



Coffee Break Training - Fire Protection Series

Administration: Introduction to Building Code Effectiveness Grading

No. FP-2015-12 March 24, 2015

Learning Objective: The student will get an overview of the Insurance Services Office's Building Code Effectiveness Grading Schedule (BCEGS®) grading process.

Through the BCEGS program, the Insurance Services Office evaluates the building codes adopted by a community and how the community enforces its building codes through the process of plan reviews and field inspections. Communities with well-enforced, up-to-date codes should likely demonstrate better loss experience, and insurance rates can reflect that. The prospect of lessening damage and ultimately lowering insurance costs is an incentive for communities to enforce their building codes rigorously. BCEGS information is also one of the components of the Community Rating System implemented through the National Flood Insurance Program that determines flood insurance discounts in participating communities.

The Insurance Services Office developed BCEGS in the early 1990s with significant input from the three model building code groups — the International Conference of Building Officials, the Southern Building Code Congress International, and the Building Officials and Code Administrators International — and with responses to surveys sent to more than 7,500 building officials countrywide. The Insurance Services Office began implementing the program in 1995. To date, more than 14,000 building code enforcement departments across the country have been reviewed by the Insurance Services Office.

The BCEGS program assigns each community a BCEGS classification from 1 (exemplary commitment to building code enforcement) to 10. Like the Public Protection Classification, a community with a better BCEGS classification could have lower insurance rates. Once the Insurance Services Office assigns a classification to a building, based on the community classification in effect at the time that the building is constructed, that classification will remain with that building — even if a community is subsequently re-evaluated.

A community's classification is based on the following main components — administration of codes:

Adopting current building codes provides the most modern technology for fire and natural hazard mitigation. The BCEGS program evaluates which building code edition is adopted by the community and whether the structural provisions of the code are amended. The BCEGS program encourages a community to keep the intent of the structural provisions of the building codes intact by assigning the maximum points when structural provisions of the codes are unamended. A community can get the maximum benefit when the codes are enforced by well-qualified building officials and by certified and properly trained code enforcers. The schedule provides credit for qualified code enforcers when they are employed by the community.

In addition, contractors and builders play an integral role in the quality of construction. The BCEGS program allocates points in recognition that licensing and bonding are steps in the direction of regulating the quality of contractors and builders in the marketplace. Public awareness programs also play a role in building a more resilient community. The BCEGS program encourages a building department's efforts in spreading building safety awareness. This section represents 54 percent of the analysis in the BCEGS program.

For more details on the BCEGS program, see <http://www.isomitigation.com/bcegs/0000/bcegs0001.html>.

In the next series of Coffee Break Training sessions, you will learn more about BCEGS.



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