Insurance Service Office (ISO)
New Public Protection Classification
December 14, 2021

Presentation Overview

- **Introduction of ISO Representative**

    Michael Morash, Manager, ISO Community Hazard Mitigation

- **Insurance Services Office Presentation**

- **Report Overview**

- Fire Department Efforts

- Community Benefit

- Next Steps

- Questions

Seminole County Fire Department Class 1 Presentation

Michael C Morash

CHM Manager

SERVE | ADD VALUE | INNOVATE

ISO Public Protection Classification (PPC)

• ISO's PPC program accurately measures the effectiveness of public fire protection for structures in **46,200 fire districts across the country.**

• PPC considers the overall fire suppression service capability relative to the risk in the graded area.

• Better fire protection – as measured by the PPC – generally leads to a better loss experience for insured structural damage.

Fire Suppression Rating Schedule (FSRS)
Classes 1 to 10

90.00 to 100 + Points = Class **1**
80.00 to 89.99 Points = Class **2**
70.00 to 79.99 Points = Class **3**
60.00 to 69.99 Points = Class **4**
50.00 to 59.99 Points = Class **5**
40.00 to 49.99 Points = Class **6**
30.00 to 39.99 Points = Class **7**
20.00 to 29.99 Points = Class **8**
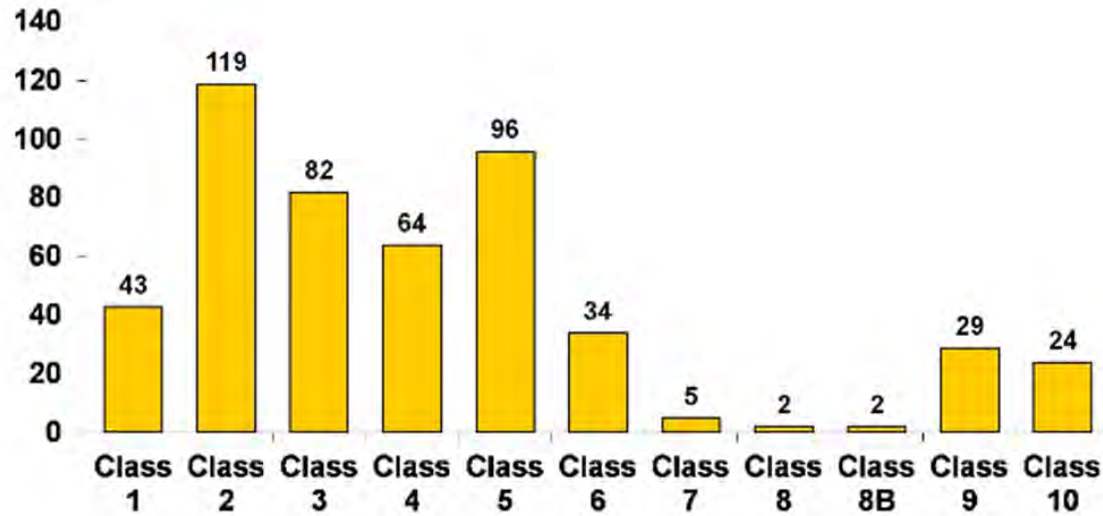10.00 to 19.99 Points = Class **9**
00.00 to 9.99 Points = Class **10**

Public Protection Classification Distribution

Countrywide

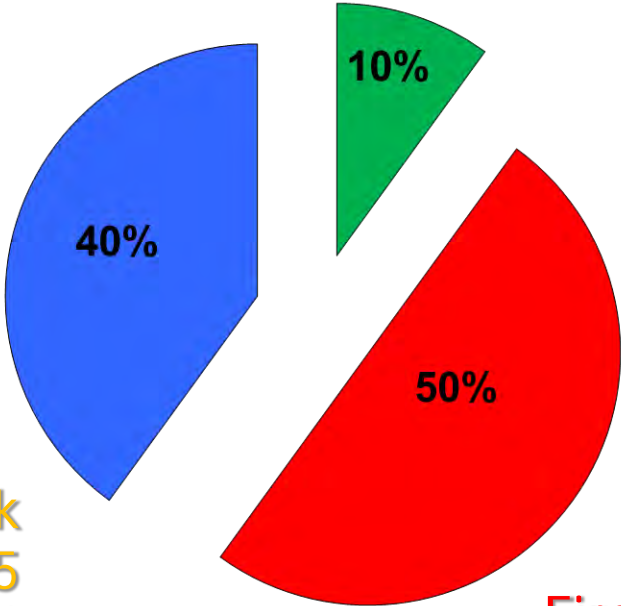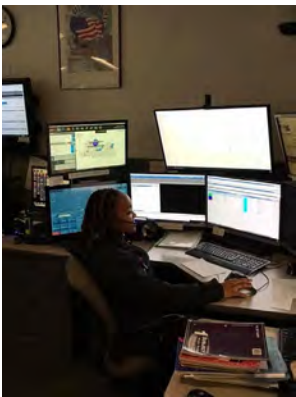# Public Protection Classification Distribution

