COMMAND ESTABLISHED

2026 EDITION · FIRE SUPPRESSION RATING SCHEDULE

ISO READINESS GUIDE

WHAT ISO LOOKS FOR, AND THE RECORDS THAT EARN IT

A fill-in self-assessment for volunteer and combination fire departments

EMERGENCY COMMUNICATIONS 10 points	FIRE DEPARTMENT 50 points	WATER SUPPLY 40 points
COMMUNITY RISK REDUCTION 5.5 points	SCHEDULE 2012 edition	CHECKED November 2026

START HERE

HOW YOUR CLASS IS CALCULATED

ISO grades a community's fire protection on a 105.5 point schedule and converts the total into a Public Protection Classification from 1 (best) to 10. Insurers use that class when they price property coverage in your district, so every point is worth something to the people you protect.



Emergency Communications
How calls are received and dispatched. Page 4.

Fire Department
Apparatus, coverage, people, aid and training. Pages 5 to 8.

Water Supply
Supply, hydrants and testing. Page 9.

Community Risk Reduction
Prevention, education, investigation. Page 10.

POINTS TO CLASS

CLASS 1	CLASS 2	CLASS 3	CLASS 4	CLASS 5	CLASS 6	CLASS 7	CLASS 8	CLASS 9	CLASS 10
90 and up	80 to 89.99	70 to 79.99	60 to 69.99	50 to 59.99	40 to 49.99	30 to 39.99	20 to 29.99	10 to 19.99	under 10

HOW TO USE THIS GUIDE

1. **Check where you start.** Page 3 covers the minimums, and which part of the schedule applies to you.
2. **Fill in the blanks.** Each line of the schedule is written as a sentence about your department. Complete it with what you know today.
3. **Rough in a score.** Read what earns credit, then pencil your honest estimate in the box on the right.
4. **Add it up on page 11.** The scorecard totals your estimates and shows where you are furthest from full credit.

THREE THINGS TO KNOW

If it is not written down, it did not happen. ISO credits what you can document. Most departments lose points on records, not on capability.

Distance matters. A class applies within five road miles of a station. Properties far from a hydrant or other creditable water supply usually carry a second number.

Balance matters. ISO takes off half the gap between your water supply score and 80% of your fire department score, whichever way the gap runs.

This guide is a self-assessment tool that summarizes the Fire Suppression Rating Schedule in our own words. It is not an ISO evaluation and does not predict your classification. Only ISO (Verisk) assigns a Public Protection Classification. Based on the 2012 Fire Suppression Rating Schedule. Checked November 2026. Item numbers are the ones ISO prints on its evaluation reports. The schedule itself is available from ISO at 1-800-444-4554.

BEFORE THE POINTS

WHERE YOU START

Before any points are counted, ISO checks a short list of minimums and decides which part of the schedule applies to you. For a rural department this page can matter more than the next eight.

THE MINIMUM FOR ANYTHING BETTER THAN CLASS 10

FSRS ITEM 107

- ☐ Organized under state or local law, with one person in charge
- ☐ At least four firefighters on the first alarm of every reported structure fire (the chief can be one)
- ☐ Alarms received and members dispatched without delay
- ☐ Apparatus housed out of the weather, with heat where it freezes
- ☐ A service area with defined boundaries, and a contract or a year of documented service for any area you cover outside your own
- ☐ Structure fire training for active members: at least 3 hours every 3 months
- ☐ At least one apparatus meeting NFPA 1901, registered and insured as an emergency vehicle

THREE TRACKS

CLASS 9

A recognized fire department, with no creditable water supply.

- A pump of 250 gpm or more with a 200 gallon tank
- Four firefighters on the first alarm
- 100 of 114 points for records and a 12-line equipment list (hose, nozzles, ladders, SCBA, hand tools, a radio)

FSRS ITEMS 1300-1312

CLASS 8B

A strong department that lacks the water for the full schedule.

- A pumper of 750 gpm or more, carrying at least 40% of the engine equipment list
- Six firefighters on the first alarm (two can be automatic aid)
- 24 hours of structure fire training per firefighter each year
- 200 gpm for 20 minutes, starting within five minutes of arriving, anywhere within 5 road miles of the station
- A communications score of at least 4 of 10

FSRS ITEMS 1200-1202

CLASS 1 TO 8

The full schedule, which is the rest of this guide.

