



Western Emergency Services

Public Information

M E D I A R E L E A S E

KENAI PENINSULA BOROUGH

Jon Marsh, Chief
jmarsh@kpb.us

October 27, 2022

Western Emergency Service Area residents and business owners may see reduction in fire insurance premium costs due to an improved fire class rating. The Insurance Services Office (ISO), a national insurance industry risk rating and assessment service, rates municipalities on a scale of 1 to 10. From an insurance analysis perspective, an ISO Class 10 rating is considered the least effective fire defense while an ISO class 1 rating is the most effective fire defense system. Most fire insurance carriers utilize ISO Class ratings in determining policy rates.

The ISO rating of a community affects the insurance premiums that policyholders pay for fire insurance on commercial and residential buildings. As individual departments, Anchor Point Emergency Services was previously classified as 5/5Y and Ninilchik Emergency Services was previously classified as 8b. The previous rating of 5/5Y meant that all parcels within five road miles of a fire station and 1000 feet of a hydrant received a 5 rating, and those without a hydrant receive a 5Y rating. The 5Y rating is the equivalent of the previous 8b rating in Ninilchik. All properties that are not within five road miles of a station automatically receive a rating of 10.

ISO completed their review of Western Emergency Services and has reclassified the ISO Class rating for the service area to a 5/10 rating. This new rating takes effect November 1, 2022.

The new rating of 5/10 means that all parcels located within five road miles of a fire station will receive a rating of 5 without the additional requirement of having a hydrant within 1000 feet. This is a significant change that affects a total of 3,660 parcels within the service area.

- Ninilchik / Happy Valley - 1,668 parcels within five miles of Station 1 previously rated at an 8b will now receive the 5 rating.
- Anchor Point - 225 parcels were previously within five road miles of Station 3 and also within 1000 feet of a hydrant. The new rating now includes an additional 1,535 parcels.
- Nikolaevsk - 186 parcels were previously within five road miles of Station 4 and also within 1000 feet of a hydrant. The new rating covers an additional 457 parcels.

Western Emergency Services operates 3 stations at the locations listed below:

WES Station 1
15727 Kingsley Rd
Ninilchik, AK 99639

WES Station 3
72440 Milo Fritz Ave
Anchor Point, AK 99556

WES Station 4
65830 Nikolaevsk Rd
Nikolaevsk, AK 99556

Maps identifying the affected parcels are included with this release.

For additional information specific to this announcement, please contact:

Chief Jon Marsh 907-235-6700 jmarsh@kpb.us



August 4, 2022

Western Emergency Services - Station 1

Total Parcels Served: 1,668
Total Improved Parcels: 752
Total Assessed Value: \$173,812,800
Total Improvement Value: \$126,362,500
Total Taxable Value: \$99,036,700
Tax Revenue (Mill Rate 2.95): \$292,158

(Parcels within 5 driving miles of WESA Station 1)