Florida

Agencies Reviewed

Emergency Communications Center 10

10%

40%

50%

Water Supply 40

Community Risk Reduction 5.5
(Extra Points)

Fire Department 50

Emergency Communications

- Emergency Reporting
  - Enhanced, Basic or No 9-1-1 System
  - Computer Aided Dispatch Facilities
  - Alarm receipt and processing at the communication center
- Telecommunicators
  - Training
  - Certification
- Dispatch Circuits
  - Available circuits
  - Emergency power
  - Dispatch recording

Emergency Communications

The review of the ECC focuses on the community's facilities and support for handling and dispatching alarms for structure fires.

Points: **10** out of 10

To simulate a change in points for any sub-category, click on an individual chart.

Emergency Reporting ⓘ

3

0   2.08   2.49   2.78   3

Telecommunicators ⓘ

4

0   2.72   3.56   4

Dispatch Circuits ⓘ

3

0   1.78   2.26   2.67   3

Compare the following: ☑ Peer Group — ⓘ   ☑ State Group ··   ☑ Nationwide --

Fire Department

- Equipment on Apparatus
  – Fire Engines
  – Reserve Engines
  – Pump Capacity
  – Ladder Service
  – Reserve Ladder Service
- Deployment Analysis
- Company Personnel
- Training
- Operational Considerations

Fire Department

ISO focuses on a community's fire suppression capabilities by measuring the fire department's first-alarm response and initial attack to minimize potential loss. ISO reviews such items as engine companies, ladder or service companies, reserve apparatus, pumping capacity, equipment carried on apparatus, deployment of fire companies, company personnel, training, and operational considerations.
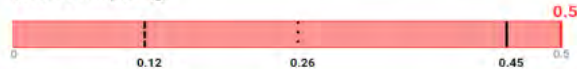
Points: **42** out of 50
To simulate a change in points for any sub-category, click on an individual chart.
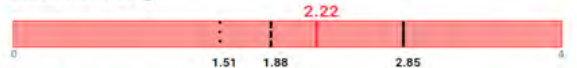
Engine Companies ⓘ

5.98

0   3.92   4.67   5.79

Reserve Pumpers ⓘ

0.5

0   0.12   0.26   0.45   0.5

Pump Capacity ⓘ

3

0   2.3   2.64   3

Ladder / Service ⓘ

2.22

0   1.51 1.88   2.85   4

Reserve Ladder / Service ⓘ

0.5

0   0.06 0.12   0.36   0.5

Deployment ⓘ

7.55

0   4.19   6.61   10

Personnel ⓘ

12.32

0   4.4 6.34   10.28

Training ⓘ

7.98

0   2.44   4.57   7.29   9

Operational Considerations ⓘ

2

0   1.62   2
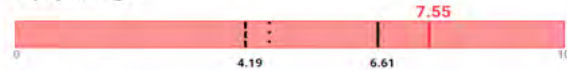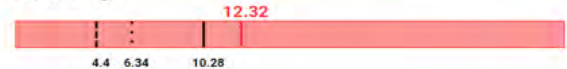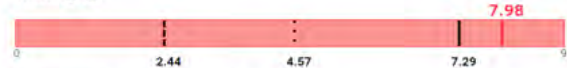
Water Supply

ISO evaluates the community's water supply system to determine the adequacy for fire suppression purposes. We also consider hydrant size, type, and installation, as well as the frequency and completeness of hydrant inspection and flow-testing programs.

Points: **35.2** out of 40

To simulate a change in points for any sub-category, click on an individual chart.