- A pumper of 750 gpm or more with a tank
- Four firefighters on the first alarm
- A water system, or hauled water, delivering 250 gpm for two hours

FSRS ITEM 201

WHY YOU MAY HAVE TWO NUMBERS

Most rural communities carry two numbers, such as 6/6X. The first applies to properties within 5 road miles of a station and 1,000 feet of a hydrant or other creditable water supply. The second applies to properties within 5 road miles but farther from water (X was formerly written 9, and Y was 8B). Beyond 5 road miles of a station is Class 10.

Our current classification is _____. About _____% of our properties are more than 1,000 feet from a hydrant, and _____% are more than 5 road miles from a station. The track that fits us today is ☐ Class 9 ☐ Class 8B ☐ Class 1 to 8.

SECTION 1 OF 4

EMERGENCY COMMUNICATIONS

10

POINTS OF 105.5

This section grades the center that answers your 911 calls and alerts your members. Every department dispatched by the same center shares the same score.

EC-1 EMERGENCY REPORTING

FSRS ITEM 414

What earns credit. A 911 center that gets a caller's number and location automatically, including from wireless and internet phones, and dispatches with computer-aided dispatch and mapping.

Our calls are answered by _____. The center dispatches with _____ (CAD system) and ☐ can ☐ cannot locate a wireless caller on a map.

Have on hand: the name of your 911 director and the date of the center's last ISO review.

_____ of 3
OUR ESTIMATE

EC-2 TELECOMMUNICATORS

FSRS ITEM 422

What earns credit. Alarms answered and processed within the national standard times (NFPA 1221), emergency dispatch protocols, and telecommunicators with documented training, certification, continuing education and quality review.

On a typical shift _____ telecommunicators are on duty. Calls go from answered to dispatched in an average of _____ seconds. Dispatchers are certified through _____.

Have on hand: call-processing time reports and dispatcher training records (ask the center).

_____ of 4
OUR ESTIMATE

EC-3 DISPATCH CIRCUITS

FSRS ITEM 432

What earns credit. The circuits that alert your members, reviewed against NFPA 1221. Equipment that is installed but not used or tested earns nothing.

Our members are alerted by _____ (primary) and _____ (backup). The system was last tested on _____.

Have on hand: paging and alerting setup, and the test log.

_____ of 3
OUR ESTIMATE

THE FASTEST TEN POINTS TO FIND OUT

Your 911 director has almost certainly been through this already. Ask for the center's most recent ISO communications results and write the three numbers in the boxes above. Ask your automatic aid partners for theirs too: their dispatch score is part of the aid factor on page 7.

SECTION 2 OF 4

FIRE DEPARTMENT

50

POINTS OF 105.5

Half of the schedule. This page covers the trucks: what you run, what it carries and whether the tests are on file.

FD-1 ENGINE COMPANIES

FSRS ITEM 513

What earns credit. The engines you staff on the first alarm against the number your district needs: two on every structure fire (one where basic fire flow is under 1,250 gpm). Each is scored on pump, hose and equipment, with service tests on file.

We run ____ engine companies out of ____ stations. Each carries about _____% of the ISO pumper equipment list. Hose was last service tested on _____.

Have on hand: apparatus inventory by compartment, annual pump and hose service test records.

_____ of 6
OUR ESTIMATE

FD-2 PUMP CAPACITY

FSRS ITEM 532

What earns credit. Total tested pump capacity against your basic fire flow (capped at 3,500 gpm). Partial test records cap a pump's credit at 75% of its rating. No test records cap it at 50%.

Our engine pumps total _____ gpm. Our basic fire flow is _____ gpm.

Every pump was service tested in the last 12 months: ☐ yes ☐ no.

Have on hand: annual pump service test sheets for every pumper.

_____ of 3
OUR ESTIMATE

FD-3 LADDER AND SERVICE COMPANIES

FSRS ITEM 549

What earns credit. A ladder company where five or more buildings are three stories or 32 feet tall, or need more than 3,500 gpm. Otherwise a service company carrying the listed tools.

