

Association of Public-Safety Communications Officials- International

Rebuilding After Disaster

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Fred Brower

ISO Overview

- ISO, Inc. -- formed in 1971
- Headquartered in New Jersey
- Over 2,800 employees
- National field force of 650 full-time employees – strategically located, mobile, electronically connected
- Privately-held company



ISO Overview

- The leading supplier of actuarial, statistical, underwriting and claims data, and risk assessment models, to the property and casualty insurance industry
- The insurance industry's recognized authority on evaluating public fire protection (PPC) and building codes (BCEGS) – resulting in 1-10 classification

Benefits of ISO's PPC & BCEGS Programs

- ISO's PPC program accurately measures the quality of public fire protection in 45,000 fire districts across the country.
- Better fire protection – as measured by the PPC program – leads to lower losses.
- The PPC program provides an incentive for communities to improve the quality of their fire protection – and communities respond to that incentive.
- When a fire district improves its PPC, the entire community can benefit economically.
- ISO's BCEGS program accurately measures the adoption of comprehensive building codes and the effectiveness of the enforcement of the codes across the country.

Building Code Effectiveness Grading Schedule -- Benefits

- Improve building codes and enforcement
- Lead to better, more catastrophe-resistant buildings
- Reduction of property losses
- Assists in the reduction of economic and social disruption as a result of a catastrophic event

ISO's Fire Suppression Rating Schedule (FSRS)

- Performance based
- Credit type schedule
- First alarm schedule
- Develops an average class of fire protection for the small to moderate size buildings
- References national standards



Scope of the FSRS

- An objective review of those features of available public fire protection that have significant influence on minimizing damage once a fire has occurred.
- Translation of the level of measured fire defenses to a factor in insurance premium development.

Agencies Reviewed



Fire Alarm -- 10%

Fire Department -- 50%

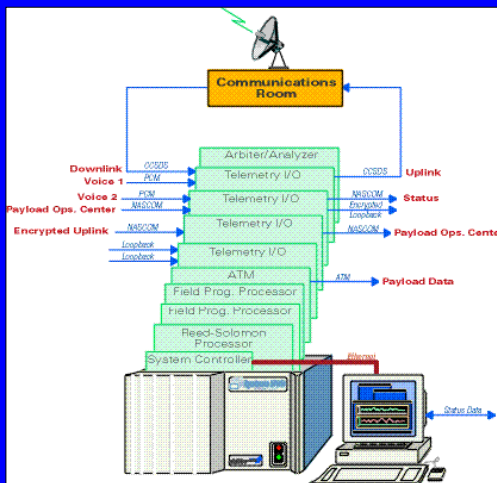


Water Supply -- 40%

Community Infrastructure – Fire Communications

Evaluates the overall reliability of the fire alarm and communications system

- Number of dispatch operators on duty
- Capacity of incoming telephone lines
- Dispatch circuits
- Emergency power



Community Infrastructure – Fire Department

Evaluates the fire department

- Geographical distribution of fire stations and apparatus
- Legal areas of response delineated
- Department staffing: career, volunteer, or combination
- Type and adequacy of training, facilities and use
- Type and testing of apparatus (Engine, Ladder, Service)
- Equipment inventory



Community Infrastructure – Water Supply

Comprehensive analysis of a community's ability to access water to suppress fires



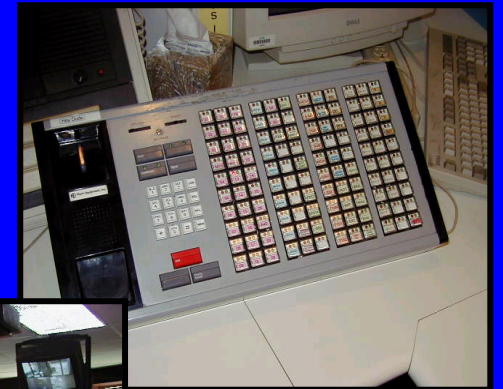
Water Supply

- Areas of evaluation include:
 - Supply works including pumping stations, wells, treatment plants and emergency interconnections
 - Capacities and limitations recorded and evaluated
 - System storage including water tanks and towers
 - Capacities recorded and evaluated
 - Main size and capacity



Fire Alarm - 10%

Telephone Service - 2%



Operators - 3%



Dispatch Circuits - 5%



Telephone Service - 2%

Telephone Lines



Telephone Directory



Recording device



Operators-3%

Operators — ISO compares the number of fire alarm operators provided with the number of operators needed. The number of needed operators depends on the number of alarms received and also on whether the community is meeting NFPA performance standard for receiving and dispatching alarms.

Dispatch Circuits – 5%

Items Evaluated:

Type of dispatch circuit(s)
provided

Monitoring for integrity

Dispatch recording facilities

Emergency power supply



PPC Value for Insurers

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses

Translates fire department effectiveness into a factor used in fire insurance premiums

Community Incentives

- ISO PPC Program provides an incentive for communities to improve the quality of their water and fire protection and communities respond to that incentive.
- Better fire protection – as measured by ISO's FSRS – leads to lower losses.
- When a community improves their PPC, the entire community can benefit economically.
- Communities routinely consult with ISO to improve their fire protection delivery systems (Provided by ISO at no cost)

Local Application

- For Louisiana:
 - Property Insurance Association of Louisiana
- For Mississippi:
 - Mississippi State Rating Bureau
- For all other states:
 - ISO, Inc.

ISO Community Mitigation Websites

www.isomitigation.com

www.iso.com



For Further ISO Information

- Call (800) 444-4554, selection option 2
 - Customer service units in Austin, Chicago, and Marlton, NJ
- Contact Fred Brower
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Thanks

Our thanks to the Association of
Public-Safety Communications
Officials-International (APCO)