



## ISO Offers Free Services

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Dear Reader:

The following document was created from the MTAS website ([mtas.tennessee.edu](https://www.mtas.tennessee.edu)). This website is maintained daily by MTAS staff and seeks to represent the most current information regarding issues relative to Tennessee municipal government.

We hope this information will be useful to you; reference to it will assist you with many of the questions that will arise in your tenure with municipal government. However, the *Tennessee Code Annotated* and other relevant laws or regulations should always be consulted before any action is taken based upon the contents of this document.

Please feel free to contact us if you have questions or comments regarding this information or any other MTAS website material.

Sincerely,

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Table of Contents

ISO Offers Free Services .....	3
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The Insurance Services Office (ISO) Public Protection Classification (PPC™) program affects every fire department in Tennessee.

Many fire chiefs refer to their community's Public Protection Classification (PPC) grading as the department's ISO rating, which is only partially true. The fire department represents 50 percent of the rating, as the resources in place for receiving and retransmitting fire alarms accounts for 10 percent, and the water supply accounts for the remaining 40 percent of the rating. ISO uses the Fire Suppression Rating Schedule (FSRS) to evaluate a community's fire protection capabilities and establish the PPC grade for the community. The rating evaluates the capabilities of the communications center, fire department, water supply, and community risk reduction programs. ISO assigns PPCs from 1 to 10. Class 1 represents ideal public fire protection, and Class 10 indicates that the community's fire-suppression program does not meet ISO's minimum standards for fire protection. PPC grades are important because many insurance companies use the PPC Classification as a factor in setting the premiums for homeowner's insurance policies. Research has shown that there is a direct relationship between a lower PPC grade and reduced fire losses. Fire chiefs should use the FSRS as a planning tool to assist them in developing a strategic plan for improving fire services and to justify and budget for improvements in fire protection.

The FSRS is a technical document containing information on how ISO evaluates a community's total fire protection capability and includes the evaluation of how fire alarms are received and retransmitted, the capabilities of the fire department, the water supply available, and community risk reduction programs. To use the FSRS properly, one must be familiar with many aspects of fire communications, fire protection and prevention, and water supply to understand and apply the document correctly. To assist fire chiefs in using the FSRS, ISO has a special website at <http://www.isomitigation.com/> [1]. The site details several free services available to fire chiefs.

ISO has modernized and enhanced its Fire Suppression Rating Schedule (FSRS). ISO began applying the new schedule in Tennessee on July 1, 2013. See <http://www.verisk.com/press-releases-verisk/2013/iso-files-revisions-to-fire-suppression-rating-schedule-and-public-protection-classification-structure.html> [2]. Fire chiefs and other qualified individuals may obtain a copy of the 2012 edition of the FSRS at <https://www.isomitigation.com/fsrs/fire-suppression-rating-schedule-fsrs-overview.html> [3].

ISO sells the FSRS as a printed document for \$100.00. However, fire chiefs, chief building officials, and community chief administrative officials may request a single copy of the FSRS or of the Building Code Effectiveness Grading Schedule (BCEGS®) free of charge. The request for a free copy of either service must be in writing on fire department, building department, or the chief administrative officials' letterhead to ISO Customer Service at the address below.

Request for online access must include a name, address, daytime phone number and e-mail address. Find out how to get a copy of the document at this link: <https://www.isomitigation.com/fsrs/obtaining-fsrs-and-bcegs-documents.html> [4].

ISO

Customer Service

545 Washington Boulevard, 18-3  
Jersey City, NJ 07310-1686

ISO offers customized PPC reports for communities. The PPC report includes a list of the needed fire flows for all the commercial occupancies ISO has on file for the community, as well as details of the latest ISO review of the community's PPC grading. This report is available at no charge to the community's fire chief or chief administrative official. Using this report can have immediate benefits for a community. For example, ISO does not include properties protected by automatic fire sprinkler systems when determining the basic fire flow for a community. However, ISO may list some properties protected by automatic fire sprinkler systems in your community as not having sprinklers because of a lack of documentation, such as the failure of the property owner to submit annual inspection reports. By contacting the owners of such properties and having the owners submit the proper documentation, a fire chief may see a reduction in the calculated basic fire flow for his community.

Community officials should submit requests for customized PPC reports in writing on official letterhead to the jurisdiction's ISO Regional Processing Center. To find the regional processing center for your community, visit the website <https://www.isomitigation.com/about-us/iso-national-processing-centers/> [5]. For Tennessee, the office address is:

ISO

Community Hazard Mitigation Division

1000 Bishops Gate Blvd, Suite 300  
Mt. Laurel, NJ 08054-4364

Telephone: 1-800-444-4554, select option 2

E-mail: [PPC-Cust-Serv@iso.com](mailto:PPC-Cust-Serv@iso.com) [6]

Communities may invest a lot of money and resources in their fire department. The FSRS can help fire chiefs determine if this investment is paying the dividends it should. The FSRS can assist fire chiefs in strategic planning by determining if

certain improvements in the community's fire protection plan will result in a lower PPC grade. There are many benefits to having a low PPC grade, and economic incentives for communities to improve their PPC grade. Home and business owners in the community may see a reduction in their insurance premiums. The most important of these benefits is improved fire protection resulting in reduced fire loss for the community, which translates into economic benefits and lives saved. This is important for fire chiefs, because public policy makers understand when investments in fire protection result in economic benefits for their community.

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**Links:**

[1] <http://www.isomitigation.com/>

[2] <http://www.verisk.com/press-releases-verisk/2013/iso-files-revisions-to-fire-suppression-rating-schedule-and-public-protection-classification-structure.html>

[3] <https://www.isomitigation.com/fsrs/fire-suppression-rating-schedule-fsrs-overview.html>

[4] <https://www.isomitigation.com/fsrs/obtaining-fsrs-and-bcegs-documents.html>

[5] <https://www.isomitigation.com/about-us/iso-national-processing-centers/>

[6] <mailto:PPC-Cust-Serv@iso.com>

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