Our district has _____ buildings three stories or taller, so we need a ☐ ladder ☐ service company. Ours is _____. It carries about _____% of the ISO equipment list.

Have on hand: equipment inventory, aerial and ground ladder test records.

_____ of 4
OUR ESTIMATE

FD-4 RESERVE PUMPERS

FSRS ITEM 523

What earns credit. One reserve pumper per eight engines needed, equipped and tested like a front-line engine.

Our reserve pumpers are _____, last pump tested on _____.

_____ of 0.5
OUR ESTIMATE

FD-5 RESERVE LADDER AND SERVICE TRUCKS

FSRS ITEM 553

What earns credit. One reserve truck per eight ladder and service companies, equipped like the front-line truck.

Our reserve ladder or service truck is _____, last tested on _____.

_____ of 0.5
OUR ESTIMATE

SECTION 2 OF 4, CONTINUED

COVERAGE, PEOPLE AND PROCEDURES

The two largest fire department lines are here, and both are scored from your own records.

FD-6 DEPLOYMENT ANALYSIS

FSRS ITEM 561

What earns credit. How much of the built-up part of your district lies within 1.5 road miles of a first-due engine and 2.5 road miles of a ladder or service company.

About _____% of our built-up area is within 1.5 road miles of an engine, and _____% is within 2.5 road miles of our ladder or service company. Our farthest protected property is _____ road miles from a station.

Have on hand: a district map with station locations, incident response times.

_____ of 10
OUR ESTIMATE

FD-7 COMPANY PERSONNEL

FSRS ITEM 571

What earns credit. The average number of firefighters and company officers on the first alarm of structure fires. On duty at the station counts in full, responding from home or work counts as one third, and automatic aid counts times the aid factor (page 7). The officer in command is not counted, and credit stops at 12 per engine or ladder company.

We have _____ active members. Over the last 12 months an average of _____ responded on the first alarm to each structure fire: ____ on duty at the station and _____ from home or work. Automatic aid added an average of ____ more.

Have on hand: who responded to every structure fire for the last 12 months, by name, and the head count on each aid company.

_____ of 15
OUR ESTIMATE

FD-8 TRAINING

FSRS ITEM 581

What earns credit. Eight kinds of training, each with its own target.

Carry your total from the training worksheet on page 8.

_____ of 9
OUR ESTIMATE

FD-9 OPERATIONAL CONSIDERATIONS

FSRS ITEM 730

What earns credit. Written standard operating procedures for emergency operations (half the credit) and an incident management system in line with NIMS (the other half).

We have written procedures for structure fire operations: ☐ yes ☐ no, last revised _____. We use an incident management system on every call: ☐ yes ☐ no.

Have on hand: the current procedures manual with its revision date.

_____ of 2
OUR ESTIMATE

THE VOLUNTEER MATH

ISO counts a member responding from home as one third of a firefighter, so twelve volunteers on a house fire count as four. Members standing by at the station on a set schedule count in full. And without satisfactory response records, that one third becomes one sixth.

SECTION 2 OF 4 · FEEDS LINES FD-1, FD-2 AND FD-7

AUTOMATIC AID

FSRS ITEM 512.D

If a neighboring department's engine and crew are part of how you fight a structure fire, ISO can count them as yours. It only does so when the response is prearranged, on the first alarm and documented, and only in proportion to how closely the two departments work together.

THREE CONDITIONS

1. The aid company is within 5 road miles of your boundary.
2. It responds under a contract or resolution, or has at least a year of documented responses.
3. It is dispatched on the first alarm to every reported structure fire, under a set plan. Mutual aid you call for after arriving does not count.

WHAT THE FACTOR DOES

The factor multiplies everything the aid company brings: its value as an engine or ladder company, its pump capacity, and its firefighters under company personnel.

A factor under 0.40 earns no credit at all.

