



IMPROVED FIRE INSURANCE RATING

TASK

To assist the local fire department in achieving an improved insurance rating and, consequently, reduced insurance premiums for residents.

DESCRIPTION

An upgrading in Insurance Services Office (ISO) rating will be the result of improvements in water supply, equipment, training, dispatching, record-keeping and other factors in accordance with the ISO Municipal Grading Schedule.

POTENTIAL BENEFITS

- Reduced fire insurance premiums of residents of the town.
- Improvements in fire department operations result in better fire protection for residents of the town.
- Achieving and maintaining an improved insurance rating will provide a framework for fire equipment design, fire equipment maintenance, water supply and training.

GUIDELINES

- Review the guidelines as set forth by the Insurance Services Office in the Public Protection Survey Information for Areas Without Water Mains.

- Map the town's year-round water supplies, roads, and bridges.
- Review the fire department's water supply apparatus and methods of delivering water to a fire.
- Review the fire department's training procedures, subjects, frequency and attendance records.
- Review the fire department's mutual aid plans with other area fire departments.
- Review the water supply apparatus of those fire departments that regularly provide mutual aid.
- Demonstrate, at a drill, the fire department's ability to deliver water to a fire utilizing the resources actually available.
- Review the fire department's dispatching procedures in an effort to reduce response time.
- Review the fire department's testing procedures of pumpers and hose to endure reliability.
- Maintain an annual testing program for fire department pumpers and hose.
- Maintain records demonstrating compliance with the requirements as set forth by the Insurance Services Office.

REFERENCES

- Public Protection Survey Information for Areas Without Water Mains, Insurance Services Office.
- Municipal Grading Schedule, Insurance Services Office.

WHERE TO GET MORE INFORMATION AND ASSISTANCE

- Insurance Services Office Commercial Risk Services, Inc.
100 Newport Avenue, P. O. Box 9151
Quincy, MA 02269-9151.
- N.H. Insurance Department
169 Manchester St.
Concord, N.H., 03301 (603) 271-2261