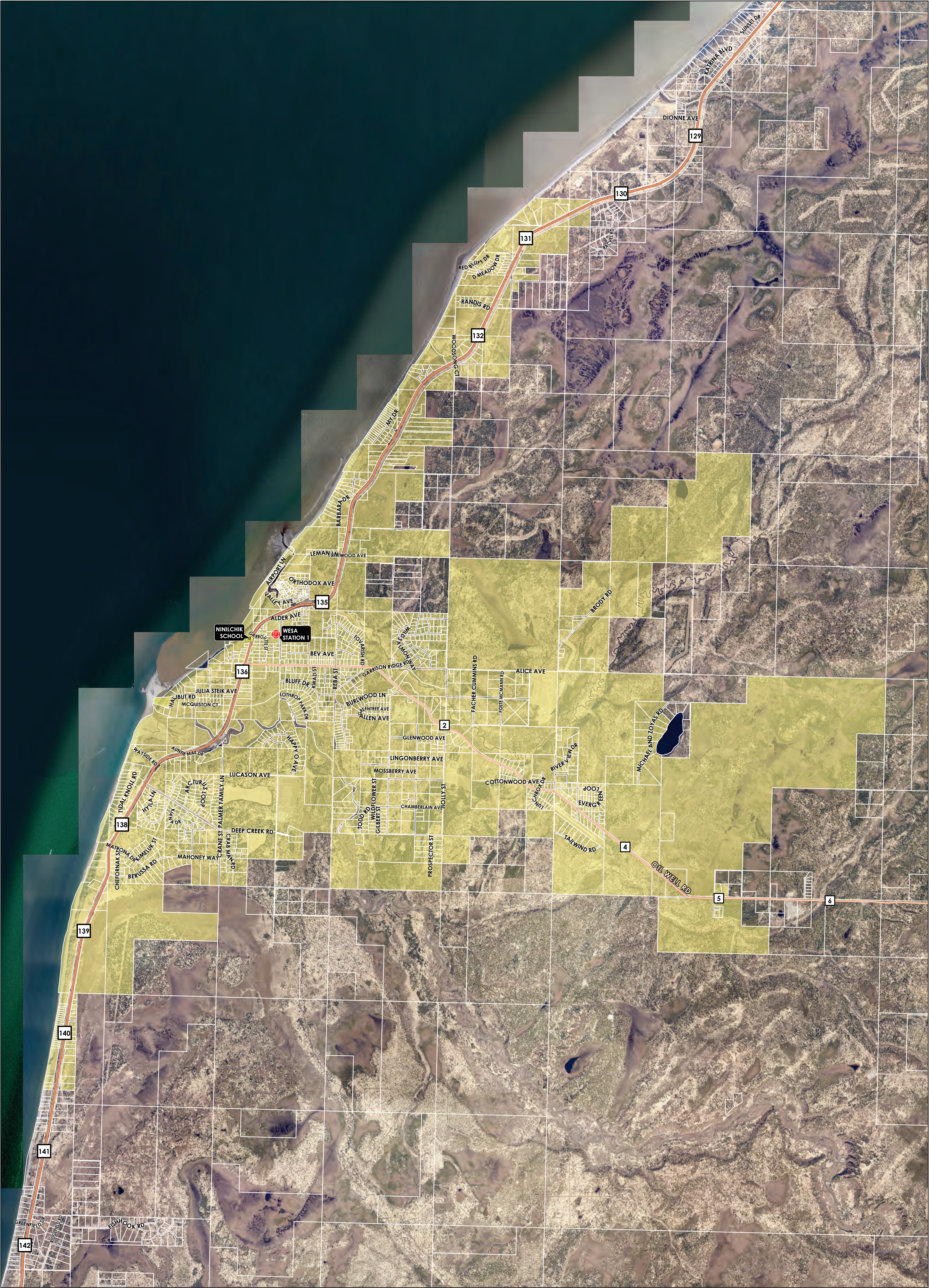
- Parcels w/in 5 driving miles

FIRE STATION

HOSPITAL
- MEDICAL

POLICE STATION

SCHOOL





August 4, 2022

Western Emergency Services - Station 3

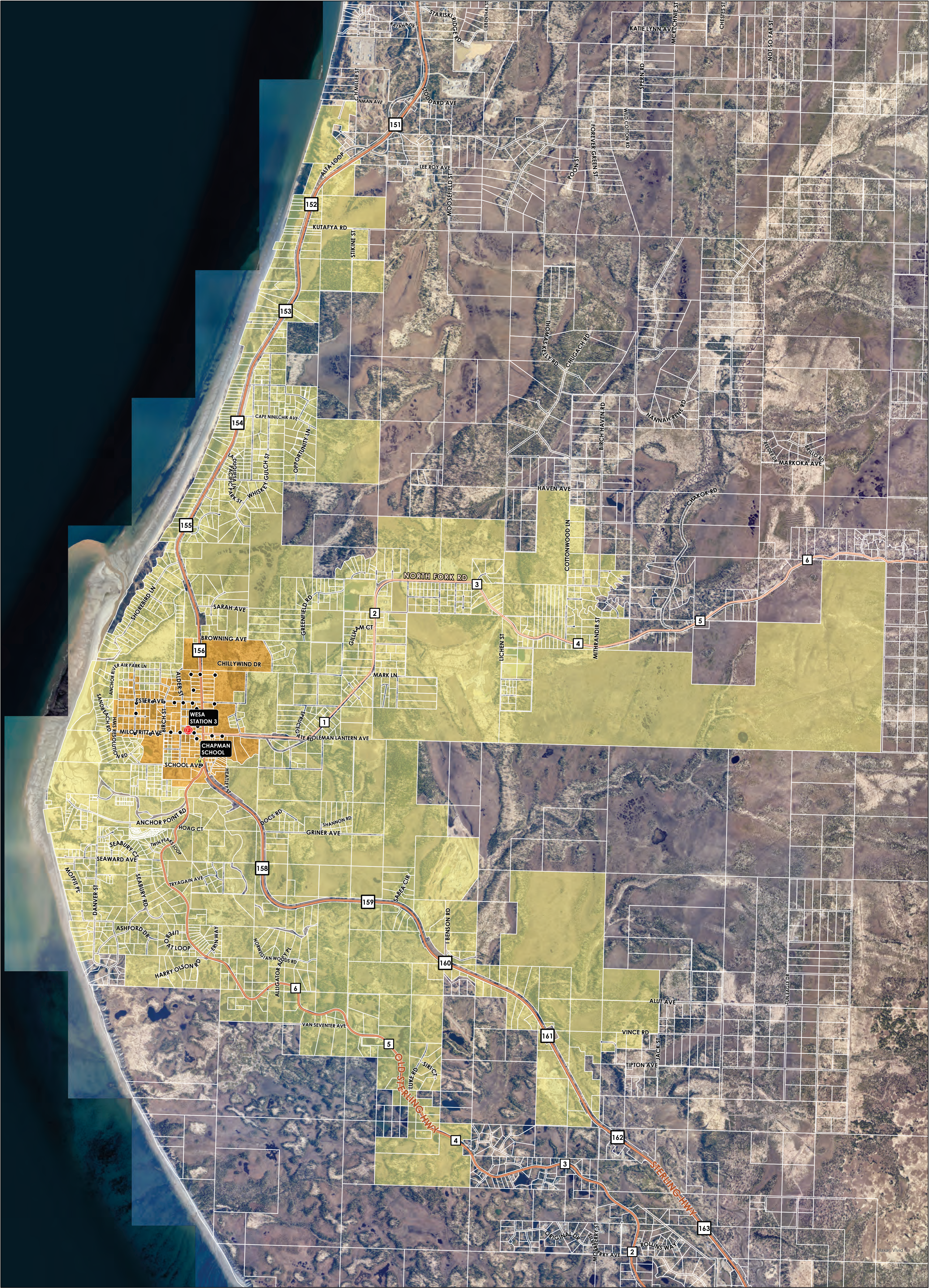
Total Parcels Served: 1,535
Total Improved Parcels: 713
Total Assessed Value: \$148,130,300
Total Improvement Value: \$110,119,300
Total Taxable Value: \$95,639,900
Tax Revenue (Mill Rate 2.95): \$282,138

(Parcels within 5 driving miles of WESA Station 3, excluding parcels within 1000 ft of a hydrant)

Total Parcels Served: 225
Total Improved Parcels: 106
Total Assessed Value: \$31,451,000
Total Improvement Value: \$27,527,600
Total Taxable Value: \$16,213,600
Tax Revenue (Mill Rate 2.95): \$47,830

(Parcels within 1000 ft of a hydrant)

- Hydrants
- Parcels w/in 5 driving miles
- Parcels w/in 1000 ft of hydrant
- FIRE STATION
- HOSPITAL
- MEDICAL
- POLICE STATION
- SCHOOL