THE AID FACTOR	WHAT EARNS IT	UP TO	OUR ESTIMATE
Your partner's dispatch circuits	Their dispatch circuit review score, scaled	0.20	
One center, or no delay between centers	All alarms received and dispatched without a handoff delay	0.15	
Dispatched by CAD	The center uses computer-aided dispatch to send companies	0.10	
Training together	3-hour exercises with the aid companies: quarterly 0.35, twice a year 0.20, once a year 0.10	0.35	
Radios	Common dispatch and tactical frequencies 0.10, one or the other 0.05	0.10	
Common procedures	Shared SOPs for a first-alarm response	0.10	
Our aid factor		**1.00**	

AID DEPARTMENT	ROAD MILES FROM OUR BOUNDARY	AGREEMENT ON FILE, OR A YEAR OF RESPONSES	ON OUR FIRST-ALARM PLAN	3-HOUR JOINT EXERCISES, LAST 12 MONTHS

TRAIN TOGETHER, AND WRITE IT DOWN

Joint training is the largest single piece of the factor, and without it most arrangements land under the 0.40 line. That is how the county engine you count on at every fire stops counting on paper. A drill with an aid partner needs the same record as any other: the date, the hours and who attended from each department. Log it as a joint drill, not only as company training.

SECTION 2 OF 4 · LINE FD-8

TRAINING WORKSHEET

9

POINTS OF 105.5

Training is scored from attendance records, member by member, and gaps in the records reduce every line. Write your number next to each line, then estimate the share you have earned.

TRAINING ITEM	FULL CREDIT LOOKS LIKE	SHARE OF 9	OUR NUMBER TODAY	ESTIMATE
580.A **Training at a facility**	18 hours per member a year at a training facility. The facility sets the ceiling: live fire building 17, drill tower 10, two-acre training area 8.	3.15	_____ hours per member per year	_____
580.B **Company training**	16 hours per member each month at the station, on structure fire skills. Hours past 16 in a month earn nothing.	2.25	_____ hours per member per month	_____
580.C **Officer training**	Half for every officer certified (NFPA 1021), half for 12 hours of continuing education per officer a year.	1.08	_____ hours per officer per year	_____
580.D **New driver/operators**	60 hours, or certification, for each new driver/operator.	0.45	_____ hours per new driver	_____
580.E **Existing driver/operators**	12 hours per driver/operator each year.	0.45	_____ hours per driver per year	_____
580.F **Hazardous materials**	6 hours per member each year, awareness level or higher.	0.09	_____ hours per member per year	_____
580.G **Recruit training**	240 hours in a member's first year, or Firefighter I and II.	0.45	_____ hours per recruit	_____
580.H **Pre-incident planning**	Every commercial, industrial and institutional building toured each year, with notes and sketches on file.	1.08	_____ % of buildings toured this year	_____
Training total, carry to line FD-8		**9.00**		_____

Pre-incident tours less often than yearly still earn part of the credit

100%	83%	67%	58%	42%	none
Every year	2 years	3 years	4 years	5 years	Longer

We have _____ active members, ____ officers, ____ driver/operators and ____ members in their first year. Our training records are kept in _____, and we ☐ can ☐ cannot print hours by member and by category today.

WHERE MOST VOLUNTEER DEPARTMENTS LEAVE POINTS

The training usually happened. What is missing is the proof: a sign-in sheet for each drill, hours for each member, and the drill sorted into the item ISO scores. If you have changed records systems, check that your older drills kept their categories. They often do not survive the move.

SECTION 3 OF 4

WATER SUPPLY

40

POINTS OF 105.5

Forty points, and thirty of them on a single line. Rural districts without hydrants everywhere can still earn credit with a documented hauled water operation.

WS-1 SUPPLY SYSTEM

FSRS ITEM 616

What earns credit. Whether the water you can deliver at representative locations meets the fire flow those buildings need: the supply, the mains and the hydrants within 1,000 feet. Hauled water counts if you can deliver at least 250 gpm for two hours, starting within five minutes of the first engine arriving.

Our water comes from _____. Hydrants cover about _____ % of our built-up area and the rest relies on hauled water. Our ____ tankers carry _____ gallons combined, and we can sustain _____ gpm for two hours from ____ fill sites.

Have on hand: water system maps, fill site list, tanker shuttle drill results.

