Livingston leads La. in arson incidents

By JAY WORKMAN
Florida Parishes bureau

DENHAM SPRINGS — Livingston Parish leads the state in the number of arson incidents, firefighters and insurance officials here said Tuesday.

And the result is higher insurance costs for consumers. The firefighters and insurance officials decided to meet again in April to attempt to get law enforcement agencies to put more emphasis on prosecution of suspected arsonists.

“Livingston Parish is no. 1 in the state for arson,” said Denham Springs Fire Chief C.H. Kennedy, who organized the meeting. “Arson isn’t as bad within the city because we can respond to a fire before the evidence burns.”

Seven of 10 fires in Livingston Parish are “suspicious,” Kennedy said. He said a typical situation would be a man who has been laid off from a job, is going to lose his home to the mortgage holder, is unable to sell the house in the current market and needs the cash he might get after a fire to survive until he can find another job.

“Eventually we’re all the victims,” Police Chief Scott Jones said. “We’ve got to punish people financially for irresponsible acts.”

Some smaller companies have discontinued writing home insurance in the parish, while others such as State Farm and Allstate have announced premium increases of 12 to 20 percent for some homeowners, insurance officials said.

“We’re paying out $7 for every $1 taken in in Livingston Parish,” said Clayton Price, regional underwriting manager for Allstate. “I can empathize with the companies that choose not to

SEE ARSON, 2B
write policies in this parish.

"It's an industry problem and a social problem. It's not all an Allstate problem," Price said.

"Torching is less attractive if we'd pay to replace the loss rather than writing a check (to the policy holder)," said Bill Monie, territorial sales manager for Allstate.

Jim Talbert, district sales manager for Shelter Insurance Co., said his policies pay for the full cost of rebuilding a burned-out home, but only 80 percent of the value if the owner does not rebuild.

"It's hard to get an arson conviction unless you have a burning match," Talbert said.

"Juries say they understand why a man burned his house and say let the insurance companies pay for it," Assistant State Fire Marshal Mike Cammarosano said.

He said that in 1981-82 there were 202 fires in Livingston Parish with $1.6 million in losses, and in 1983-84 there were 412 fires with $4.5 million in losses.

"In a couple of years it's more than doubled," Cammarosano said. "Allen Parish has the same problems with insurance companies pulling out."

A portion of premiums that was designed to go to the fire marshal's office has been funneled into the state's general fund, he said. "We're hoping the Legislature will fund us properly."

"That bill will have a hard time, even though the need is there," said Rep. Juba Diez, D-Gonzales.

"Arson is a way of life in Louisiana," fire service consultant Wil Dane said. "Our society isn't very safety conscious. Most countries don't have insurance and don't have fires."

Arkansas has fire safety programs in public schools and for senior citizens that are working well, said Willie Wright, corporate relations manager for Allstate.

"Education is long range," Mayor Herbert Hoover said. "We need something short-range too. How about rewards for information on fires?"

Dane suggested that because of the low percentage of arson convictions in the state, large rewards be offered for information leading to indictments and small rewards for "good information" about any fire.

Mortgage companies should notify insurance firms when people fall behind on mortgage payments, suggested Pearl Oliszewski, a real estate agent for Jay Crow and Associates in Denham Springs.

"I know long before you do which house is going to burn," she said.

The state has computer records, similar to driving records, on everybody in the state who has a fire, Cammarosano said.

"Insurance companies can check before issuing policies," he said. "It's a way to weed out people who are having fires."

Talbert suggested that people who have a grass fire that gets out of control should pay the Fire Department the cost of responding to the call.

Kennedy suggested parish ordinances to control burning, but Police Jury members at the meeting were noncommittal.

Price said Allstate would offer a $3,000 reward for information leading to the conviction of an arsonist in the parish.

"The district attorney and the sheriff are conspicuously absent today," Price said. "They should be at the next meeting."

"They'll see the seriousness of this as soon as the people get mad," Monie said.

The director of the Livingston Economic Development Council, Phil Seghers, said the differences in the fire insurance ratings between Livingston Parish and Baton Rouge make attracting new industry to Livingston a difficult task.

On a scale where lower classifications represent lower insurance premiums, Baton Rouge is in Class 1 and Denham Springs in Class 4.

The Walker-Watson fire district is Class 6, the Livingston fire district is Class 8, the Albany fire district is class 9 and the remainder of the parish is Class 10.