

ST. TAMMANY FIRE PROTECTION DISTRICT # 1

1358 Corporate Square Drive
Slidell, LA 70458



Fire Chief - Larry Hess

For Immediate Release

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FIRE DISTRICT 1 ASKS PUBLIC TO CHECK INSURANCE PREMIUMS

Over the past six weeks officials at St. Tammany Fire District No. 1 have received inquiries from the public questioning significant increases in their homeowner's insurance premiums.

According to Larry Hess, the Fire Chief of St. Tammany Fire District No. 1, the Fire District that services the greater Slidell area, the increases from insurance companies has had an impact on homeowners averaging \$300 to \$400 per year in increased premiums.

Hess explained that Fire District No. 1 has two separate insurance rating territories. Territory "A" has a "3" and Territory "B" has a rating of a "4". On a one-to-ten scale a rating of a "1" represents the best rating on which a portion of the homeowner's insurance premium is calculated by the insurance companies.

The ratings are assigned by the Property Insurance Association of Louisiana normally referred to as the PIAL. The rating is assigned as a result of a very detailed audit that is conducted by the PIAL once every four to five years.

During the audit the PIAL examines three major facets of community fire protection. The availability of sufficient water supplies comprises the largest percentage of the calculation. In our case, Hess said, Territory "A" generally has better pressurized water systems available than Territory "B".

Hess stressed, that even though fire hydrants may be present in some areas in Territory "B", some of those systems are designed with piping of inadequate size to flow sufficient quantities of water to meet the demand of the calculated flow demand for the structures in that particular area.

With more fixed water supplies being available in Territory "A" the points awarded are higher and, therefore, contribute to a better rating, Hess added.

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We have cases where hydrants are placed on 2-inch mains, Hess stated. We have minimal control when it comes to the fixed water supply issue, said Hess. In St. Tammany Parish fixed water supply systems are governed by private utility providers, and city or parish governments.

The fire department's fire suppression capacity makes up 30% of the audit. Manpower, station location, number and condition of fire apparatus, firefighter training, and firefighting equipment make up most of the considerations measured by the PIAL in this category.

The remaining 10% of the audit points are focused on the Fire District's communications efficiencies.

Fire Department officials ask that everyone closely examine their insurance company bills to see if there has been a change in the status of their assigned fire rating territory. If such a change has occurred and you have an increase in your premiums as a result, the Fire District asks you to call (985) 649-3665, so they can determine if they might be able to intercede on your behalf.

For more information about St. Tammany Fire Protection District #1 visit us at www.SlidellFire.org or follow us on [Facebook](#) and [Twitter](#).

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