_____ of 30
OUR ESTIMATE

WS-2 HYDRANTS

FSRS ITEM 621

What earns credit. Hydrant size, type and installation. A six-inch or larger branch with a pumper outlet earns full credit. Hydrants with only hose outlets earn three quarters or less, and cisterns and suction points earn a quarter.

We have _____ hydrants in our district. _____ of them have a six-inch or larger branch and a pumper outlet.

Have on hand: a hydrant list with location, size and outlets.

_____ of 3
OUR ESTIMATE

WS-3 INSPECTION AND FLOW TESTING

FSRS ITEM 631

What earns credit. Hydrants inspected every year (more credit with flushing and a pressure test) and flow tested across the system every five years (more with a hydrant marking program). Partial records cut the credit by a quarter. No records, no credit.

Our hydrants were last inspected in _____ and flow tested in _____. _____ of _____ have flow results on file from the last five years.

Have on hand: inspection dates and flow test results for every hydrant.

_____ of 7
OUR ESTIMATE

NO HYDRANT? PROVE THE SHUTTLE.

ISO will credit hauled water if you can show it: tankers and fill sites identified ahead of time, automatic aid tankers on the first alarm, and a timed drill that demonstrates the flow. Run the drill, write down the gallons per minute, and keep the sheet. One catch: members assigned to the water supply apparatus are not counted toward company personnel.

SECTION 4 OF 4

COMMUNITY RISK REDUCTION

5.5

POINTS OF 105.5

These points sit on top of the first 100. Work done by your county or state fire marshal still counts for your community if it is documented.

CR-1 FIRE PREVENTION AND CODE ENFORCEMENT

FSRS ITEM 1025

What earns credit. A model fire code published within the last five years, enough inspectors to inspect every nonresidential building each year, inspectors certified (NFPA 1031 or ICC) with 24 hours of continuing education a year, plan review and follow-up.

The fire code in force here is _____ (edition _____). Inspections are done by _____, certified as _____, with _____ hours of training last year. _____ of _____ nonresidential buildings were inspected.

Have on hand: the code ordinance, inspector certifications and hours, inspection reports. A pre-plan tour with no code enforcement is not an inspection.

_____ of 2.2
OUR ESTIMATE

CR-2 PUBLIC FIRE SAFETY EDUCATION

FSRS ITEM 1033

What earns credit. Educators trained in teaching methods (NFPA 1035) with 10 hours of continuing education a year, and programs scored on reach: homes, schools, juvenile firesetter referrals and high-risk occupancies.

Last year we ran _____ education events reaching about _____ people, including _____ school visits. Our educators had _____ hours of training.

Have on hand: a log of every event with date, topic and head count.

_____ of 2.2
OUR ESTIMATE

CR-3 FIRE INVESTIGATION

FSRS ITEM 1044

What earns credit. An office responsible for cause and origin, enough investigators to investigate every structure fire, investigators certified (NFPA 1033) with 40 hours of investigation training a year, and three years of incident reporting to the national system.

Fires here are investigated by _____, certified as _____, with _____ hours of training last year. ____ of ____ structure fires were investigated. Incidents reported nationally for the last three years: ☐ yes ☐ no.

Have on hand: investigator certifications and hours, investigation reports. The schedule names NFIRS, since replaced by NERIS: ask your ISO field representative how that is treated.

_____ of 1.1
OUR ESTIMATE

SMALL NUMBERS, EASY WINS

A smoke alarm installed, a school visit and a station tour all earn education credit when they are written down with a date and a head count. "Installed one smoke alarm, talked with four people" is a record, and most departments never write it.

ADD IT UP

YOUR SCORECARD

LINE		POSSIBLE	OUR ESTIMATE
EMERGENCY COMMUNICATIONS		**10**	
EC-1	Emergency reporting	3	
EC-2	Telecommunicators	4	
EC-3	Dispatch circuits	3	
FIRE DEPARTMENT		**50**	
FD-1	Engine companies	6	
FD-2	Pump capacity	3	
FD-3	Ladder and service companies	4	
FD-4	Reserve pumpers	0.5	
FD-5	Reserve ladder and service trucks	0.5	
FD-6	Deployment analysis	10	
FD-7	Company personnel	15	
FD-8	Training	9	
FD-9	Operational considerations	2	
WATER SUPPLY		**40**	
WS-1	Supply system	30	
WS-2	Hydrants	3	
WS-3	Inspection and flow testing	7	
COMMUNITY RISK REDUCTION		**5.5**	
CR-1	Fire prevention and code enforcement	2.2	
CR-2	Public fire safety education	2.2	
CR-3	Fire investigation	1.1	
Balance adjustment (subtract)			
ESTIMATED TOTAL		**105.5**	

IN ONE PARAGRAPH

Our department estimates _____ of 105.5 points. Our current class is ____.

