Is Your Community PPC™ and FSRS Savvy?

ISO's Public Protection Classification (PPC) Program and FSRS 2012 Updates
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A copy of our Policy Statement on Discussion at Meetings can be found at [www.verisk.com/statement](http://www.verisk.com/statement).
Presenters

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FSRS Update: Public Protection Classification

- FSRS was originally adopted in 1980
- Technological advances in fire department, fire alarm, and water supply
- Recognized importance of community solutions for property loss prevention
- Immediate update of adopted standards
- Intention to update the FSRS more frequently
• ISO’s PPC program accurately measures the effectiveness of public fire protection in fire protection areas across the country

• PPC considers the overall fire suppression service capability relative to the risk in the graded area

• PPC program develops a community classification, not a fire department classification
FPAs and Fire Stations

• ISO recognizes more than 47,500 fire protection areas
• ISO has 51,924 unique Recognized Fire Stations mapped in the PPC GIS files
• In addition, ISO has mapped 1,352 Unrecognized Fire Stations
• Of the 51,924 unique Recognized Fire Stations, 9,721 provide automatic aid
PPC and Insurers

- Insurance companies support efforts to improve fire protection
- ISO provides:
  - Advisory
  - Rating
  - Classification
  - Other underwriting information
PPC and Insurers

• Data and analytics used by virtually all property/casualty insurers in a variety of formats – including GIS-based decision tools (predict risk)
• 9 out of 10 largest insurers use ISO information
• More than 90% of all others
Better Classification Leads to Lower Losses

**PPC vs. Fire Severity**

- **Adj Severity**
  - $35,000
  - $31,000
  - $27,000
  - $23,000
  - $19,000

- **PPC**
  - 1-2
  - 3-5
  - 6-8
  - 8B-10

- **Claim Count**
  - 40,000
  - 30,000
  - 20,000
  - 10,000

**Claim Count**
- 1-2: 4
- 3-5: 39,600
- 6-8: 25,000
- 8B-10: 9,000

**Adjusted Severity**
- 1-2: 22,000
- 3-5: 35,000
- 6-8: 27,000
- 8B-10: 23,000

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FSRS Goals and Objectives of the Update Project

• Provide our customers with a comprehensive and robust view of the level of fire protection of a given community
• Update the FSRS to reflect current trends in fire protection by referencing NFPA, AWWA and APCO standards
• Credit a community’s fire prevention and fire protection capabilities
• Use stakeholder feedback to build a consensus
Input from Key Stakeholders

- Active solicitation of input from fire, water, and emergency communication stakeholders
  - International Association of Fire Chiefs
  - International Association of Fire Fighters
  - U.S. Fire Administration
  - National Fire Academy
  - National Fire Protection Association
  - American Water Works Association
Input from Key Stakeholders

• (Continued)
  o Association of Public-Safety Communications Officials International
  o National Emergency Number Association
  o National Academies of Emergency Dispatch
  o National Volunteer Fire Council
  o Metro Chiefs Section
  o Volunteer and Combination Officer Section
  o Various state fire chiefs associations
  o Open opportunity for public input
FSRS Sections

• Base grading remains 100 points
  o Emergency Communications: 10 points
  o Fire Department: 50 points
  o Water Supply: 40 points

• Maintained existing system of classes from 1 to 10, with 10 point ranges

• Community Risk Reduction section added to raise maximum available points to 105.5
Emergency Communications Section

- Shift from a hardware-based evaluation to a performance evaluation
- New reference to Association of Public-Safety Communication Officials (APCO) standards
- Recognition of
  - Enhanced 9-1-1
  - Wireless
  - Voice over internet protocol (VoIP)
  - GIS with AVL
Emergency Communications Section

• Telecommunicators certification, referencing NFPA 1061 or APCO Project 33
• Telecommunicator continuing education and quality assurance
• Computer aided dispatch systems with Information Management System (IMS), Interoperability, GIS, and AVL
• Emergency Fire Dispatch Protocols
Fire Department Section

• Increased reference to NFPA standards
• Increase in minimum pump capacity for a responding engine in Class 1-8 communities from 250 gpm to 750 gpm, referencing NFPA 1901
• All other apparatus with pumps will qualify (minimum 250 gpm)
Fire Department Section

- Increase in minimum pump capacity for engines in Class 9 communities from 50 gpm to 250 gpm, referencing NFPA 1901
- A corresponding increase in the minimum amount of water from 300 gallons to 500 gallons responding on the initial alarm
Fire Department Section

