

# Jesse James Williams

## Public Protection Classification



State Fire Marshal's Office  
Texas Department of Insurance

# Insurance Services Office

- The Texas Department of Insurance replaced the decades old Key Rate Schedule with the Insurance Services Office's (ISO) Fire Suppression Rating Schedule (FSRS) rating system.
- The Key Rate Schedule used population as the primary basis for determining fire protection requirements.

# FIRE SUPPRESSION RATING SCHEDULE (FSRS)

- Grades fire protection on the basis of actual fire exposure and water flow necessary to control fires; and
- Measures the major elements of a community's fire suppression system and develops a numerical grading called a
- Public Protection Classification .

# FIRE SUPPRESSION RATING SCHEDULE (FSRS)

- Is adopted and used about 45 states as an objective analysis of fire suppression features in a municipality measuring major differences between cities and recognizing the suppression potential of a community to handle buildings once they are burning. The entire thrust is to quantify on a relative scale of 1 through 10, the ability to control all fires, and thus limit the resulting loss. The FSRS credits any system, equipment, apparatus or personnel, which is brought to bear on the fire suppression problem.

# FIRE SUPPRESSION RATING SCHEDULE POINTS VALUES

## *Receiving and Handling Fire Alarms* *10 Points*

- 2 points
  - Item 414 – Credit for Telephone Service.
  
- 3 points
  - Item 422 – Credit for Operators.
  
- 5 points
  - Item 432 – Credit for Dispatch Circuits.

# FIRE SUPPRESSION RATING SCHEDULE POINTS VALUES

## *Fire Department 50 Points*

- 10 points
  - Item 513 - Engine Companies
- 1 point
  - Item 523 - Reserve Engine
- 5 points
  - Item 532 - Engine Capacity
- 5 points
  - Item 549 – Ladder/Service
- 1 point
  - Item 553 - Reserve Ladder and/or Service Trucks
- 4 points
  - Item 553 - Distribution (fire station locations)
- 15% or 15+ points
  - Item 571 - Company Personnel
- 9 points
  - Item 581 - Training

# FIRE SUPPRESSION RATING SYSTEM POINTS VALUES

## *Water Supply and Distribution 40 % or 40 Points*

- 35 points
  - Adequacy of water supply - The available water supply is measured at representative locations throughout the graded area and is compared with the needed fire flows for those locations. The available water supply may be limited by the supply works, the distribution system, or the distribution of fire hydrants.
- 2 points
  - Fire Hydrants - The size, type, installation and capacity of all fire hydrants within the graded area are evaluated.
- 3 points
  - Fire Hydrants –Inspection and Condition. The inspection program and condition of fire hydrants is evaluated. The hydrant inspection frequency, the completeness of the inspections and the condition of the hydrant are also evaluated.

# TEXAS ADDENDUM/EXCEPTION

Texas adopted the Texas Addendum to the Fire Suppression Rating Schedule. This addendum is intended to establish a set of “ideal” standards rather than “minimum” standards for fire prevention, fire investigation, public education, construction code enforcement, and the use of compressed air foam systems in Texas.

- **Up to 30%** - *Fire Prevention & Code Enforcement*
- **Up to 10%** - *Fire Investigation*
- **Up to 30%** - *Public Fire Safety Education*
- **Up to 30%** - *Construction Code Enforcement*
- **Up to 30%** - *Communities that use Compressed Air Foam Systems (CAFS)*

*The Texas Addendum may result in up to 6.5 points additional credit.*



# TEXAS ADDENDUM POINTS VALUES

## *A&M Fire School*

- Up to 3.26 points
  - *3.26 points = Attendance at Fire Training School and/or having certified volunteer firefighters as well as instructing*