Water System Capability ⓘ
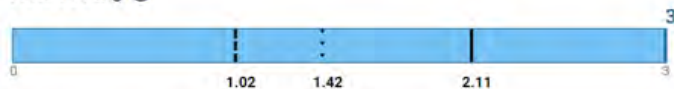
25.16

0   15.4   20.69   27.17   30

Hydrants ⓘ

3

0   2.12   2.59   2.93

Inspection ⓘ

4

0   2.14   2.99   4

Flow Testing ⓘ

3

0   1.02   1.42   2.11   3

Community Risk Reduction

- Fire Prevention Code Adoption and Enforcement
    - Code adoption and regulations
    - Fire Prevention staffing, training / certification
    - Fire Prevention programs
- Public Fire Safety Education
    - Educator qualifications / training
    - Fire safety programs
- Fire Investigation
- Fire investigation organization and staffing
- Fire investigator certification and training
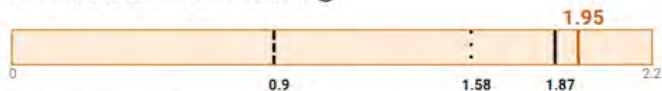- Use of the National Fire Incident Reporting System

Community Risk Reduction

ISO reviews the community's fire prevention code adoption and enforcement, public fire safety education, and fire investigation. This review can add an additional 5.5 points to a grading.
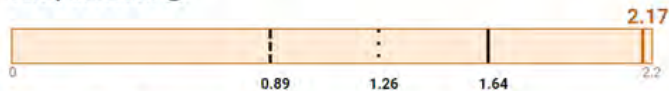
Points: **5.2** out of 5.5

To simulate a change in points for any sub-category, click on an individual chart.

Prevention Code and Enforcement ⓘ

1.95

| 0 | 0.9 | 1.58 | 1.87 | 2.2 |

Safety Education ⓘ

2.17

| 0 | 0.89 | 1.26 | 1.64 | 2.2 |

Investigation ⓘ

1.1

| 0 | 0.68 | 0.84 | 1.01 | 1.1 |

Compare the following: ☑ Peer Group — ⓘ ☑ State Group ·· ☑ Nationwide --

Summary of Public Protection Classification Review

FSRS Feature	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	4.00	4
432. Credit for Dispatch Circuits	3.00	3
440. Credit for Emergency Communications	10.00	10
Fire Department		
513. Credit for Engine Companies	5.98	6
523. Credit for Reserve Pumpers	0.50	0.50
532. Credit for Pump Capacity	3.00	3
549. Credit for Ladder Service	2.22	4
553. Credit for Reserve Ladder and Service Trucks	0.50	0.50
561. Credit for Deployment Analysis	7.55	10
571. Credit for Company Personnel	12.32	15
581. Credit for Training	7.98	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	42.05	50
Water Supply		
616. Credit for Supply System	25.16	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	7.00	7
640. Credit for Water Supply	35.16	40
Divergence	-0.76	--
1050. Community Risk Reduction	5.22	5.50
Total Credit	91.67	105.50

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Internal Assessment

The Fire Department conducted a self assessment report that outlined areas of focus for recommendations in improvement.

The goal was to retain the 82.41 points and add at least 7.59 points by focusing on the identified areas.

SEMINOLE COUNTY FIRE

DEPARTMENT ISO 1

PROJECT

2020

ABSTRACT
ISO and staff recommendations of resources needed to obtain and maintain an ISO 1 classification. ISO's Fire Suppression Rating Schedule (FSRS), evaluates four primary categories of fire suppression — emergency communications, fire department, water supply, and community risk reduction. The FSRS references standards established by the National Fire Protection Association (NFPA).

Submitted To:

Otto Drozd, III, Fire Chief

Report Prepared By:

Donald Harkins, Assistant Chief
Meredith Walker, Project Coordinator II

Fire Department Efforts

Improve rural water supply tanker shuttles and long hose lays.

Identify properties that are 5-7 miles from a fire station and greater than 1,000 ft from a hydrant.

Demonstrate alternative water supply capacities for these properties.

Improve static water supply capabilities and increase tanker complement from 3 to 5.

