



Loveland Fire Rescue Authority
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MEDIA RELEASE

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New fire risk assessment could lead to premium cuts *Ratings improve throughout LFRA coverage area*

LOVELAND, April 19, 2016 – Most home and business owners within the fire protection coverage area of the Loveland Fire Rescue Authority likely will spend less for property insurance based on new risk ratings.

A new analysis from the Insurance Services Office (ISO), the private risk assessment agency serving the insurance industry, shows that improvements in LFRA operations, emergency communications and the region's water supply network combine to lower the risk profile for most properties within the LFRA service boundary.

The ISO cut its assessment of risk by half in most of LFRA's coverage area. The ratings are likely to translate to insurance premium reductions for property owners, depending on the coverage provider.

The ISO ratings are on a scale of one to 10, with lower numbers assigned to lower risks. The agency's new assessment assigns a "public protection classification" (PPC) number to areas within LFRA's coverage area, and to properties within the Big Thompson Canyon Volunteer Fire Department's range. The ISO assigned:

- A rating of 2 for properties within five road miles of an LFRA station and 1,000 feet of a hydrant. The prior rating was 4.
- A 3 rating for properties within five miles of a station, but greater than 1,000 feet from a hydrant, requiring LFRA to transport water via tenders or shuttles. The previous rating was 6.
- An improved rating of 4, up from 10, for areas of the Big Thompson Canyon coverage district within five road miles of Drake's Fire Station No. 8. Properties more distant were assigned a rating of 10.

The Loveland Fire Rescue Authority, formed in 2012, includes the City of Loveland and the Loveland Rural Fire Protection District. The ISO ratings were based on a site visit by the agency's evaluators in January 2015, who also separately assessed the Big Thompson Canyon coverage area.

“In large part, this improved ratings are due to the outstanding services of the Loveland Emergency Communications Center, the local and regional water distribution systems (Loveland Water and Power Department), and significant improvements in LFRA operations, equipment, resources, and station locations,” LFRA Chief Mark Miller said.

“These ratings would not have been possible if not for the extraordinary services of our City departments and neighboring partners.”

Because insurance companies vary in the ways they apply ISO ratings, property owners should contact their providers to learn if premium reductions are available.

To view a map of the combined LFRA and Big Thompson Canyon coverage areas, color-coded to show the ISO’s public protection classifications, click [here](#), or visit www.cityofloveland.org/fire. For more information or assistance, call 962-2497.

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