



Coffee Break Training - Fire Protection Series

Administration: Preparing for an Insurance Services Office Visit, Part 3

No. FP-2015-16 April 21, 2015

Learning Objective: The student will be able to identify the key points to consider when preparing for an Insurance Services Office visit.

A community will often inquire as to how it can best prepare for an Insurance Services Office visit, but most of the time, the community is already better prepared for a survey than it may believe. In any event, the preparation often does not take a large amount of time or resources.

Most of the records that Insurance Services Office reviews — as stated in Part 1 and Part 2 — are elaborated upon in consensus standards referenced in the Fire Suppression Rating Schedule (FSRS). Completion and retention of these records are typically part of the normal operating procedures of most agencies.

A Public Protection Classification™ (PPC™) for a community depends on multiple variables, including emergency communications, fire department, water supply, and community risk-reduction efforts. When Insurance Services Office evaluates one of the related agencies serving a community, we review capabilities of the agency, as measured by the requirements of the FSRS. However, when developing a PPC for a community, if an agency that serves more than one community was recently reviewed, Insurance Services Office may not need to fully reinterview that agency for the community that is currently being evaluated. The Insurance Services Office field representative will coordinate with the community and advise which agencies will need to have representatives available for interviews.

Each agency involved in the PPC survey should have the most knowledgeable liaison(s) available to interview with the Insurance Services Office representative. In large communities, this may involve more than one liaison.

In summary, the key points to remember:

- We will review, in whatever format you have (paper or electronic), your existing information.
- When keeping records, as addressed in the FSRS, refer to the consensus standards.
- Keep your community's fire protection boundaries, fire station locations, and major hydrant main extensions with hydrants up-to-date with Insurance Services Office.
- Maintain communications with the Insurance Services Office representative assigned to the evaluation of your community.
- Make sure to visit the Insurance Services Office's mitigation website at <http://www.isomitigation.com/> under PPC Program for the most current overall PPC information.
 - Register and visit Fire Chiefs Online (<http://firechief.iso.com>) for tools that can help you improve your community's PPC.

This is the 19th and final article in the Insurance Services Office series.

