



# Coffee Break Training - Fire Protection Series

## Administration: Fire Department Overview, Part 1

No. FP-2015-3 January 20, 2015

**Learning Objective:** The student will be able to identify the nine major categories creditable by the Insurance Services Office in the fire department.

**O**f the approximately 105.5 credit points in the Fire Suppression Rating Schedule (FSRS), 50 are based on the fire department evaluation. The three items that receive the largest amount of available credit are company personnel, distribution or deployment analysis, and training. People are important. The number of personnel available for response, their amount of training, and the time it takes to get the right equipment in place for fire suppression activities all largely affect the reduction of loss associated with protected risk.

**Engine companies:** The Insurance Services Office compares the number of in-service pumpers and the equipment carried with the number of needed pumpers and the equipment identified in the FSRS. The number of needed engines depends on the basic fire flow, the size of the area served, and the method of operation.

**Reserve pumpers:** The Insurance Services Office evaluates the number of reserve pumpers and their pump capacity; other factors include hose and equipment carried.

**Pump capacity:** The Insurance Services Office compares the pump capacity of the in-service and reserve pumpers (and pumps on other apparatus) with the basic fire flow. The Insurance Services Office considers a maximum basic fire flow of 3,500 gallons per minute for the community evaluation.

**Ladder/Service companies:** Communities use ladders, tools and equipment for ladder operations, as well as for forcible entry, utility shut-off, ventilation, salvage, overhaul and lighting. The number and type of apparatus depend on the height of the buildings, needed fire flow, and size of the area served.

**Reserve ladder/service trucks:** The Insurance Services Office evaluates the number of reserve ladder/service trucks and the equipment they carry.

**Deployment analysis:** The Insurance Services Office credits the percentage of a community within a specified response distance of pumpers (1.5 miles) and ladder/service apparatus (2.5 miles). As an alternative, a Fire Protection Area may use the results of a systemic performance evaluation. That type of evaluation analyzes computer-aided dispatch history to demonstrate that, with its current deployment of companies, the fire department meets the time constraints for initial-arriving engine and initial full-alarm assignment. The timing is in accordance with the general criteria in National Fire Protection Association 1710, *Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Career Fire Departments*.

**Personnel:** The Insurance Services Office credits the personnel available to respond to first alarms for structure fires. For personnel not normally in the fire station (on-call and off-duty members), the Insurance Services Office reduces credit for the responding members to reflect the time needed for notification, travel and assembly on the fireground. The Insurance Services Office then applies an upper limit to the credit for personnel because it is impractical for a very large number of personnel to operate a piece of apparatus.

**Training:** Trained personnel are vital to a competent fire suppression force. The Insurance Services Office evaluates training facilities and their use; company training at fire stations; training and certification of fire officers; driver/operator, hazardous materials and recruit training; and building familiarization and preincident planning inspections.

**Operational considerations:** The Insurance Services Office credits the standard operating procedures for structure firefighting and the establishment of an Incident Management System.

In the next series of Coffee Break Training sessions, we will learn more about the Fire Department section of the FSRS.

