

MANAGING COMMUNITY FIRE RISKS WITH ISO PPC

In this forum, Mike Waters, ISO's vice president – Risk Decision Services, and Robert Cobb, director – Community Hazard Mitigation, discuss how fire departments can evaluate and manage municipal fire services, enhance fire protection and response, and confront current economic challenges.



Mike Waters



Robert Cobb

How do the ISO Public Protection Classification (PPC™) program and the Center for Public Safety Excellence (CPSE) accreditation processes interrelate?

Waters: ISO has actively supported objectives common to PPC and CPSE. Both programs encourage and reward improved delivery of quality fire protection. Because of the proven statistical relationship between an improved PPC and lower fire losses, many insurance companies offer lower premiums in communities with better PPC gradings. Thus, the PPC program provides an economic incentive for communities to maintain and improve their public fire protection. CPSE accreditation also recognizes enhancements in fire department performance. In fact, a study conducted by CPSE and ISO concluded that accredited firefighting agencies generally had better PPC gradings than unaccredited ones. ISO is revising its Fire Suppression Rating Schedule (FSRS) to give credit for maintaining CPSE accreditation.

Can the ISO PPC program help my department develop a resource-deployment plan and standard-of-response coverage?

Cobb: We know that firefighters need every advantage to gain control of a building fire as quickly as possible. A well-trained, equipped, and staffed fire department — with access to sufficient water volume and pressure — is the best resource a community can have for reducing fire losses, operating safely, and saving lives. How communities deploy their resources can vary. So ISO uses a quantitative approach to evaluate resource deployment relative to the fire demand of the community. We analyze the ability of the fire department and water utility to provide effective

suppression for structure fires. Baseline information captured from the PPC analysis can be an essential building block for calculations of standard-of-response coverage.

Many communities are in the throes of unprecedented financial issues. Can ISO help me find ways to maintain or improve my PPC without investing a lot of money?

Waters: In many cases, communities can improve their PPC gradings with little financial outlay. Every day, ISO helps fire departments identify and evaluate opportunities to enhance response coverage through conducting more frequent pump, hose, and ladder testing; increased use of automatic aid; shared training facilities; improved recordkeeping; and increased frequency of firefighter training (including multicompartment drills and driver training).

Can you give us an overview of the Fire Suppression Rating Schedule update?

Cobb: ISO has undertaken a comprehensive project to update the FSRS. ISO has sought and received extensive input from stakeholders and organizations involved in emergency communications, fire protection, and water supply. As a result, we're putting more emphasis on consensus standards from national organizations — including the National Fire Protection Association (NFPA), the American Water Works Association (AWWA), the Association of Public-Safety Communications Officials (APCO), and the National Academies of Emergency Dispatch (NAED) — as well as related technological advances in community fire protection. More details on the project are available at www.isomitigation.com.

What resources are available from ISO to help my department analyze its overall community risk?

Waters: If you're a municipal leader or fire chief, you can get a customized PPC report for your own community at no charge. The report provides important benchmarking information and can serve as a road map for maintaining and improving local fire protection. In addition, PPC customer service experts are available weekdays during normal business hours by calling 1-800-444-4554 (option 2). And you can get comprehensive information about ISO's loss-mitigation programs at www.isomitigation.com. At that same web address, you'll find a link where fire chiefs can get detailed data about their own communities by enrolling in a free service from ISO — Fire Chiefs Online.

Robert Cobb recently retired as a deputy chief of the Jersey City (N.J.) Fire Department. He was also volunteer chief of the Dumont and West Milford Township Company 4 Fire Departments. Mike Waters is captain of the Jackson Township Volunteer Fire Company No. 1, Jackson, N.J.

