

Automatic Fire Extinguishing Systems Fact Sheet

AFES systems that have been installed and maintained in accordance with standards established by Underwriters Laboratories (UL) and the National Fire Protection Association (NFPA) provide a significant reduction in the advisory loss costs, for properties with commercial cooking, provided to the insurers affiliated with the Idaho Surveying & Rating Bureau, Inc. (ISRB).

UL has evaluated AFE systems according an standard titled UL300. AFES providers and Installers know what this standard requires and should know and report to the ISRB that a system was install to this UL standard and is still in compliance with this UL standard each time it is serviced. These statements by the installers and servicers are relied upon by ISRB to determine if a system is eligible for credit in the advisory loss cost for that property.

Value of an Automatic Fire Extinguishing System*:

Construction of the Building	Good Hood & Vent Clearances to Combustibles	Hood & Vent Clearances to Combustibles are not good.
Frame, Masonry walls with wood roof, All steel	16%	25%
Masonry walls with steel roof	12%	19%
Masonry walls with one hour masonry roof	11%	19%
Masonry walls with two hour masonry roof	12%	18%

If an AFE system is upgraded or newly installed, the above values would represent a **reduction** in the loss cost provided.

If a system is no longer a UL300 system or has not been serviced at six month intervals, the above values would represent an **increase** in the loss cost provided..

The advisory loss costs provided to our affiliated companies are just that advisory. Insurers, can and do, use this information in a variety of ways.

*Your insurance professional is the best person to advise you on the final value of any protection system including Automatic Fire Extinguishing Systems providing protection for commercial cooking hazards.



Idaho Surveying & Rating Bureau, Inc.

Idaho's Property Insurance Rating Organization

Serving the Citizens and Industry in Idaho Since 1928