

**FIRE SUPPRESSION RATING SCHEDULE
ITEMS CONSIDERED AND ASSOCIATED POINTS OF CREDIT**

ITEM	POINTS OF CREDIT	TOTAL POINTS OF CREDIT
A. <u>COMMUNICATIONS</u>		
1. Telephone service, listing in directory and recording facilities	2.0	
2. Operators (dispatchers)	3.0	
3. Alarm dispatch circuits, radio and emergency power facilities	5.0	
<u>Total Points of Credit – Communications</u>		10.0
B. <u>FIRE DEPARTMENT</u>		
1. Engine companies and equipment	10.0	
2. Reserve engine companies and equipment	1.0	
3. Pumping capacity	5.0	
4. Ladder/service companies and equipment	5.0	
5. Reserve ladder/service companies and equipment	1.0	
6. Distribution of companies and equipment	4.0	
7. Manpower	15.0	
8. Training	9.0	
9. Public Fire Control Activities*	2.0*	
<u>Total Points of Credit – Fire Department</u>		50.0
* This item is credited as “Bonus Credit”		
C. <u>WATER SUPPLY</u>		
1. Supply works, fire flow delivery and hydrant distribution	35.0	
2. Size, type and installation of hydrants	2.0	
3. Inspection and condition of hydrants	3.0	
<u>Total Points of Credit – Water Supply</u>		40.0
<u>MAXIMUM TOTAL POINTS OF CREDIT FOR ALL ITEMS</u>		100.0

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

Fire Suppression Information:

The Fire Suppression Rating Schedule (FSRS)

- Needed Fire Flow
- Receiving and Handling Fire Alarms
- Fire Department
- Water Supply
- 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 any building is dependent on its construction materials, occupancy, exposures and communication factors. The 300 Section of the FSRS contains basics for calculating NFF.

Prior to a field visit, the PIAL Field Representative will calculate the NFF for significant structures in each graded area. Because the FSRS uses a “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.

Receiving and Handling Fire Alarms (10% of Available Credit)

In the area governing Receiving and Handling Fire Alarms, the FSRS looks at several areas as follows:

Telephone Service: This item reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory and the number of emergency lines provided to the communications center.

Telephone Operators: This item reviews the numbers of operators on duty at the communications center to handle fire calls. This is dependent on the emergency call volume of the PSAP. If the PSAP is able to provide a Call Detail Report (CDR) for the graded year, and if the CDR shows that there are an adequate number of operators on duty to answer the call to the NFPA 1221 Standard, then the number of operators on duty is deemed “adequate” no matter how many operators are on duty. If a CDR cannot be provided, then the “Call Volume Matrix” is used to determine the adequate number of operators needed to handle the annual call volume.

Dispatch Circuits: This item reviews the dispatch circuit facilities used to transmit alarms to fire department members. Departments receiving more than 730 dispatches in the graded year require two independent dispatch circuits. In addition, the PSAP is evaluated for dispatching recording capabilities, emergency power arrangements, and testing programs.

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 and the hose and equipment carried.

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

Reserve Engines: This item reviews the number of reserve pumpers, their pump capacities, and the hose and equipment carried on each.

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

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

Distribution: This item reviews the percentage of built-upon area which has an adequately equipped, responding first-due engine company within 1 ½ road miles and an adequately equipped, responding ladder and/or service company within 2 ½ road miles.

Company 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 responding to working fires.

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

Public Fire Control Activities: This item reviews the Public Fire Control Activities (Fire Prevention) and allows for “Bonus Credit” which may be added to the final grading of the Fire Department Section.

Water Supply (40% of Available Credit)

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

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

Hydrants: This item reviews the type of hydrants and method of installation as well as frequency of inspection and condition of the hydrants. Dry hydrants are included here when in service in the graded area.

Divergence

Divergence is used to even out the Fire Department and Water System Credits. Because the Fire Department receives 50% of available credits while the Water Supply receives only 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 system 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 Receiving and Handling Fire Alarms does not affect the divergence factor.