

# Insurers upgrade Aptos fire-risk rating

Sentinel staff report

SAN RAMON — Home and business owners in the Aptos/La Selva Fire Protection District could receive a break on their fire insurance premiums following a recent upgrade by an insurance service company.

ISO Commercial Risk Services, Inc., a San Ramon firm representing several major professional and casualty insurance groups, including Fireman's Fund, recently upgraded the districts' fire insurance classification from "6" to "3," according to Fire Chief Chuck Mornard.

The company's evaluations of fire protections range from 10, which is "nonexistent" to 1, which is the "absolute best", according to Bill Wall, manger of operations for ISO.

Mornard said only one other fire district in the county, Watsonville, received as high a rating from the

service.

According to Mornard, only Los Angeles fire districts have earned a "1" rating in the state.

The upgrade was effective Aug. 1.

Mornard said the company evaluates such factors as response times, staffing levels and training, equipment, maintainance, hydrant locations, and water supply.

"It means that there can be some savings in insurance premiums for people within our district," Mornard said.

For a single-family home, the upgrade could mean savings of 3 to 5 percent in insurance premiums, he said.

Those living within the protection district should consult with their own insurance carriers to learn if the rating change affects them, he said.