reduce a homeowner’s annual insurance premium by five to ten percent. It could also impact the district’s commercial properties, if the property’s insurance carrier utilizes the PPC for rate reductions. Actual savings will vary by policy holder.

Ten percent of a community’s overall score is based on how well the 9-1-1 center receives and dispatches fire alarms. The county is evaluated in three categories: Emergency Reporting, Telecommunicators, and Dispatch Circuits. The Consolidated 9-1-1 Dispatch Center continually monitors changes to the ISO guidelines to ensure that they obtain the maximum number of points for our agencies, and carefully reviews their report to ensure information is correct and up to date. The CDC was evaluated on the various technical capabilities in how they receive and process calls from various sources, the number of telecommunicators available to handle calls as well as their performance, training, and quality assurance. The CDC is also evaluated on their equipment to transmit alarms to our fire departments.

About Awendaw McClellanville Consolidated Fire Protection District:

- Consists 45 members; 28 are full time; 10 are volunteers; seven are temporary.
- All stations are staffed 24/7
- There are six fire stations located around the district (for a list of station locations, click here)
- The district covers 40 miles of northern Charleston County from Mount Pleasant to the Georgetown County line. Its coverage covers the towns of Awendaw and McClellanville and areas of unincorporated Charleston County including the communities of South Santee Germantown, Buck Hall, Six Mile, Hamlin and Boone Hall Plantation.
- The department is a Special Tax District that receives 100 percent of its funding through taxes assessed on the businesses and homes within the district.

About PPC ratings:

- There are 10 ratings by class; Class 1 is the lowest and best rating; Class 10 is the highest rating.
- Approximately 40 percent of South Carolina communities are rated between Class 1 and 4 (261 communities) according to the ISO.
- The class with the most number of communities is Class 5 (170 communities), according to the ISO.

Quotes about the new rating from elected officials and county leaders:
"I am pleased to see that strategic investment of fire district tax revenues has allowed not only improved fire safety, but also the potential for positive return-on-investment for taxpayers in the form of reduced fire insurance premiums," said District 2 Councilman Dickie Schweers.

"The East Cooper area is growing at a very high rate and our public safety agencies, including the Awendaw Fire Department, must keep up," said District 1 Councilman Herb Sass. "The improvement in the ISO rating is evidence that we are not only keeping up with growth, but improving our fire service protection as well."

"I am pleased the ISO recognized the improvements made to the fire district," said Charleston County Administrator Kurt Taylor. "Thanks to the hard work of the fire department, county staff and County Council, the new rating will translate into cost savings to our tax payers."

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- written by Natalie Hauff -