

Achieving Lower Insurance Rates

About eight years ago the Errington Fire Dept. committed to develop a system to deliver enough water to achieve a “**Superior Tanker Shuttle**” rating. This involved acquiring water tanks, the use of various privately owned water sources, unique tanker trucks and equipment, and other resources. The reasons for taking on such a huge project are to give our residents the best possible fire protection and at the same time, saving them money on their home insurance.

On June 7, 2005, we achieved this rating from the **Fire Underwriters Survey**. This provides residents of Errington with a fire protection insurance rating equivalent to that of a residential hydrant-protected community. We were informed that Errington is the first fire department west of Ontario to achieve this rating.

This project started when my predecessor, Dean Kettner, read an article in a back issue of Fire Fighting In Canada magazine (August 1992), about a small town fire department in Ontario – the former Comber Fire Department in the southwestern part of that province – that achieved a lower insurance rating, because of its ability to haul water to a fire at the same rate as a residential hydrant.

Being a department that likes a good challenge we decided to “go for it.” Not having any lakes in the district and poor access to the only river, we decided the only alternative was to set up large water tanks, strategically placed around town, which we can draw from at any time. Members of the department went on the hunt for any tanks we could get our hands on, and find them we did – ex fuel tanks from the local gas station, fibreglass tanks from the pulp mill and huge fuel storage tanks from a tank farm. All were free so we just had to persuade local companies to donate the trucking and give us a good deal on crane time to lift them all in place.

It was a lot of hard work building stands, painting tanks, acquiring the use of private property on which to place these tanks, as well as fitting the necessary overhead fill pipes, but we felt even if we failed to get the rating, it was well worth the effort just to give the community a better water supply for



PHOTOS COURTESY ERRINGTON VOL. FIRE DEPT.
Errington fire fighters perform the test to achieve the “superior tanker shuttle” rating from the Fire Underwriters Survey. This department is the first west of Ontario to receive this important insurance rating, lowering rates for residents in Errington and offering a better fire protection system.

fire suppression. The nine above-ground tanks range in size from 10,000 gallons to 23,000 gallons. One is supplied by a well and the others are filled by the department's tankers after use. The tanks are checked every three months as part of a regular maintenance schedule. The valves and fitting are examined and tank levels are monitored regularly.

The next problem was determining how to haul the wet stuff to the red stuff quickly and efficiently at a cost that the taxpayers could live with. At the time we had an old 1972 1,500-gal. tanker, which was slow to say the least. It had to be replaced.

After months of research we decided to skip tradition and go for a radical alternative, a regular tandem axle chassis with a "multi-lift" hook lift system. It was felt that this was a more practical solution for the department as a whole, because of the fact that one truck can become any conceivable type of fire apparatus just by dropping one pod and picking up another.

Because the area that we cover is quite large (80 square kilometres) we require two fire halls, so to get a second tanker we had to go to the residents with our cap in hand and ask for a budget increase to cover the cost. After explaining all the details at a public meeting, the residents were 100 per cent in favour, and in 2003, the tanker fleet, including two 2,700-gal. secondary tanks, was complete.



During the test the department achieved a water flow of 200-lgpm, uninterrupted for a total of two hours.

After putting the finishing touches to the area water supply tanks and installing a couple of dry hydrant systems in local irrigation ponds, the system was ready. All that remained was to prove to the **Fire Underwriters Survey** that we had the system in place, we had the right equipment for the job and we knew how to use it efficiently.

Every aspect of the Errington Fire Department's operations was analyzed by Bob Nelson of the **Fire Underwriters Survey**. In June he visited the department and thoroughly assessed the Department's Fire Prevention and Training Programs, past performance, call volume, personnel and staffing, equipment and record keeping. The final portion of the assessment was to actually deliver the required water flow. In the evening on a regularly scheduled practice night we had to prove that anywhere in the district we would be able to flow at least 200 lgpm uninterrupted for a total of two hours. This was done at the farthest corner of the district with a distance of 4.2 kilometres from the water source to the test site.

Portable tanks were set up, pods were dropped, more pods were retrieved and the process began. Most of the water is gravity fed between the portable tanks but occasionally a primary pod-mounted volume pump kicks in to help out. After initial setup it was pretty boring watching 24,000 gallons get fired into the bush through a flow gauge, but after eight years of preparation it sure felt good to see it all come together.

It is difficult to place a figure on just how much money a home owner will save on their insurance, but it puts them in the same category as an area that is hydrant protected. To date, reports of savings in fire insurance reductions have ranged from \$200 to \$500 and even as much as \$800. In reality, the community is saving over \$300,000 per year in insurance premiums, which is significantly more than the total fire department budget, so at these savings the financial investment it took to get this project off the ground was, to say the least, well worth it.

For more information regarding Errington's successful "superior" tanker shuttle system, contact Errington Fire Chief Colin Catton, 250-248-5601 (Fire Hall), fax 250-248-3691 or e-mail erringtonfd@shaw.ca.

The department

The Errington Fire Protection district on Vancouver Island covers approximately 80 square kilometres and has a population of about 3,500. The Errington Volunteer Fire Department, under the direction of Fire Chief Colin Catton, has 28 members and maintains two fire halls, two rated engines, two tankers and a bush truck. The annual call volume is between 150 and 200 calls.

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