- Evaluation of pumper and ladder/service equipment, referencing current edition of NFPA 1901
- Reconsideration of the credit value for reserve pumper and ladder apparatus
- Protective clothing ensemble provided for all fire suppression personnel at structure fires, referencing NFPA 1001
Fire Department Section

- Expanded credit for qualifying automatic-aid companies and personnel based on proximity coverage
- Increase in maximum potential credit for qualifying automatic-aid plan from 90% to 100% if first-alarm SOPs are used
Fire Department Section

• No credit for training without documentation, referencing NFPA 1401

• Increase in credit for fire apparatus existing and new driver/operator training, referencing NFPA 1002 and 1451
• Fire officer certification, referencing NFPA 1021 in addition to continuing education officer training
• Pre-incident planning frequency reduced to annual inspections, referencing NFPA 1620
Fire Department Section

- Revised approach to existing 1½-mile and 2½-mile response areas with increased emphasis on actual company locations rather than additional needed locations
- New approach for fire department deployment analysis based on demonstrated performance, as referenced in NFPA 1710
  o Initial arriving engine
  o Full first-alarm assignment
FSRS Update: Fire Department Section

Operational considerations including:

- **Standard Operating Procedures (SOP) referencing**
  - NFPA 1500, Standard on Fire Department Occupational Safety and Health Program, and/or NFPA 1201, Standard for Providing Emergency Services to the Public

- **Incident Command System (ICS) referencing**
  - NFPA 1521, Standard for Fire Department Safety Officer
  - NFPA 1561, Standard on Emergency Services Incident Management System
FSRS Update: Water Supply Section

- Increased reference to the American Water Works Association (AWWA) standards
- Expanded recognition for fire hydrants that flow up to 1,500 gpm as referenced in AWWA C-502 and C-503 head-loss criteria
FSRS Update: Water Supply Section

• More emphasis on water system inspection programs, including fire flow testing and marking of fire hydrants
  o Hydrant inspection frequency reduced to annual inspections for full credit
  o Fire flow test alternatives including results of a properly balanced and tested hydraulic water system model
  o Credit for a fire hydrant marking program, referencing AWWA M-17 or NFPA 291
FSRS Update: Additional Revisions

• Credit for Community Risk Reduction activities
• Revisions to Needed Fire Flow calculations
Community Risk Reduction: Fire Prevention

- Credit for fire prevention programs including:
  - Plan review
  - Certificate of Occupancy inspections
  - Inspection compliance follow-up
  - Inspection of fire protection equipment
  - Fire prevention ordinances
    - Fire lanes, fireworks
    - Hazardous material routes
    - Barbecue grills
    - Wildland-urban interface (WUI) or weeds and trash
Community Risk Reduction: Public Fire Safety Education

• Credit for public fire safety education programs including:
  o Fire safety educator qualifications and training
  o Residential fire safety education
  o Fire safety education in schools
  o Juvenile firesetter intervention program
  o Fire safety education in occupancies with large loss potential or hazardous conditions
Community Risk Reduction: Public Fire Safety Education

• The Fire Safety Education Course references
  o NFPA 1035, Standard for Professional Qualifications for Fire and Life Safety Educator, Public Information Officer, and Juvenile Firesetter Intervention Specialist

• The Residential Fire Safety Program references
  o NFPA 1452, Guide for Training Fire Service Personnel to Conduct Dwelling Fire Safety Surveys

• Fire Safety Education in Schools references
Community Risk Reduction: Fire Investigation

- Credit for fire cause and origin investigation program including:
  - Fire investigator staffing
  - Fire investigator certification
  - Fire investigator continuing education
  - NFIRS incident reporting
Needed Fire Flow Considerations

• Recognition of fire sprinklers in residential and dwelling properties for reduction of Needed Fire Flows (NFF)
• Reduction of NFF duration to one hour for one- and two-family standard-size dwellings
• Application of the NFF formula for larger one- and two-family dwellings
Process for Updating the FSRS

• Active solicitation of input from fire, water, and emergency communication stakeholders
• Analysis of feedback and development of draft
• Testing revisions, using existing communities
• Analysis of proposed changes for fire loss predictability
• Electronic grading and database design
• State regulator filings December 21, 2012
• Implementation on effective date July 1, 2013
Thank You
Questions and Feedback

• Send feedback to:
  o [mondaywebseminars@verisk.com](mailto:mondaywebseminars@verisk.com)

• Next event:
  o Monday, January 28, 2:00 p.m. Eastern time
  o Using Claims Data to Drive Efficiencies and Savings in Medicare Compliance

• Visit [www.verisk.com/ws](http://www.verisk.com/ws) to register