Fire Department Efforts

Increase Training Hours
       -Facility Training
       -Company Training
       -Officer Training
       -Hazmat Training

Pre-Incident Plans
       -Develop, implement and conduct pre-incident plans on all properties listed in the ISO batch list.
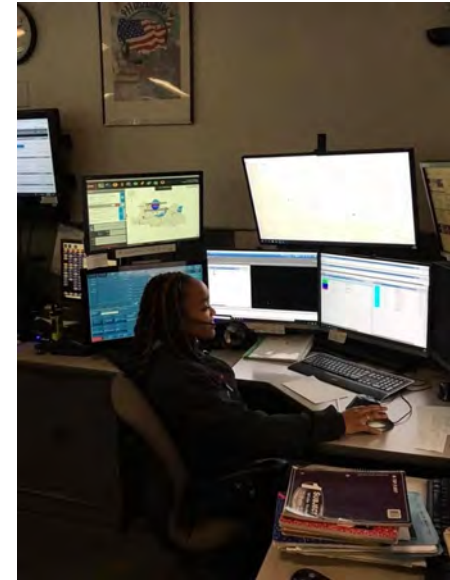
Fire Department Efforts

Communications Center
          -New CAD system
          -Implement Pre-Alerting
          -Text to Speech

Batch List and Occupancy Resurvey
          -Fire Prevention conducting inspections
          on all occupancy's listed on ISO's batch list.
          - Goal to lower county's Needed Fire Flow
          (NFF) for deployment of units.

Fire Department Efforts

Aerial Units for Improved Aerial Coverage
        -Acquired and placed in service Quint 34
        -Ordered Tower 39

Apparatus Equipment
        -Purchased hose clamps for all engines and towers.

Water Purveyors
        -Hydraulic modeling
        -Flow test of hydrants not meeting required Needed Fire Flow (NFF).

