

PUBLIC FIRE PROTECTION SURVEY

The Property Insurance Association of Louisiana (PIAL) is a non-profit service organization operated by Insurance Companies licensed to write fire insurance in Louisiana. The Association was established in 1888 by an act of the Louisiana Legislature and is governed by a Board of Directors elected by and from member insurance companies.

While PIAL encourages improved fire protection in the State of Louisiana, our sole purpose is to evaluate fire defenses for use in property insurance rate making. We evaluate and grade the current protection capabilities of cities, municipalities and fire districts. By application of the Fire Suppression Rating Schedule, communities are assigned a Public Protection Classification on a scale of 1 to 10, with 10 representing no recognized fire protection. This schedule is used throughout the United States. The present edition of the Rating Schedule, which uses a Credit Point System, was adopted in Louisiana in 1980.

This 1980 Fire Suppression Rating Schedule has three major sections which include receiving and handling fire alarms, fire department, and water supply. The schedule is applied by PIAL Municipal Field Representatives who visit each community to gather the information needed to determine the applicable Public Protection Classification. The resulting classification is then used as one of the many factors required to develop fire insurance rates for individual properties located in the community.

The following conditions are required for a community to qualify for grading:

1. The fire department must be organized on a permanent basis under applicable state or local laws. The organization shall include one person responsible for operation of the department.
2. There must be a legally defined area with definite boundaries to be graded - this can be in the form of a municipality, fire protection district, waterworks district or fire service area.
3. There must be sufficient membership to assure the response of at least four members to structure fires.
4. There must be fire suppression training for active members.
5. There must be adequate, reliable facilities arranged such that there is no delay in the receipt of fire alarms and notification to firefighters of the fire alarm.
6. There must be at least one piece of apparatus:
 - a. At least one pumper with a rated capacity of 250 gpm or more at 150 psi. A water system capable of delivering 250 gpm or more for a period of 2 hours plus consumption at the maximum daily rate at a fire location. Water can be supplied by standard hydrants, dry hydrants or a properly arranged water hauling operation. (Class 1-9), or
 - b. At least one piece of apparatus that has a pump capacity of 50 gpm or more at 150 psi and at least a 300 gallon water tank. (Class 9 D.O.)
7. The fire apparatus must be housed and protected from the weather in a structure with a roof, walls, and a door for exiting. A heating element must be provided to prevent the pump and water tank from freezing in cold weather.
8. For the initial grading, PIAL must receive a written request from the mayor, the parish or police jury president or the fire chief of the community.

When the completed survey questionnaire is received from the community, a PIAL Municipal Field Representative will contact the community to schedule a date for the field survey. The time involved for the field survey can range from one day to a week or more, depending on the size and complexity of the area to be surveyed.

Grading Information

This page gives some facts about the evaluation and grading of the fire defenses of a community.

Who surveys Municipalities or Legal Fire Districts for Fire Insurance Ratings?

The Property Insurance Association of Louisiana (PIAL) is a non-profit organization supported by member insurance companies who use our services. We assign Public Protection Classifications which are one of several factors used in determining the cost of fire insurance and also provide technical expertise to our member companies.

Our representatives are able to furnish fire protection information which may lead to better construction and improved fire protection which may result in lower fire insurance rates. These services are provided without charge or obligation to state, municipal, parish or legal district officials, architects and any property owner.

In grading municipalities or legal fire districts, we use the 1980 Fire Suppression Rating Schedule which is filed and approved with the Department of Insurance in the State of Louisiana to grade municipalities and legal fire districts. This schedule provides a method for evaluating fire protection facilities and conflagration hazard. Its application often results in recommendations for improvements in the field of fire department operations and water supply.

What is a Municipal or Legal District survey?

It is an in-depth survey of a community's fire protection capabilities and the physical conditions that contribute to the spread of fire. The survey serves as a basis for grading calculations.

What are the various components of Fire Defense?

They are the communities' Emergency Communications, Fire Department, and Water Supply. PIAL surveys each municipality and fire district in the state to evaluate the adequacy and reliability of the components previously mentioned and to evaluate the principal conflagration hazards and areas.

What goes into the evaluation of fire protection?

Items reviewed are Fire Communications, the telephone system for reporting the emergency and how the telephone listings are listed in the telephone book, the communications center, telephone lines, number of emergency calls received, number of dispatchers on duty and how the firefighters are notified of an alarm and the radio system.

