

# Fire insurance rates for South Tahoe to be reviewed

By Kathryn Reed

What insurance companies charge property owners in South Lake Tahoe may be changing.

Officials with the Chicago-based Insurance Services Office will be in town a week from today to assess the city's fire rating. This is usually done every 10 to 15 years, with South Tahoe's last rating being from 1995.



Several things are looked at, including, but not limited to:

- Where the nearest fire hydrant is
- Water flow capacity
- Ability to deliver the water to a fire
- Distance to a manned fire station
- Dispatch center
- Engine company staffing
- Water flow needs
- Number of large occupancies
- Wildland urban interface.

The latter is a new addition of late. This area is where

residences border forested areas.

After the 2007 Angora Fire that destroyed 254 houses, some insurance companies stopped writing new policies in the Lake Tahoe Basin.

Each criterion above is not rated equally. The water system is weighted 30 percent, while dispatch is 10 percent.

Division Chief Marty Scheuerman is hoping improvements like increased water flow that have been made in the last 15 years will outweigh the negatives such as fewer people in dispatch and operating a ladder truck that by some standards has outlived its desired life.

South Tahoe is on a two-tier rating with those in the Lukins Brothers Water District an 8, and the rest of the city a 5. The scale is 1 to 10 with 10 being the worst.

“They look at all of our records including maintenance, testing of hydrants,” explained Scheuerman.

A water system map is provided to the rating officials.

But Scheuerman noted that even though the fire department has a good relationship with outside agencies, they don't have control of them in terms of how they keep records or what they do with water flow.

Several companies provide water to South Lake Tahoe. Besides South Tahoe Public Utility District, which is the biggie, there is Lukins, Tahoe Keys and Lakeside water districts.

The Insurance Service Office will tour the area and review documents, with a score expected in the fall.

The ISO was created after the large-scale fires in Chicago leveled the Windy City and there was a need to quantify fire protection so insurance companies would know what to charge.