

From the Town Supervisor

Improved Fire Insurance Rating May Aid Residents:

A recent letter forwarded to some Town residents by the previous fire chief for the Champion Fire Company indicated “home owners Fire Insurance are increasing outside the Village of West Carthage”

To the contrary, residents within Champion Fire Protection District #1 ([see attached map](#)), are now being protected by West Carthage Fire Department and may see a decrease in their fire insurance premiums – not an increase.

I encourage residents and businesses within Champion Fire Protection District #1 being provided fire protection by the West Carthage Fire Department to contact their insurance company to see if a premium reduction is available. That reduction is possible due to an improved Public Protection Classification (PPC) rating through the Insurance Services Office (ISO). As further explained on the [adjoining letter from the ISO](#), based on an inspection the West Carthage Fire Department (WCFD) received a 5 rating. Considering that our previous fire department did not avail themselves for inspection/rating to the detriment of residents, WCFD's 5 rating is very beneficial to home owners and especially those within a water district with hydrants. Their rating is indicative of a high performing fire department resulting in lower risk of loss.

In general, the cost of fire insurance premiums is influenced by the PPC rating; however some insurance companies utilize historical data so homeowners may need to shop around for savings. Personally, my fire insurance premium was reduced over 10% as a direct result of West Carthage Fire Department's ISO 5 rating – you may enjoy similar savings.