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Representative Hammer,

I will not be able to attend the meeting this coming Thursday due to another commitment. I have put down some thoughts on what I feel the group might do to move to help the Volunteer Fire Departments throughout the State to be able to get and maintain a reasonable insurance rating for their constituents. It is hoped these items can be used to move our group to the start of developing a standard that can be used by all Fire Departments and can serve the Insurance Industry also.

Feel free to share this with any that you see fit to do so.

Thank You for your efforts on this.

Ken Brown  
Chairman of Board  
Choctaw Fire Department

These are my thoughts and hope they will be useful for the work group:

1. Work group to establish a set of Arkansas State Standard "Guidelines" for Fire Departments that would be administered by the State Fire Coordinator much as the Act 833 is administered utilizing County Fire Coordinators and County Judges. These Guidelines could be written where they could be handed to a group that wanted to form a fire department or a new Fire Chief and it would give them the basics to start a fire department.

A. These "Guidelines" would include what a Fire Department would need to open its doors. A major item would be the development of water shuttles. It could also include "Resources" such as were equipment might be available like Forestry Commission, where financing might be found and even consultants that have registered with the Fire Coordinator.

B. Reform Act 833 to make the requirement that "AUTOMATIC" not "Mutual" aid MUST be provided to adjacent districts or departments.

2. It is obvious that ISO is not going to change their system just for Arkansas. Their system is left to the very biased interpretation of their 2 ½ inspectors within the state. This leaves the Fire Departments in Arkansas with the following choices:

A. Change legislation to REQUIRE ISO to have their Standards to a point that can easily be challenged or have the standards with exceptions within the State of Arkansas.

B. Completely move away from ISO in Arkansas and develop our own Public Protection Classification (PPC) which could be very much like ISO system and administered by the Insurance Commissioner or how the other states are doing it.

**3. In the items listed in number 2A above there is a need to address the following issues:**

**A. Training requirements as outlined in new ISO standards.**

**B. Number of firefighters required for volunteer vs paid departments.**

**C. No giving credit for firefighters arriving on scene in other than fire apparatus.**

**D. The evaluation of needed fire flow based on building foot print in lieu of type of construction in the building.**

**E. If we stay with ISO and have Arkansas Requirements, we need to apply Arkansas modifications to ISO's fire suppression schedule (FSRS) model to emphasize behavior that works better in our rural settings. These modifications are allowed in their model but not strongly pushed because of time and resource constraints on part of their graders and resources and knowledge available to fire departments. A partial list of training and emphasis points are:**

**1. Expanded use of Automatic Aid.**

**2. Expanded use of alternate water sources.**

**3. Expanded use of hauled water with a tanker task force.**

**4. Move poultry houses to individual property grading.**

**5. Annual grading for fire departments to receive state funds.**

**6. Count all manpower arriving on a fire scene for manpower points.**

**7. Use ISO guidelines to develop annual training minimums.**

**8. Standardize forms, procedures and reports to achieve consistency.**

**9. Educate fire departments on how to utilize best non-hydrant practices.**

**4. If we move away from ISO in Arkansas and develop a State of Arkansas PPC, then we would need a state wide board to establish the procedures by which to operate. The goal would be to have all departments to ISO 6 or better within 10 years.**

**A. Board should be the primary source of funneling fire service needs to legislature**

**1. Evaluate county dues collection and set limits if needed.**

**2. Evaluate need to convert to fire protection districts or other organizational entities.**

**3. Modify rules or make recommendations to modify rules to coordinate all funding sources into one major objective.**

**4. Establish a goal based funding system to better utilize all state funding.**

**B. The Board would evaluate and coordinate resources from other state agencies.**

- 1. Surplus equipment from forestry given priority to departments willing to rate.**
- 2. Priority to rating departments first for dry hydrants from RC&D.**
- 3. New fire station construction needs based on initial assessment and priority funded thru economic development districts.**

**C. The Board would initiate an annual grading to be eligible for continued state funding.**

- 1. This would establish proper procedure and record keeping practices.**
- 2. Would help new chiefs learn the record keeping system and procedures.**
- 3. Would give state lawmakers assurance that objectives are being met.**
- 4. All citizens in fire district would receive insurance benefits if so desired.**

**D. Separation from ISO might allow funds now charged to insurance companies to be charged by the State to help defray cost of the Board.**

- 1. Currently ISO bills insurance companies doing business in Arkansas for fire department surveys to assist in setting insurance premium rates (Not sure on this) I think they sell a subscription to the insurance companies that may be based on total volume of business written in an area.**
- 2. They also collect and sell data that is generated from their other activities in the state such as building construction and needed fire flows.**
- 3. They have no plan or reason to show uneducated departments how to improve or change to benefit their community.**
- 4. Counting the 7 thru 10 ratings, which accounts for 59% of the communities, need help to improve to reach a 6 or better rating.**
- 5. Redirecting these funds now collected by ISO to another entity willing to follow the board and state's will would be cost neutral to insurance companies.**

**E. The Board would also need to address these issues facing every fire department.**

- 1. Establish a funding source or other method to cover retirement benefits.**
- 2. Establish a funding source from dues etc. to pay per run and training.**
- 3. Develop a 50% cost share with GIF monies to pay for pump tests, hose tests, hydrant tests etc.**
- 4. Encourage each fire department to pay secretarial help to keep records up to date and ready for annual inspection.**
- 5. Compensate county fire coordinators who verify critical practices are completed to audit standards annually.**