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## Technical Bulletins: ISO Offers Free Services to Fire Chiefs

Dennis Wolf

*Municipal Technical Advisory Service, [Dennis.Wolf@tennessee.edu](mailto:Dennis.Wolf@tennessee.edu)*

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**June 5, 2012**

**ISO OFFERS FREE SERVICES TO FIRE CHIEFS**

**Dennis Wolf, Fire Management Consultant**

The Insurance Services Office (ISO) through ISO's Public Protection Classification (PPC™) program affects every fire department in Tennessee.

Many fire chiefs refer to their department's Public Protection Classification (PPC) grading as the department's ISO rating, which is only partially true. The fire department represents 50 percent of the rating, the resources in place for receiving and retransmitting fire alarms accounts for 10 percent, and the water supply accounts for the remaining 40 percent of the rating. ISO uses the Fire Suppression Rating Schedule (FSRS) to evaluate a community's fire protection and establish the PPC grading. The rating evaluates the capabilities of the communications center, fire department and water supply. ISO assigns PPCs from 1 to 10. Class 1 represents ideal public fire protection, and Class 10 indicates that the community's fire-suppression program does not meet ISO's minimum standards for fire protection. PPC grades are important because many insurance companies use the PPC Classification as a factor in setting the premiums for homeowner's insurance policies. Research has shown that there is a direct relationship between a lower PPC grade and reduced fire losses. Fire chiefs should use the FSRS as a planning tool to assist them in developing a strategic plan for improving fire services and to justify and budget for improvements in fire protection.

The FSRS is a technical document containing information on how ISO evaluates a community's total fire protection capability and includes the evaluation of how fire alarms are received and

retransmitted, the capabilities of the fire department and the water supply available. To use the FSRS properly, one must be familiar with many aspects of fire communications, fire protection and water supply to understand and apply the document correctly. To assist fire chiefs in using the FSRS, ISO has a special website at <http://www.isomitigation.com/>. The site details several free services available to fire chiefs. The fire chief should register for access to the Fire Chiefs Online website at [https://www6.iso.com/auth/global/login.do?req\\_url=https://firechief.iso.com/?&theme=firechief](https://www6.iso.com/auth/global/login.do?req_url=https://firechief.iso.com/?&theme=firechief).

The FSRS contains the criteria ISO uses in examining the dispatch, firefighting capabilities and water supply of a community. ISO sells the FSRS as a printed document for \$66.75, offers a one-year online subscription to the FSRS and detailed commentaries on selected sections of the FSRS for \$66.75, or both for \$105. However, fire chiefs, chief building officials and community chief administrative officials may request a single copy of the FSRS or Building Code Effectiveness Grading Schedule (BCEGS®) or online access to the FSRS and commentaries free of charge. The request for a free copy of either service must be in writing on fire department, building department or the chief administrative officials' letterhead to ISO Customer Service at the address below. Request for online access must include a name, address, daytime phone number and e-mail address.

ISO  
Customer Service  
545 Washington Boulevard, 18-3  
Jersey City, NJ 07310-1686

**June 5, 2012**

**ISO OFFERS FREE SERVICES TO FIRE CHIEFS**

ISO offers customized PPC reports by mail for communities. The PPC report includes a list of the needed fire flows for all the commercial occupancies ISO has on file for the community, as well as details of the latest ISO review of the community's PPC grading. This report is available at no charge to the community's fire chief or chief administrative official. Using this report can have immediate benefits for a community. For example, ISO does not count properties protected by automatic fire sprinkler systems when determining the needed fire flow for a community. However, ISO may list some properties protected by automatic fire sprinkler systems in your community as not having sprinklers because of a lack of documentation, such as the failure of the property owner to submit annual inspection reports. By contacting the owners of such properties and having the owners submit the proper documentation, a fire chief may see a reduction in the calculated basic fire flow for his community.

Community officials should submit requests for customized PPC reports in writing on official letterhead to the jurisdiction's ISO Regional Processing Center. To find the regional processing center for your community, visit the website <http://www.isomitigation.com/docs/rpc0001.html>

and use the map to find your state. For Tennessee, the office address is:

ISO  
 Community Hazard Mitigation Division  
 4B Eves Drive, Suite 100  
 Marlton, NJ 08053-3112  
 Telephone: 1-800-444-4554, select option 2  
 E-mail: [iso\\_east@iso.com](mailto:iso_east@iso.com)

Communities may invest a lot of money and resources in their fire department. The FSRS can help fire chiefs determine if this investment is paying the dividends it should. The FSRS can assist fire chiefs in strategic planning by determining if certain improvements in the community's fire protection plan will result in a lower PPC grade. There are many benefits to having a low PPC grade and economic incentives for communities to improve their PPC grade. Home and business owners in the community may see a reduction in their insurance premiums. The most important of these benefits is improved fire protection resulting in reduced fire loss for the community, which translates into economic benefits and lives saved. This is important for fire chiefs, because public policy makers understand when investments in fire protection result in economic benefits for their community.

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