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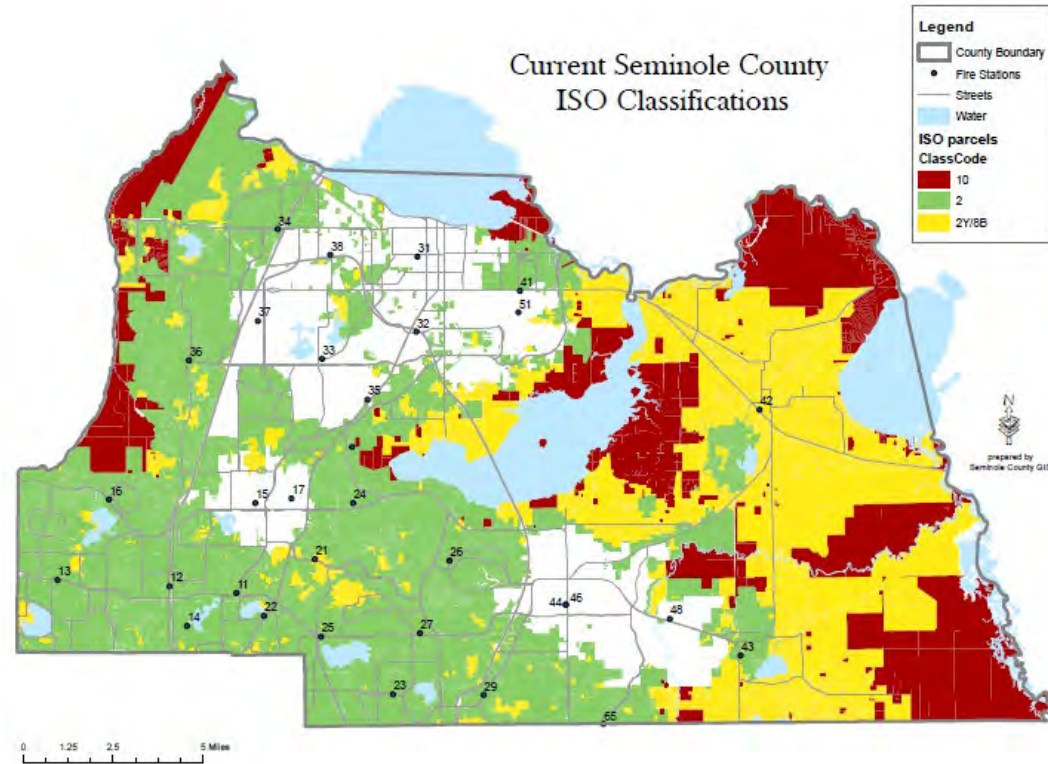
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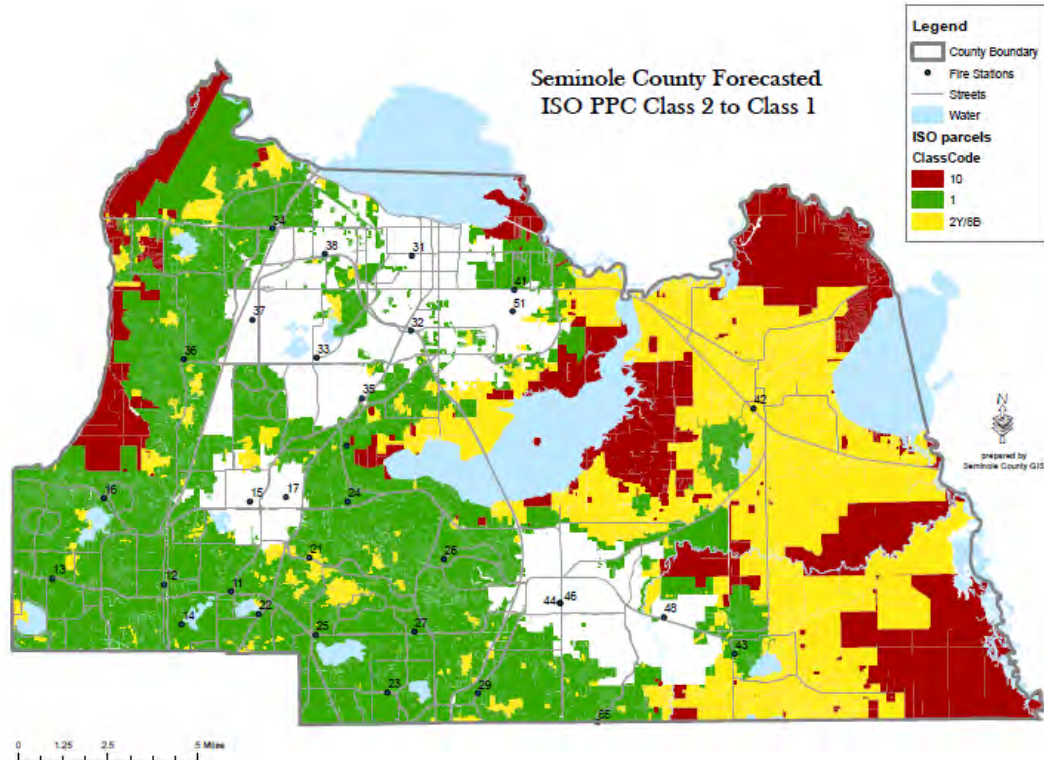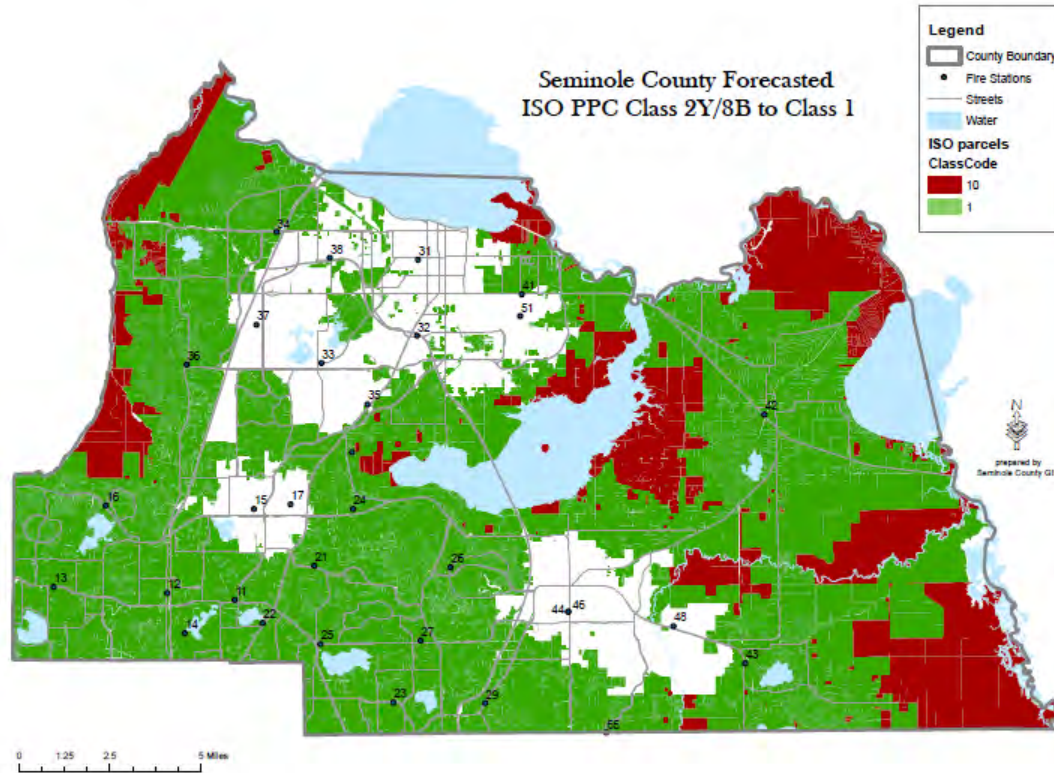
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Community Benefit

