



# ***CHIEF'S FILE CABINET***

***Ronny J. Coleman***

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## The Crystal Ball

There are two ways that you can prepare for the future. You can go to a fortuneteller and have them look into a crystal ball. Or, you can go the best source of information about your concerns and ask them to tell you what to expect. The former often results in some humorous predictions. Seldom are they accurate. The latter is more often than not a good set of guidelines. Usually you can use this information to help you make up your own mind.

As a fire chief we are often faced with decisions that have a sense of the future to them. Buying a fire truck, adding staff or building a new station are often very heavily weighted towards what they will be doing in the future. It pays to be accurate in your projections. In today's environment justifications have to be based on solid data.

In the very early part of my career I remember having discussions about the impact of the ISO Grading Schedule upon my community. I can even recall individual officers making statements that we were doing certain things because the ISO required us to. I will bet that some of you have the statement at a budget hearing that "we have to have the? Because if we don't the ISO will give us a bad grading." Since then I have found out that these statements were not only not true, and very misleading.

Then there was the period when everyone sort of jumped on the bandwagon of criticizing the ISO for their formulas and point system. There was a point in time when it was very popular for fire chiefs to state that they didn't care what the ISO had to say. I continue to observe that many fire agencies are still under the impression that the ISO requires things, when they don't. I still hear individuals state that the ISO Schedule means nothing to them. How can both sides be right?

The ISO has changed quite a bit in the last few decades. Yes, they still represent the interests of the insurance industry. In countless interviews I have held with insurance industry representatives I have yet to hear one of them tell me that they believe they are in the business of telling a fire chief how to run a fire department. Their job is to protect the interest of the companies that are collecting the revenues to provide a response when a disaster strikes. They are in the business of protecting risks. But, so are we. We are in the business of responding to events that those risks create.

This phenomenon means that we need to understand each other. I don't think that it is really prudent to discount the ISO for the simple reason that they have to continue in business anyway. We are going to have them visit the community anyway. I don't think that it is a good idea to treat them as an external influence that is counter-productive either. We can't continue using them as the boogey-man when we are trying to justify a course of action that requires the expenditure of public funds. The answer is to establish a relationship based upon joint professional needs. The answer is to communicate and



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coordinate between public and private policy decisions.

In other columns and articles within Fire Chief and other publications I have noted that the ISO has joined with the Commission on Fire and Emergency Services Accreditation, International (CFAI). They have a representative on the Commission that has been working on the Self-Assessment Document. And, I have also noted in other writings that the Self Assessment system has a provision for concurrent assessment so that preparing responses to the Categories, Criteria and Performance Indicators also helps a fire agency have the information the ISO needs when they perform their evaluation. So, there is already a set of tools in place to help facilitate the understanding between a fire department and the insurance evaluators.

However, not everyone is involved in self-assessment. Almost everyone is going to be involved in a grading at some point in the future. Do you want to continue with the crystal ball approach or would you rather talk to the source? I believe the best method is to talk to the people that can help you the most: the ISO. But, how do you do that.

One of the first ways is to visit the ISO web-site and become familiar with the services and information provided on that home page. One of the unique features of the ISO is that you cannot find them in the local telephone directory. They are not in the yellow pages. So the best way to find out more about them is to visit the web-site and avail yourself of the information.

Secondarily, you can ask them for help in evaluating your own options. Yes, they can be asked for input, but don't ask them to make the decision for you. In an interview with Dennis Gage, the Manager of Natural Hazards Mitigation, he stated "The ISO is working very hard to develop a strong working relationship between fire service delivery organizations and the Public Protection Classification system. One of the ways to do that is to have an open channel of communication" Mr. Gage and members of his staff have been developing that line of communication at several levels over the last few years. In 1998 the ISO approached the State Fire Marshal's Office in California to partner on a training program that is a good example. The ISO provided a list of every agency that was due to have a review in the next 24 months. The OSFM met with the California Fire Chiefs Association and two jointly sponsored workshops were held. The attendees were given an extensive amount of information about the basics of the evaluation and a great deal of detail on their own department. The goal was to help them be as best prepared for the actual on-site visit as possible. The attendees gave the workshop an outstanding review.

Since then the ISO has gone on to conduct similar events in many other states. In addition, they have held workshops at many national and regional workshops. There is still a gap however. Many have not heard of the workshops or weren't present at the conferences.



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This can be remedied by taking the initiative yourself. You can ask for help. There are several products that you can obtain from the ISO and there are several options you can pursue in obtaining them. The first thing that you should note is that the ISO does maintain a nationwide telephone number. It is 1-800-444-4554. You may call this number and request that representatives from the ISO contact you for follow-up questions. This central answering point does not handle the specifics, but rather would refer your concern on to one of the two field offices, who in turn would be in contact with regional, state or even locally available individuals that can help. These types of inquiries should be as specific as possible when you call. You should be prepared to tell the person that answers the phone, who you are, i.e. the chief or top-level fire official. This is because they will not give out information to just any caller. They want to be assured that a person in the department with authority to act upon it is addressing the question. Then you should be prepared to tell the person the general elements that you are interested in discussing, i.e. staffing, apparatus, stations, water supply, etc. Then provide a point of contact. This would be a telephone number or e-mail address.

Another way of contacting the ISO is to write them and ask for information. Two of the most basic deliverables are the Needed Fire Flow Batch Report and the City's Classification Details. The Needed Fire Flow Batch Report provides you with a report of fire flows that the ISO has considered in your community. The Classification Details spell out the various considerations and point allocated in the previous grading.

The only way the ISO will release these is to receive a letter on official letterhead, from the top administrator from the community, or the Fire Chief. This letter should specify who is to receive the material.

When preparing this column I spoke several times with Mr. Gage about the perceptions and myths about the ISO and the fire service. When working with him and his staff on the ISO workshop we spent several hours discussing the ways that the process has become somewhat controversial and in many cases just plain confused. Mr. Gage has a unique background for his job in that he was a member of the fire service himself. He understands the needs of the fire service and has a sense of the necessary balance between the public and private sector. To this degree he has stated to me "This may seem a little crazy, but I am willing to commit to this process my own involvement to see it continue to improve for the benefit of both of our services. He then gave me his own office number (212-898-6982) and stated that I could use it in this column. I don't think we could ask for a more cooperative effort. One admonition, however, Dennis is a very active individual, so don't expect him to be setting there waiting for the calls. He is out in the field trying to make the system work even better.

Personally, I have gone through five ISO gradings and I have learned something from every one of them. I am a strong believer in the principle that fire and emergency services management is the responsibility of the Fire Chief. The best of all worlds is when the top professionals from both sides of this issue join



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forces to provide the most cost-effective and efficient services for the community being protected. To do anything less than this is not in the interest of either the taxpayer or the ratepayer.