# SUMMARY OF POINT VALUES

*A perfect score in Texas is 106.5*

- **Fire Suppression Rating Schedule**
  - 50 points - Fire Department
  - 40 points - Water Supply and Distribution
  - 10 points - Receiving and Handling Fire Alarms
- **Texas Addendum – 6.5 points**
  - up to 30% - Fire Prevention & Code Enforcement
  - up to 10% - Fire Investigations
  - up to 30% - Public Fire Safety Education
  - up to 30% - Construction Code Enforcement
  - **up to 30% - Use of Compressed Air Foam**
  - 3.26 points - Attendance at Fire Training School/Cert Vol

# GOING FORWARD 2015

## SUMMARY OF POINT VALUES

*A perfect score in Texas is 101.0*

- Fire Suppression Rating Schedule
  - 50 points - Fire Department
  - 40 points - Water Supply and Distribution
  - 10 points - Receiving and Handling Fire Alarms
- Texas Addendum – 1.0 point
  - 1.0 point - Use of Compressed Air Foam
  - 3.26 points - Attendance at Fire Training School/Cert Vol

Up to an additional 3.26 points added under training  
in the Fire Suppression Rating Schedule

*The Texas Addendum may result in up to 4.26 points additional credit.*

# TEXAS ADDENDUM POINTS VALUES

## *Compressed Air Foam Systems (CAFS)*

- Extra credit for Communities that use Compressed Air Foam Technology
- Must have –
  - 300 gallon tank capacity
  - Minimum 500 GPM pump
  - Minimum 120 SCFM
- Shall document the response of at least one CAFS unit to every structure fire
- Approval enacted by Legislation

# TEXAS ADDENDUM POSITIVES

- **OVER 1000** Fire Departments have received extra credit
- **MORE THAN 50%** received enough credit to effect a change in classification!

# OVERSIGHT AUTHORITY

- The Texas Department Insurance has the oversight authority over the Insurance Services Office (ISO).

# AUTHORITY OF SFMO

- Oversight Authority over ISO
- Commissioner's Order:
- Delegation of authority to perform the duties and functions of the Commissioner of Insurance to the State Fire Marshal.
- Order gives Authority to approve or disapprove Public Protection Classifications submitted by ISO as provided in Commissioners order.
  - It is therefore ordered that the State Fire Marshal or the designee of the SFM are appointed as agents for the Commissioner to perform the duties and functions as stated in the order.

# WHAT ROLE DOES SFMO HAVE

- Oversight Authority over ISO program
- The Texas Department of Insurance, Office of the State Fire Marshal, will review each proposed classification rating submitted by ISO.
- Approval or denial of ISO's recommended PPC change.
  - This review should take no longer than 30 days. If the recommendation is approved, the Insurance Services Office is authorized to publish it for use in Texas.



# Role of TDI PPC Oversight

- TDI has the responsibility to review all public fire protection rating or classification schedules generated by ISO to establish a PPC rating in Texas communities.
- Authority to approve or disapprove assessment criteria and findings.
- Monitor ISO's evaluation process to ensure accurate and consistent application of the PPC assessment criteria, formulas and findings. We and ISO insist on consistency.
- Complaint resolution between ISO and community leaders.
- Assist communities in their use of the FSRS.
- Request / monitor ISO sponsored training for communities relating to the PPC rating system and process. Will ensure training is provided when new schedule is introduced.

# Role of TDI PPC Oversight

- TDI/ISO Implemented a new process several years ago
- Recommendation was FIRST sent to TDI for approval
- Changed to now send to community for review first. “This did not work well”.
- Now the community has 30 days to review the class details and improvement statements prior to ISO sending to TDI.
- If the community does not agree with ISO’s recommendation, this is their window of opportunity to discuss the final results with representatives of ISO, before it is sent to TDI.
- TDI Oversight is usually requested to attend this meeting.
- This has resulted in a much smoother process for approval.

# COMPLAINT RESOLUTION



# COMPLAINT RESOLUTION



# WHO DOES THE SURVEY?

- The Insurance Services Office (ISO) regularly performs grading surveys in all communities and areas that have public fire protection.

