



Property Insurance Association of Louisiana

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To schedule a P-GAP (Professional Grading Assistance Program) Meeting, email Blaine Rabe on fire department letterhead at brabe@pial.org with your request for a P-GAP. This is a meeting with a PIAL's Municipal Field Representative in your graded area to discuss your future grading, past grading or after your current grading, to cover topics that may affect your scoring in the current edition of the FSRS. This service is offered (free of charge) by PIAL to the Fire Chief or the AHJ, either the Mayor or the Police Jury President.

Have you requested a P-GAP Meeting?

Under state law, PIAL may speak only to the Fire Chief, the AHJ or if the fire department and or mayor/parish president deems someone as their representative on matters of your fire rating. PIAL cannot speak to anyone not authorized in writing. These letters appointing someone as their representative are good for 6 months from the date of the letter.

Did you know?

PIAL sends an electronic survey to you after your rating? It is called a Survey Monkey asking about your experience with your rating process. The Survey Monkey is sent to the Fire Chief and you are questioned about your experience before, during, and after your fire rating. PIAL wants to know how well we are answering your needs. Please take some time to answer the Survey Monkey. Around the same time that you receive your Post Grading Letters, you will receive an email from Blaine Rabe. This email is a Word document with an embedded link to the Survey Monkey, so please keep your email address updated with PIAL in-order for your voice to be heard.

- PIAL has noticed that when conducting gradings, that under the "Emergency Communications" section of the grading, the FSRS requires documentation for:
 - Are telecommunicators trained in the knowledge, skills and abilities corresponding to their job functions in accordance with NFPA 1061 and/or APCO ANSI 301103.1?
 - Are telecommunicators certified as possessing the knowledge, skills, and abilities corresponding to their job functions in accordance with NFPA 1061 and/or APCO ANSI 301103.1?
 - Do telecommunicators participate in continuing education and/or in-service training programs as appropriate for their positions?
 - Do telecommunicators participate in quality assurance programs as appropriate for their position?

If these questions are answered "YES", documentation is needed. This is per the FSRS.

HAVE YOU HEARD OF?

ACT NO. 4

1 AN ACT

2 To enact R.S. 22:1923(2)(n), relative to fraudulent insurance acts; to provide that
making

3 certain false statements to the Property Insurance Association of Louisiana is such
4 an act; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1923(2)(n) is hereby enacted to read as follows:

7 §1923. Definitions

8 As used in this Part, the following terms shall have the meanings indicated

9 in this Section:

10 * * *

11 (2) "Fraudulent insurance act" shall include but not be limited to acts or
12 omissions committed by any person who, knowingly and with intent to defraud:

13 * * *

14 (n) Presents, causes to be presented, or prepares with knowledge or belief
15 that it will be presented to the Property Insurance Association of Louisiana, any
16 written statement which he knows to contain materially false information in
17 connection with the grading by the Property Insurance Association of Louisiana of
18 a municipality or fire district.

Enacted 2016 Regular Session

HOUSE BILL NO. 363

BY REPRESENTATIVE TALBOT

Who is PIAL?

The Property Insurance Association of Louisiana (PIAL) is a private, non-profit association made up of all insurance companies licensed to write property coverages within the State. Founded by its member companies in 1888, the PIAL has been in continuous operation for more than 120 years. The PIAL is funded solely by assessment of its member companies and functions in three primary ways:

- the Company grades municipal areas in terms of fire protection (Public Protection) capabilities for the purpose of fair insurance rating of the graded areas;
- the PIAL inspects (upon request of its member companies) any commercial building located in the State of Louisiana for the purpose of fair pricing of individual risks;
- PIAL files advisory rates and forms for property coverages in the State, subject to review and approval of the Louisiana Department of Insurance.

Pursuant to its statutory authority under Louisiana R.S. 22:1460, the Association is dedicated to promoting and maintaining a healthy and competitive property insurance market in the State of Louisiana for the benefit of the insuring public.

FAQ:

What is considered a drill? As per the FSRS, Facilities are credited by:

- | | |
|---|--------|
| • Live fire training structure including smoke room | 17 pts |
| • Drill tower at least 3 stories in height | 10 pts |
| • Training area at least 2.0 acres in size | 8 pts |

As per the Louisiana Addendum to the FSRS:

- All credit for drills must be earned at a formal training facility that meets the general criteria of NFPA 1402. Multiple training facilities will be recognized when drills are conducted at those facilities PIAL will award credit for training props listed in the FSRS regardless of the location of those props. Credit for training Facilities will be pro-rated based on the hours used and the % of the members using the training facilities.

Documentation of a department's use of creditable training props must be presented to PIAL during the rating.

No credit will be awarded for any training prop or facility that is available but is not used during the graded year. If a graded area does not have or use a dedicated training facility, those drills (hours) will be counted as "Company Training Hours".

Chiefs, please keep PIAL updated with your current business mailing address, city and zip code, fire department business number and the chiefs email address. We are building an electronic database so in the future, we can send you items electronically instead of through the USPS. You can send this information to Blaine Rabe' at brabe@pial.org so this database can be built and maintained. Your help with this endeavor is greatly appreciated.