

# Property Insurance Association of Louisiana

## Municipal Division Newsletter

Edition: 2020-1

The Property Insurance Association of Louisiana would like to thank the Louisiana Fire Chiefs Association for inviting us to attend their annual conference in March. This year's conference was held in Houma and PIAL was asked to participate in a presentation about the rating schedule on Tuesday, March 3<sup>rd</sup>. The presentation was delivered by Chief Chuck Albert of the St. George Fire Department to approximately one hundred representatives of the fire service. PIAL hopes that everyone in attendance was pleased with the information that was provided during that time and we look forward to being invited to attend next year's conference.

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### Who is Responsible?

Property insurers have a need to know who is responsible for the fire protection of any building in Louisiana that they may be asked to insure. So, who is responsible? The easy answer is that the Authority Having Jurisdiction (AHJ) over the area where the property is located is responsible for providing for fire protection within the defined area. For municipalities, the mayor is the AHJ, and for fire districts, fire protection areas & fire protection territories, the police jury or parish president is the AHJ.

When performing Public Protection Classification (PPC) ratings, PIAL relies on the written legal description of each defined protection area. When a municipality and a fire district have overlapping boundaries, the wording of the fire district's legal description is the controlling factor. If the description of the district excludes properties located within the corporate limits of the municipality, there can be independent PPC ratings for the two areas. If the description does NOT exclude the municipality, PIAL applies only one PPC rating to the combined area. But what if the district's description excludes the town, but the two areas are protected by the same fire department? This often happens when a district's legal description excludes a municipality located within the district, but the district's fire department also protects the municipality, or when a town's fire department also protects a district outside of town. In these cases, there are two legally defined AHJs involved so there should be an Interagency Agreement that defines the fire protection arrangement. When there is, each area can maintain their individual PPC ratings.

You might ask why an Automatic Aid or Mutual Aid Agreement wouldn't serve the same purpose. Keep in mind that Automatic and Mutual Aid Agreements are arrangements between fire departments while an Interagency Agreement is for arrangements between AHJs. When there's only one fire department involved, an AA or MA Agreement will not work.

## Public Fire Safety Education:

This portion of the Community Risk Reduction section of the grading schedule is worth up to 2.2 points. Credit can be earned in the following areas:

- **Fire Safety Education Course**

How many members of your fire department that deliver fire safety education classes are qualified to do so? Credit will be applied for those members that have been trained in accordance with the general criteria of NFPA 1035. An Instructor I Certification would be creditable.

- **Fire Safety Education Continuing Education**

How many of those certified members receive continuing education in public fire safety education techniques and processes? Credit will be applied for having up to 10 hours per year.

- **Residential Fire Safety Program**

How many members of your community are reached through your fire safety programs? Credit will be applied for the percentage of your population that is reached annually.

- **Fire Safety Education in Schools**

Where do the children in your community go to school? Do those schools perform monthly fire drills? Do these schools present fire safety classes to students in early childhood education? Credit will be applied based on the documents that are provided detailing these events.

- **Juvenile Firesetter Intervention Program**

Are the juveniles involved in fire-play in your community referred for educational intervention? Credit will be applied based on the program in place.

- **Fire Safety Education Programs for Occupancies Having Large Loss Potential or Hazardous Conditions**

What buildings in your community cause you the most concern should they catch on fire? Make a list of these properties and schedule a fire safety class. Credit will be applied for the percentage of those buildings that you reach.

## Intervals:



An interval is defined as a space of time between events. Intervals are used to calculate the amount of credit received for testing and inspection programs throughout the grading schedule based on how often they are performed. Some of the programs that are credited in intervals are:

- pump testing
- aerial ladder testing
- hose testing
- pre-fire planning inspection frequency
- hydrant inspection frequency

The above items would receive full credit if they were performed on an annual basis. But, how would you calculate an interval if they weren't performed annually?

*Example:* Fire hose was tested in 2019, 2016 and 2014. There is a 3-year interval between 2019 and 2016, and a 2-year interval between 2016 and 2014. Therefore, the interval calculation would be 3 plus 2 equals 5 which would be divided by 2 (the number of intervals). The interval calculation in this case would be 2.5 years. Credit is not based on fractional intervals so, this 2.5-year interval would be rounded up to a 3-year interval. Hose testing is worth up to 50 points for annual testing so, how many points will be credited for a 3-year interval? A 3-year interval for hose testing would be credited with 25 points as illustrated in the table below:

<b>1 year</b>	<b>50 points</b>
<b>2 years</b>	<b>37 points</b>
<b>3 years</b>	<b>25 points</b>
<b>4 years</b>	<b>12 points</b>
<b>5 years or more</b>	<b>0 points</b>

The above table, and other tables, that show the interval credit for all testing and inspection programs is available for review in the Louisiana Addendum to the Fire Suppression Rating Schedule.

## City Print:

A city print is a listing of all the commercial properties PIAL has been asked to inspect within your graded area. It is a good idea to periodically review this document for accuracy. Simply email your field representative to request a copy of a city print for your graded area.



The next PIAL town hall meeting is scheduled for Wednesday, May 20, 2020 in the Lake Charles area. This meeting will be held at the Calcasieu Emergency Response Training Center from 6:00 till 9:00 PM. The CERTC is located at 1601 Holbrook Park Road in Sulphur. Another town hall meeting is being planned for later in the year at the Lafayette Fire Training Center. If the fire service representatives in your area would like to host a town hall meeting, please contact us for scheduling. **This has been postponed until the Emergency Order is lifted. This might be rescheduled for this year or 2021.**



Have you visited our new website lately? The PIAL website is full of useful information to help you prepare for your next rating or just to get a better understanding of the Fire Suppression Rating Schedule. You can access our website at <https://www.pial.org>. Fire rating related issues can be found by hovering over the Products & Services heading and clicking on Municipal Division. When you scroll down to the bottom of the page you will find six tabs to choose from as follows:

- **Conferences** – This tab contains the PowerPoint presentations that were delivered at the LFCA conferences for the last four years.
- **Presentations** – This tab contains PowerPoint presentations related to fire prevention and communications.
- **Publications** – This tab contains several documents including a breakdown of the point structure of the rating schedule and the LA Addendum to the Fire Suppression Rating Schedule.
- **FSRS Tutorials** – This tab contains 20 informative video tutorials that will help you understand how the rating schedule is applied.
- **Statement of Position** – This tab contains updated directives from our Advisory Board and Board of Directors. Any changes to the rating schedule will be posted here prior to being added to our addendum.

- **Fire Service Newsletters** – This tab contains all the newsletters we have published for the last 3 years.

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