# Requesting A Survey

## ■ WHAT IS NEEDED?

- 1. REQUEST – FIRE CHIEF OR CITY OFFICIAL
- 2. BOUNDARY MAPS
- 3. WATER MAPS
- CALL OR EMAIL IF ANY ASSISTANCE IS NEEDED
- Phillip Bradley or Jesse Williams

# CLASS DETAILS MEETING



# WHO ATTENDS

- Fire Chief
- Representative from 911 Communication Center
- Representative from the Water Department
- Fire Marshal
- Training Officer
- City/ESD/Fire Dept. Officials



# CONSULTANTS



# WOOD FRAME CONSTRUCTION

Percentage Change from **Current PPC** to **Proposed PPC**

Current PPC	Factor	Proposed PPC										
		1	2	3	4	5	6	7	8	8B	9	10
1	1.08	0.0%	+0.0%	+9.3%	+11.1%	+16.7%	+22.2%	+27.8%	+33.3%	+57.4%	+80.6%	+83.3%
2	1.08	-0.0%	0.0%	+9.3%	+11.1%	+16.7%	+22.2%	+27.8%	+33.3%	+57.4%	+80.6%	+83.3%
3	1.18	-8.5%	-8.5%	0.0%	+1.7%	+6.8%	+11.9%	+16.9%	+22.0%	+44.1%	+65.3%	+67.8%
4	1.20	-10.0%	-10.0%	-1.7%	0.0%	+5.0%	+10.0%	+15.0%	+20.0%	+41.7%	+62.5%	+65.0%
5	1.26	-14.3%	-14.3%	-6.3%	-4.8%	0.0%	+4.8%	+9.5%	+14.3%	+34.9%	+54.8%	+57.1%
6	1.32	-18.2%	-18.2%	-10.6%	-9.1%	-4.5%	0.0%	+4.5%	+9.1%	+28.8%	+47.7%	+50.0%
7	1.38	-21.7%	-21.7%	-14.5%	-13.0%	-8.7%	-4.3%	0.0%	+4.3%	+23.2%	+41.3%	+43.5%
8	1.44	-25.0%	-25.0%	-18.1%	-16.7%	-12.5%	-8.3%	-4.2%	0.0%	+18.1%	+35.4%	+37.5%
8B	1.70	-36.5%	-36.5%	-30.6%	-29.4%	-25.9%	-22.4%	-18.8%	-15.3%	0.0%	+14.7%	+16.5%
9	1.95	-44.6%	-44.6%	-39.5%	-38.5%	-35.4%	32.3%	-29.2%	-26.2%	-12.8%	0.0%	+1.5%
10	1.98	-45.5%	-45.5%	-40.4%	-39.4%	-36.4%	-33.3%	-30.3%	-27.3%	-14.1%	-1.5%	0.0%

# PERCENTAGE CLASS CHANGES

- The percentages in the chart show the change from one PPC to another. **However, this may not be the same amount a change in PPC would have on an insurer's bottom line premium, even if nothing else changes. Endorsements may add or subtract from an insured's premium and PPC factors typically don't apply to endorsements. For a more accurate rate effect change, contact insurance agents in your area.**
- Insurer's writing homeowners insurance policies in Texas are not required to use the PPC factors from the Texas Personal Lines Manual. Insurers may file and use their own factors.



