

Gwinnett Fire & Emergency Services Multi-Year Plan - Millage and ISO comparisons

Phase I capital funds are included in 2009 SPLOST and are currently pushed out to 2014. Operating funds are General Fund items and are based on current salaries, benefits, training, utilities, etc. Amounts are likely to change over time. Millage predictions are based on current conditions and are also likely to change over time.

Sworn Staffing Needs Phase I Operating Costs

One time increase to fund Phase I Staffing Plan from 2011 through 2014 would require 0.33 mils in 2011 or incremental increases as indicated below.

2011		0.16 mil
Station 31	\$	2,864,502
2 Med Units	\$	1,103,821
	\$	3,968,323
2012		0.12 mil
Station 32	\$	1,516,365
Squad	\$	1,045,515
2 Med Units	\$	1,103,821
	\$	3,665,701
2013		0.10 mil
Station 33	\$	1,516,365
3 Med Units	\$	1,655,732
	\$	3,172,097
2014		0.13 mil
Station 34	\$	1,516,365
Squad 4 & 5	\$	2,091,030
	\$	3,607,395
Total	\$	14,413,516

Sworn Staffing Needs Phase II Operating Costs

2015	
Station 35	\$1,516,365
Truck 25	\$1,281,915
	\$2,798,280
2016	
Station 36	\$1,516,365
	\$1,516,365
Total	\$4,314,646

Current ISO rates and sample premiums based on Alfa Insurance examples provided 11-16-09. Rates are based on \$1,000 deductible. Rates are not intended to serve as quotes for potential customers.

Coverage Amount	Class 3	Class 4	Class 5	Class 9/10
\$200,000	\$614	\$634	\$692	\$1,094
\$400,000	\$1,146	\$1,185	\$1,292	\$2,050
\$600,000	\$1,727	\$1,782	\$1,946	\$3,097
\$800,000	\$2,344	\$2,419	\$2,644	\$4,206
\$1,000,000	\$2,959	\$3,052	\$3,335	\$5,310

Gwinnett is currently a Class 4 in most areas. Some isolated areas are rated Class 9/10 because they are more than 5 road miles from a fire station. The completion of Station 34 will place most properties within 5 road miles of a station. It is possible, with a total of 34 stations and the associated personnel, Gwinnett's ISO rating could be lowered to Class 3. Stations 35 and 36 will provide coverage to high density and volume areas.