We also review the fire department's station locations, specific equipment on each engine company, number of engine companies needed, reserve engine companies, pump capacity of engine companies, service and ladder companies, equipment of these apparatus, firefighters on duty at the station, volunteers that respond to structure fires, training, training facilities, annual pump test records, annual aerial ladder test records, annual hose test records and fire prevention activities.

Evaluations are concluded with a review of the water supply. Items considered are the source of the water, the number of pumps in the system, daily consumption, elevated water tower, hydrant flows throughout the graded area, water shuttle exercise, annual test records of hydrants, dry hydrants and

draft sites in the graded area, types of hydrants and water mains located in the graded area, and hydrant spacing.

After these inspections, how are the results translated into insurance rates?

We compare the conditions found in a graded area with the standards of the "1980 Fire Suppression Rating Schedule." This yardstick for evaluating fire protection was originally compiled by the National Board of Fire Underwriters. It defines standards and is a measure of a community's fire defense. By evaluating the actual conditions in a community through use of the grading schedule, we arrive at a public protection classification. This protection classification also determines the base rating which is an integral part in the calculation of individual rates on commercial, industrial, residential and public properties.

What happens when the current survey shows a substantial change in public protection since the previous survey?

If it is determined that conditions have improved for the better and rating reductions are in order, then a new survey will be conducted and credit is allocated. If, on the other hand, conditions have changed for the worse and protection no longer measures up to the previously established classification, then the ratings are **NOT** changed immediately. First, we report in detail to the elected officials and fire chief reasons why such a change in classification should be made, and we outline the improvements in protection needed to maintain the existing classification level. If these items are historical, then credit for these items will be reviewed at the next evaluation of the fire protection for this community.

Depending upon the local interest exhibited, this report is followed by correspondence or personal conferences as indicated by the circumstances. We make every effort to encourage needed improvements before any rating increases are made. Community ratings are not increased until the situation has been thoroughly discussed and an opportunity has been given to make the needed improvements within a reasonable time.

How much does this survey cost a municipality or fire district?

Nothing! Our survey and consulting services are available to your community without charge as part of the services provided by your property insurance companies.

When are these evaluations done?

Each graded area will be graded on a 5 year interval. If there is at least a two-grade change, then we will re-evaluate the fire protection of this area in 2 to 3 more years. There are a minimum of 4 random evaluations done yearly. In addition, if we become aware of large annexations to a graded area or changes to the fire protection of a graded area, we have the right to re-evaluate the fire protection of these areas to insure the level of its current fire rating.

If a community asks to be graded out of cycle, it must submit to this office a detailed list of all improvements that they have done since their last evaluation. At that time, we will review the previous grading and evaluate the improvements and see if a classification change is in order. If it is, we will then send a new questionnaire to be completed and returned. When the completed questionnaire is received, a date will be set to reevaluate the fire protection of the area.

If a graded area is planning improvements or the purchase of additional fire equipment or other items that could impact the fire rating, can PIAL be consulted in advance about probable changes in their fire rating?

YES. It is in the community's best interest to do so. Since changes in the fire protection may have an impact on the classification, it is desirable that community officials be informed in advance as to such possibilities.

What if I don't want to participate?

Participation in the evaluation of your community's fire protection is strictly voluntary. Areas in which the Authority Having Jurisdiction does not wish to participate are identified to the Insurance Companies as "Unprotected" Class 10 areas, because the level of fire protection cannot be adequately assessed with respect to the Fire Suppression Rating Schedule.

Can I get a listing of commercial properties in my district?

Absolutely! This product is called a "City Print". The City Print is a listing of commercial properties that have been surveyed by PIAL to establish their insurance premium baseline. It may or may not contain ALL commercial properties in your graded area. In addition, due to rapid turnover of occupancies and address changes due to the implementation of 911 services in some areas, some occupancies and addresses may be outdated. This product may serve as a baseline for Fire Incident Pre-Planning, but it is certainly not all inclusive. Contact any PIAL Municipal Field Representative to request this free product.

How can I get a map of my District Boundaries?

Your Parish Council, Police Jury, or Parish Government is the place to start for maps. PIAL does have maps based on information we've received from these agencies. Contact the Main Office of PIAL to request this free product.