**AWARD OF ACHIEVEMENT**

presented to

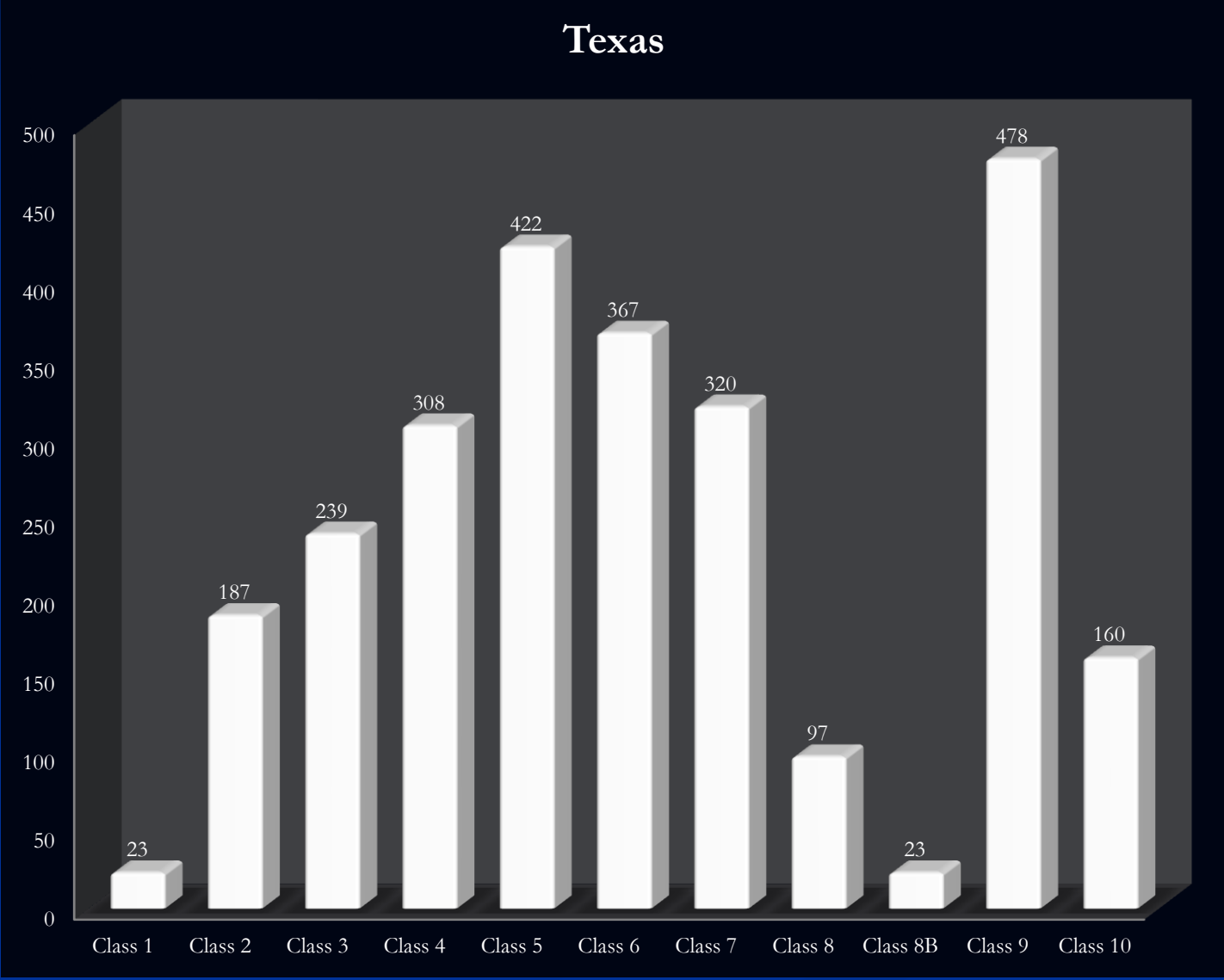
**CITY OF WEST UNIVERSITY PLACE**

**in official recognition of outstanding dedication in  
providing exemplary fire protection services to  
the community**

**The Texas State Fire Marshal's Office is pleased to award a**

**CLASS 1**

# TEXAS RATINGS



# TDI WEBSITE

- **WWW.TDI.TEXAS.TX.GOV**
  - Fire Marshal
  - **TEXFIRS**
  - **PPC Oversight**
    - Rate effect chart
    - School Fire Exit Drill Forms/Requirements
    - Texas Exception/Addendum
    - Exception/Addendum Questionnaire
      - **ISO MITIGATION.COM**
      - **FSRS AND COMMENTARIES**

# Public Protection Classification Oversight Officer

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