



**PROPERTY
INSURANCE
ASSOCIATION OF
LOUISIANA**

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FIRE SUPPRESSION RATING SCHEDULE
ITEMS CONSIDERED AND ASSOCIATED POINTS OF CREDIT

EMERGENCY COMMUNICATIONS		
Item	Points	Max Points
Emergency Reporting - Call Receipt & Processing	3	
Telecommunicators - Training, Certification, Emergency Dispatch Protocols, Continuing Education & Quality Assurance	4	
Dispatch Circuits - Dispatch Circuits, Monitoring for Integrity, Emergency Power	3	
Total Communications		10
FIRE DEPARTMENT		
Item	Points	Max Points
Engine Company Response & Equipment	6	
Reserve Pumpers Ration and Equipment	0.5	
Pump Capacity	3	
Ladder/Service Companies and Equipment	4	
Reserve Ladder/Service Company Ratio and Equipment	0.5	
Deployment Analysis	10	
Personnel	15+	
Training	9	
Operational Considerations	2	
Total Fire Department		50+
WATER SUPPLY		
Item	Points	Max Points
Supply System	30	
Hydrant Size, Type, and Installation	3	
Inspection & Fire Flow Testing of Hydrants	7	
Total Water Supply		40

COMMUNITY RISK REDUCTION		
Item	Points	Max Points
Community Risk Reduction	5.5	
Total Community Risk Reduction		5.5
OVERALL TOTAL CREDIT		105.5

Our Mission: The Municipal Division of the Property Insurance Association of Louisiana has a two-fold mission. First, we assess the Fire Suppression capabilities of the fire service in Louisiana. Second, we assess the effectiveness of the Building Codes in use in Louisiana. Both of these areas provide factors to the applied in determining insurance rates for properties in Louisiana.

Fire Suppression Information

The Fire Suppression Rating Schedule (FSRS)

- Needed Fire Flow
- Emergency Communications
- Fire Department
- Water Supply
- Community Risk Reduction
- Divergence

Needed Fire Flow

Needed Fire Flow is the amount of water required for fire suppression as determined for specific target buildings within each graded area.

Calculating the Needed Fire Flow (NFF) Requirement is essential to determining adequacy of engine companies, adequacy of pump capacity, and the amount of water required for fire suppression.

The NFF for commercial buildings is dependent on its construction materials, occupancy, exposures and communication factors.

Prior to a field visit, the PIAL Field Representative will calculate the NFF for significant structures in each graded area. Because the FSRS uses the “worst case” scenario when determining each area’s water supply needs, these NFF are then sorted from highest to lowest. Normally, 15 to 30 buildings are targeted for evaluation during each grading, but depending on the size of the area to be graded, more or fewer may be targeted.

Emergency Communications (10% of Available Credit)

In the area governing Emergency Communications, the FSRS looks at several areas as follows:

Emergency Reporting: This item reviews if the dispatch center has either Basic 911, no 911 or Enhanced 911. With the Enhanced 911, it reviews if they have Phase I using Static ALI Functionality, Phase II using Dynamic ALI Functionality, Static VoIP, Nomadic VoIP, Basic CAD, CAD with Management Information System CAD with interoperability and GIS/AVL.

Telecommunicators: This item reviews the number of telecommunicators on duty at the communications center to handle fire calls. This item also reviews Training, Certification, Emergency Dispatch Protocols, and Continuing Education & Quality Assurance Programs.

Dispatch Circuits: This item reviews the dispatch circuit facility used to transmit alarms to fire department members. Departments receiving more than 730 alarms in the graded year require two independent dispatch circuits. In addition, the PSAP is evaluated for Monitoring for Integrity and Emergency Power.

Fire Department (50%+ of Available Credit)

In the area governing Fire Department, the FSRS looks at several areas as follows:

Engine Companies: This item reviews the number of engine companies, hose and equipment carried and engine response.

Reserve Engine Companies: This item reviews the number of reserve engines, their pump capacity, and hose and equipment carried on each.

Pump Capacity: this item reviews the total available pump capacity.

Ladder/Service Companies: This item reviews the number of ladder and/or service companies, their location, equipment carried and response.

Reserve Ladder/Service Companies: This item reviews the number of reserve ladder/service companies and the equipment carried on each.

Deployment Analysis: This item reviews the percentage or road miles within 1 ½ road miles of each engine company and 2 ½ road miles within each ladder/service company location. If a graded area has NFPA 1710 data, this will be reviewed for this item.

Personnel: This item reviews the average number of firefighters and company officers on duty with existing companies and the volunteer/off-duty response of firefighters to working fires.

Training: This item reviews the training facility and their use. Also reviewed are hours trained in specific areas.

Operational Considerations: this item reviews Standard Operating Procedures (SOP's) for specific SOP's and when they are reviewed and/or updated. Also, reviewed is IMS training and documentation.

Water Supply (40% of Available Credit)

In this area governing Water Supply, the FSRS looks at several areas as follows:

Supply System: This item reviews the supply works, main capacity and hydrant distribution. In area receiving Water Hauling Credit, the delivery rate is considered here.

Hydrant Size, Type and Installation: This item reviews the types of hydrants installed, main size they are on. Dry hydrants are included here when in service in the graded area.

Inspection & Fire Flow Testing of Hydrants: This item reviews that inspection program in place in each graded area and inspection dates. Also, reviewed are the fire flow testing of all hydrants and the time span of testing these hydrants and marking of the hydrants to fire flow and/or main size to NFPA/AWWA Standards. If a graded area has a Water Modeling Program, this is reviewed under this item.

Community Risk Reduction (5.5% of Available Credit)

In this area governing Community Risk Reduction, the FSRS looks at several areas as follows:

Fire Prevention Code Adoption and Enforcement: This item looks at if this is a recognized fire prevention bureau in the eyes of the State Fire Marshal's Office. It reviews adoption of codes (NFPA 1 and ICC Fire Code), staffing, fire prevention certification, on-going training and fire prevention programs.

Public Fire Safety Education: This item reviews public fire safety educator's qualifications and training, public fire safety education programs, fire safety education in schools, juvenile fire setter's intervention programs and educational programs for occupancies having a large loss potential or hazardous conditions.

Fire Investigation: This items reviews organization and staffing, investigator certification and training and use of the Louisiana Fire Incident Reporting System.

Divergence

Divergence is used to even out the Fire Department and Water Supply Credits. Because the Fire Department received 50% of available credits while the Water Supply receives 40% of available credits, the divergence factor puts them on a level playing field.

As a result, a graded area with a fantastic fire department without an adequate water delivery system cannot receive a very high score. Conversely, a graded area with a fantastic water supply without an adequate fire department to place the water on the fire also cannot receive a very high score.

It is important to note here is that Emergency Reporting and Community Risk Reduction does not affect the divergence factor.