Current Seminole County ISO Classifications

Community Benefit

Seminole County Forecasted
ISO PPC Class 2 to Class 1

Legend
- County Boundary
- Fire Stations
- Streets
- Water

ISO parcels
ClassCode
- 10
- 1
- 2Y/8B

prepared by
Seminole County GIS

0 1.25 2.5 5 Miles

Community Benefit

Seminole County Forecasted
ISO PPC Class 2Y/8B to Class 1

Community Benefit
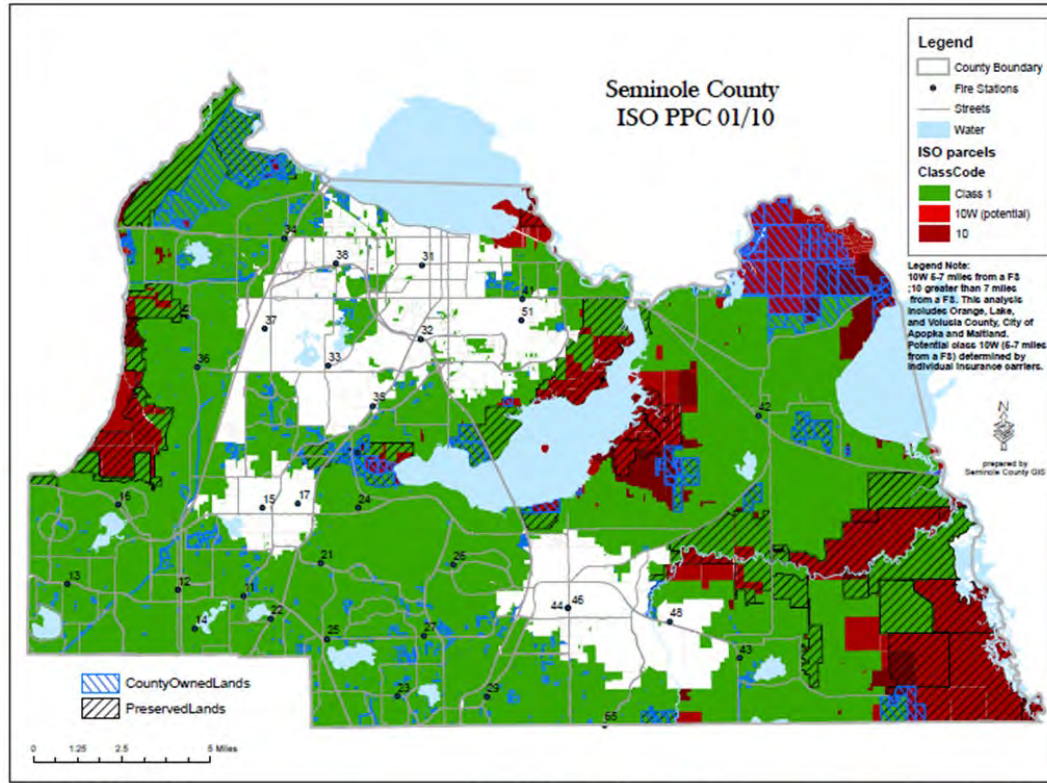
Fire Department Next Steps

ISO will be back every 3 years for another site visit.

Continued focus on training.

Increase number of fire stations to improve NFPA 1710 compliance.

Increase aerial capabilities.

Increase community risk reduction services.

Property Owners Next Step

Seminole County Government encourages homeowners and business owners to contact their insurance providers to inquire if their premiums will be lowered by the improved classification rating.

Visit **www.seminolecountyfl.gov/ISO** for more information.

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