August 4, 2022

Western Emergency Services - Station 4

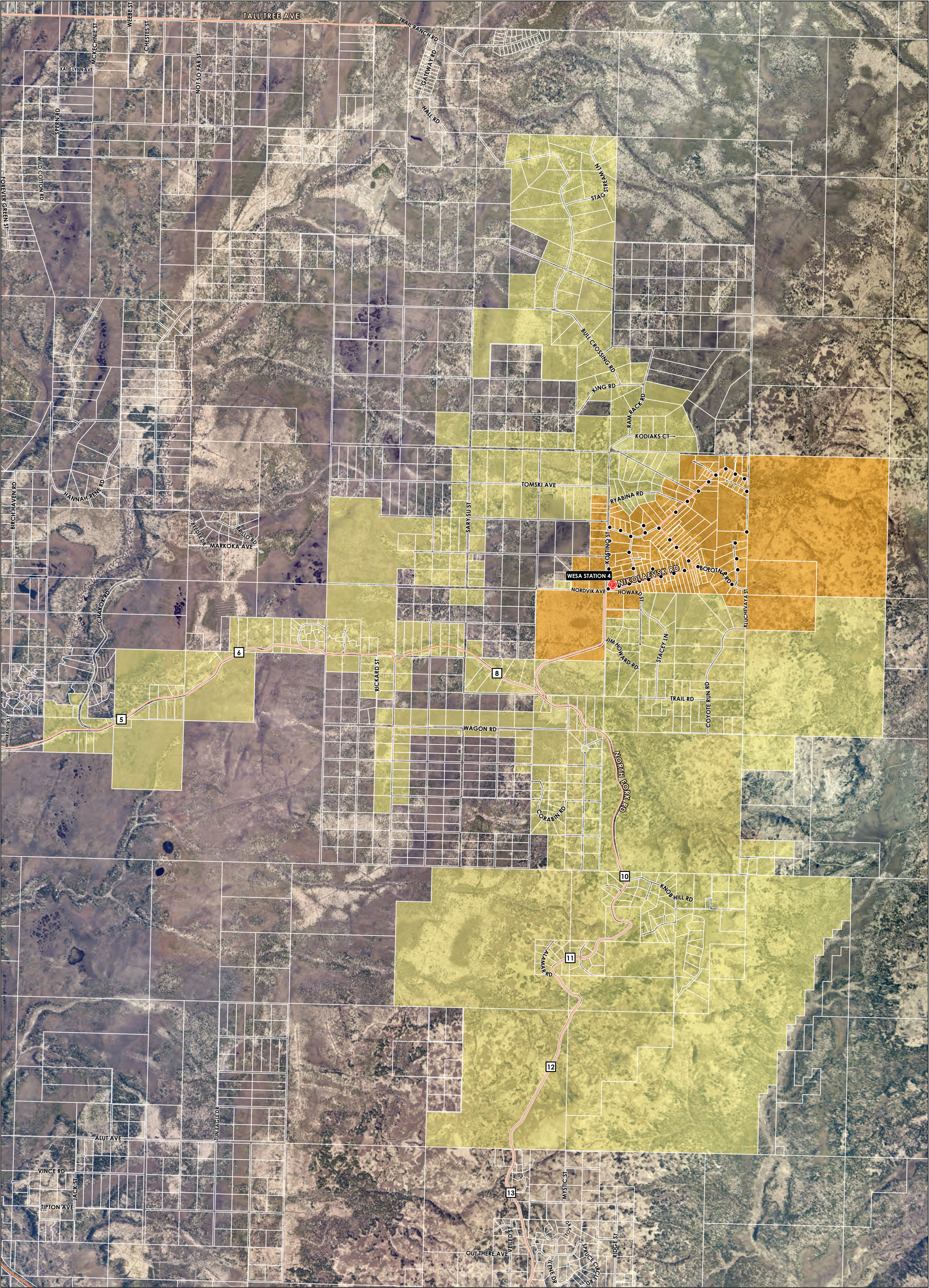
Total Parcels Served: 457
Total Improved Parcels: 161
Total Assessed Value: \$34,837,100
Total Improvement Value: \$19,153,100
Total Taxable Value: \$21,342,300
Tax Revenue (Mill Rate 2.95): \$62,960

(Parcels within 5 driving miles of WESA Station 4, excluding parcels within 1000 ft of a hydrant)

Total Parcels Served: 186
Total Improved Parcels: 93
Total Assessed Value: \$23,114,900
Total Improvement Value: \$19,951,400
Total Taxable Value: \$7,490,400
Tax Revenue (Mill Rate 2.95): \$22,097

(Parcels within 1000 ft of a hydrant)

- Hydrants
- Parcels w/in 5 driving miles
- Parcels w/in 1000 ft of hydrant
- FIRE STATION
- HOSPITAL
- MEDICAL
- POLICE STATION
- SCHOOL





1000 Bishops Gate Blv. Ste 300
Mt. Laurel, NJ 08054-5404

t1.800.444.4554 Opt.2
f1.800.777.3929

July 25, 2022

Mr. Charlie Pierce, Mayor
Western Emergency FPSA
144 North Binkley Street
Soldotna, Alaska, 99669

RE: Western Emergency Fpsa, Kenai Peninsula County, Alaska
Public Protection Classification: 05/10
Effective Date: November 01, 2022

Dear Mr. Charlie Pierce,

We wish to thank you and Mr. Jon Marsh for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."

- Communities graded with single “9” or “8B” classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

Alex Shubert

Alex Shubert

Manager -National Processing Center

cc: Mr. Jon Marsh, Chief, Western Emergency Services Fire Department
Mrs. Tammi Goggia, Central Dispatch Director, Soldotna Public Safety Communications Center
Mrs. Jeanette Flint, Water Superintendent, Anchor Point Safe Water
Mrs. Stasha Kalugin, Water Superintendent, Nikolaevsk Village Water
Mr. Jon Marsh, Fire Chief, Ninilchik FDS