The three lines where we are furthest from full credit are _____, _____ and _____.

The one we can improve fastest with better records alone is _____.

Our next ISO review is expected in _____.

THE BALANCE ADJUSTMENT

ISO takes off half the gap between your water supply score and 80% of your fire department score, whichever way the gap runs.

Water supply _____ minus (0.8 × fire department _____) = _____

Half of that gap = _____, to subtract

FSRS ITEM 1101

This is your own estimate, not a rating. ISO scores each line from records and site visits, and the class table on page 2 applies to its total, not to yours.

BEFORE THE REVIEWER ARRIVES

THE RECORDS BINDER

When ISO visits, these are the records they will ask to see. Check off what you could hand over this week.

PEOPLE

- [ ] Current roster with join dates and ranks
- [ ] Certifications with expiration dates
- [ ] Response roster for every structure fire, last 12 months
- [ ] Head count on each aid company at those fires

TRAINING

- [ ] Sign-in for every drill, with hours
- [ ] Hours by member and by ISO training item
- [ ] Recruit, driver and officer training files
- [ ] Joint drills with automatic aid partners

APPARATUS

- [ ] Equipment inventory for each truck
- [ ] Annual pump service tests
- [ ] Hose, ground ladder and aerial tests
- [ ] Maintenance and repair history

WATER

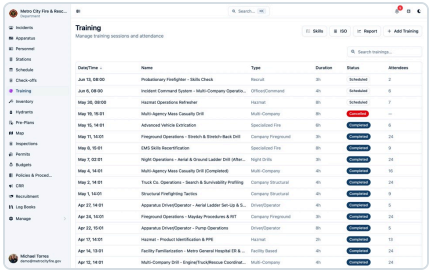
- [ ] Hydrant list with size and outlets
- [ ] Yearly inspection dates
- [ ] Flow tests from the last five years
- [ ] Fill sites and shuttle drill results

OPERATIONS

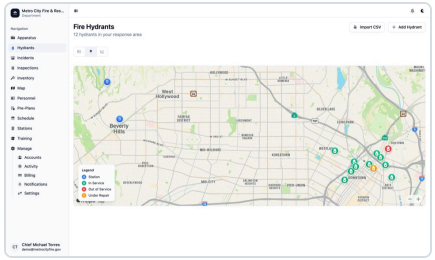
- [ ] Incident reports with dispatch, en route and arrival times
- [ ] Written procedures with revision dates
- [ ] Automatic aid agreements and first-alarm plans

PREVENTION

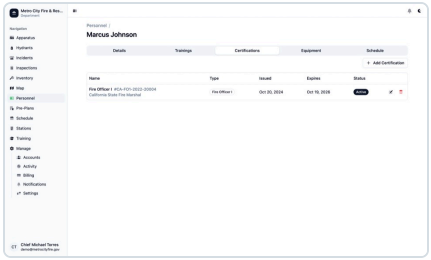
- [ ] Pre-incident plans with tour dates
- [ ] Inspection reports
- [ ] Public education log with head counts
- [ ] Fire investigation reports
- [ ] Three years of national incident reporting



Every drill logged with hours and attendance



Hydrant inspections and flow tests on a map



Certifications with expiration alerts

ABOUT COMMAND ESTABLISHED

We build records software for volunteer fire departments: incident reports with who responded, training hours by the schedule's own items, certifications, apparatus and hose tests, hydrant inspections and flow tests, pre-plans and inspections. All in one place, and usable from a phone.

This guide is yours to keep and use whether or not we ever talk. If you would like help filling it in, we are real people and glad to do it.

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