



2314 Appleside Boulevard
Clarkston, WA 99403
(509) 758-5181
acfd1@cableone.net

FOR IMMEDIATE RELEASE

Date: March 20, 2017
Contact: Chief Noel Hardin, Asotin County Fire District 1
Office (509) 758-5181 Cell (208) 790-3379 nhardin@acfd1.org

Asotin County Fire District 1 works to maintain insurance rating

CLARKSTON, WASH. – Asotin County Fire District 1 is tackling several projects to maintain its insurance rating with the Washington Surveying and Rating Bureau. The WSRB is the premier source of property underwriting and rating information for the insurance industry. The lower the number, the better the protection rating and the less homeowners pay in insurance premiums.

Fire District 1 was rerated by WSRB in 2006, and improved its protection classification from an 8 to a 5. This saves the owner of a \$200,000 home \$174 per year in insurance premiums. Homeowners in the main residential area of the fire district should check with their insurance carriers to make sure the classification is correct.

The rating classification change was due largely to the fact that Fire District 1 improved its firefighter training programs, records keeping, and testing of its emergency equipment. Another factor is that Fire District 1 replaces its apparatus, like fire engines, before they become unreliable and past their useful life.

Fire District 1 is expecting to be rerated in the next year or two by the WSRB. Fire Chief Noel Hardin says that it is unlikely the district will improve from a 5; however, he is working to make sure the agency doesn't lose ground. To do so, Fire District 1 recently signed an automatic aid agreement with the cities of Lewiston, ID and Clarkston, Wash.

"We all need help during large scale emergencies, so this just makes sense," said Chief Noel Hardin. "And keeping insurance premiums affordable is a bonus for our taxpayers."

The fire district also is likely to ask voters to approve a fire levy lid lift for the first time in history. A portion of the funds will be used to pay cash to replace apparatus and equipment instead of financing these purchases which costs taxpayers more. The age of engines and ambulances grossly impacts a fire district's rating with the WSRB.

This is not a new tax. If approved by voters, the fire levy would return to \$1.06 per \$1,000 of assessed property value from \$0.72 – the same rate it was in 1995. (The maximum a fire district is allowed to ask for is \$1.50 per \$1,000.) This would cost the owner of a \$200,000 home an additional \$5.66 per month (\$68 per year), which is significantly less than insurance premiums would increase if the fire district were to drop in its rating.

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Asotin County Fire District 1 provides fire suppression and prevention, emergency medical service (EMS), river rescue, oil spill response and wildland fire protection to 14,000 people over 120 square miles of land and 35 miles of shoreline. Thirty-two volunteer firefighters, 28 emergency medical technicians (EMTs) and 35 paramedics (through a partnership with Lewiston) respond to an average of 2,600 calls per year. The fire district operates under a balanced budget and has passed all financial and accountability audits by the state. Learn more about Asotin County Fire District 1 by visiting their web site www.acfd1.org or Facebook page /asotincountyfd1.