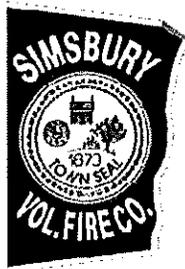


THE SIMSBURY VOLUNTEER FIRE COMPANY
871 HOPMEADOW STREET SIMSBURY, CONNECTICUT 06070

James A. Baldis
Chief of Department



(860) 658-1971
(860) 658-5611

March 9, 2016

RE: HOUSE BILL NO. 5518 AN ACT IMPOSING A SURCHARGE ON CERTAIN PERSONAL RISK INSURANCE POLICIES TO FUND REGIONAL FIRE SCHOOLS' OPERATING BUDGETS AND CERTAIN FIREFIGHTER TRAINING COSTS AND PURCHASES OF FIRE EQUIPMENT.

TO: Joint Insurance & Real Estate Committee

I wish to submit to you my testimony in support of proposed bill 5518. The Regional Fire School system has been in place for a number of years with support of State Funded Grants to help offset the costs of training firefighters to meet the Firefighter 1 standard as set forth by the States Commission on Fire Prevention and Control's certification division. Over the past 5 years we seen a decline in these grants and on more than one occasion the grants have been subject to elimination by the governor proposals. We face that situation now once again.

The proposed bill establishes a funding source for the fire schools that has a direct relationship to purpose from which the funds will come from, namely fire insurance on homes and rental property. A small 1% surcharge on the net premium of this insurance will provide the funds that will be used to train our Connecticut Firefighters who will be responding to these homes and rentals when they catch fire. The level of training that these firefighters have will contribute to the level of success in minimizing damage to the insured property. Supporting fire training in our state's 9 regional fire schools is something that our insurance industry should embrace and I would hope they will support this bill as it ultimately protects their insured risks.

There is another important fact to also consider.

The Connecticut Fire Service is over 26,000 firefighters strong. Of these, less than 5,000 (which is less than 1 in 5) is a career firefighter who is hired as an employee to fight fires and protect the town where he or she was hired. The remaining 21,000 are volunteer firefighters who have chosen to give up their free time to train to become certified firefighters to the same standards as their career brothers and sisters and then to continue to give up their free time to respond to the calls for help from those in need. At the end of the day a volunteer firefighters is not putting food on the table or paying his electric bill from a paycheck as a volunteer. These volunteer firefighters do this out of the goodness of their heart.

I doubt that anyone of us drives from town to town, whether for business or pleasure, and thinks about or even cares about who would come to help them if they had an accident and had to be extricated from a crumpled car or their car were to catch on fire. Would you question whether the firefighter coming to your aid is a volunteer or not? I doubt you would.... But I am sure that you expect that the firefighter operating that jaws of life or at the end of the fire hose will be a trained professional and will come to your call for help with the knowledge and skills to help you.

We are blessed in this state with as many volunteer firefighters as we have and the millions of dollars in savings that these volunteers mean to the communities they serve. These savings would turn into expense burdens to our tax payers if the regional training opportunities disappear and the volunteer becomes an historical statistic instead of a valuable asset.

I also challenge the insurance company to consider the property protection level if the volunteer firefighters were be less trained or were to become extinct and how that would potentially impact premium costs to policy holders.

I urge you to please support this common sense bill #5518 which will help to maintain a level of fire protection throughout the state from both our career and volunteer firefighters through the training offered at the 9 statewide regional fire schools.

Respectfully Submitted,

James A. Baldis

James A. Baldis
Chief of Department
& Director of Training of Hartford County Regional Fire School