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Testimony in Support of H.B. 5518
Insurance Committee
Public Hearing March 10, 2016

Good afternoon Senator Crisco, Representative Megna and distinguished members of the Insurance Committee. I am here today to testify in support of H.B. 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."

When you break it down, as a state, we have two crucial responsibilities: public safety and education. I am here to talk about ways to ensure that training for our fire services across the state have a secure form of funding so they can receive the best possible training and equipment in turn, making the people of Connecticut safer. I know if I was ever to be in need of any sort of service provided by our great firefighters, whether it is up here in Hartford or down in my home town of Seymour, I want to be assured that the men and women coming to my aid have received the best training. I am sure you all can agree to that. On the other hand, year after year the Connecticut Fire Service finds itself fighting for the adequate funding for the operating budget of the Regional Fire Training Schools because of issues with the state budget. This has forced the cost of training our firefighters onto the municipalities. In the tough economic and budgetary times we have been facing, the burden to provide this crucial training has been overwhelming for municipalities both large and small across the state. The system we have in place is not sustainable.

Minnesota, Wisconsin, Washington, Utah, Pennsylvania and West Virginia all have established secure revenue streams to fund fire safety and similar functions that we are discussing now. It is common sense legislation to provide one of the most basic functions of government: public safety. Other states have had systems in place for years that work. What we are proposing is separating the Regional Fire Training Schools from the traditional budgetary process by providing a consistent and secure funding for training and some equipment cost for firefighters, both career and volunteer. This secure funding stream will be called the Connecticut Fire Safety

Fund or (CFSF). This will not only insure that we have secured funding for training, but it also removes the budgetary burden from municipalities.

The CFSF will get its secure funding from a 1% surcharge on homeowner insurance policies. This will evenly and fairly spread the cost across the state. The model we are using for the CFSF is similar to the 9-1-1 Telecommunications Fund. The 9-1-1 Telecommunications Fund is used to pay for our regional dispatch centers across the state. It is paid for by a 51 cent charge per landline and per wireless number generating approximately \$1,979,756 per month and \$23,757,180 a year. We will use the same concept to fund the CFSF through homeowners insurance. There are 913,043 owner occupied housing units in the state with the median home valued at \$274,500 according to the US Census Bureau. Assuming a family has a \$1,400 a year homeowner insurance policy they will end up paying \$14 per year, or in other words \$1.17 a month or 4 cents a day. This would generate approximately \$12,782,602 a year. After the fully funding the Regional Fire Training Schools, there would be a balance of approximately \$11,000,000. To train a firefighter in Firefighter 1 training (which is the basic State certified training) it cost about \$800 per firefighter. That means we could train up to 13,750 firefighters which is about half the number of both career and volunteer firefighters in the state. Cutting that estimated \$11,000,000 in half to \$5,500,000 we could train approximately 6,875 firefighters a year.

I am sure the question on all of your minds is why cut that remaining \$11,000,000 in half. The answer is to use the estimated remaining \$5,500,000 to purchase new personal safety gear to make sure that our men and women who run into our burning homes without hesitation to save our lives and belongings have the best gear and equipment possible. A set of turn out gear which is the protective gear worn by firefighters costs \$1500 and has a lifespan of about 7 years. The estimated \$5,500,000 could buy approximately 3,666 sets of turn out gear. Since they only need to be replaced every 7 years a plan can be formulated to replace gear that is placed out of service first and then replace those sets whose service life has passed until all firefighters have new turn out gear. This also will provide some finical relief for municipalities.

In closing, I hope you can clearly see the benefits of this proposed legislation. The financial burden for all those firefighters that put their lives on the line for us daily would be lifted and we could all be assured that these brave men and women have the best equipment necessary.