



**PROPERTY
INSURANCE
ASSOCIATION OF
LOUISIANA**

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TO: LOUISIANA FIRE CHIEFS

FROM: THE PROPERTY INSURANCE ASSOCIATION OF LOUISIANA

RE: PIAL POLICY ON PPC GRADINGS DURING THE COVID-19 STATE OF EMERGENCY

DATE: March 20, 2020

The Property Insurance Association of Louisiana (“PIAL”) has received questions from fire chiefs and others concerning PIAL’s expectations of fire departments in connection with Public Protection Classification (“PPC”) gradings and activities during the existence of the state of emergency declared by the Governor of Louisiana as a result of the COVID-19 virus and the limitations on activities put into effect as a result thereof. In order to provide assurance to the fire service and to ensure uniformity, the following is the policy of the PIAL which will be followed with respect to activities and gradings scheduled to be conducted during the period of the state of emergency, which commenced on March 11, 2020.

Effective Dates: This policy shall be in effect for the longer of (1) 180 days from the date of the declaration of emergency (September 11, 2020), or (2) the termination of the declaration of emergency relating to COVID-19.

General: As a statement of general principle, PIAL is not requiring fire departments to undertake actions or activities in connection with a grading which would contradict the provisions or purpose of the emergency declaration. PIAL will not penalize fire departments in a PPC grading for not undertaking activities during the effective period of this policy which would contradict the provisions or purpose of the declaration of emergency.

For Gradings Scheduled for 2020: For gradings scheduled to be conducted in 2020, such gradings would utilize data from 2019, prior to the declaration of emergency. However, the on-site portion of the grading would be conducted in 2020. Any fire department which has an on-site grading scheduled to occur during the effective dates of this policy may, at its option, request that the on-site activities be rescheduled to a date in 2020 which is subsequent to the termination of the declaration of emergency. For those fire departments which do not wish to reschedule the on-site portion of their gradings until a later date, PIAL will proceed to conduct the on-site portion of the grading on the previously scheduled date.

For Gradings Scheduled for 2021: For gradings scheduled to be conducted in 2021, such gradings would normally use data from 2020. Due to the existence of the state of emergency, and the restrictions on activities during the state of emergency which would otherwise occur, PIAL will accept the following data, at the option of the fire department: either (1) the fire department’s data from 2019; or (2) data from the period of time in 2020 which excludes the time period in which the COVID-19 declaration of emergency is in effect, which will then be annualized for the year 2020.

Any questions concerning this policy should be directed to Blaine Rabe, Municipal Division Manager of PIAL, at brabe@pial.org.