

Automatic Fire Extinguishing System Credit Maintenance

Idaho Surveying & Rating Bureau, Inc.

As an aid to keep the loss costs we provide to our affiliated companies (and their producers), the Idaho Surveying & Rating Bureau, Inc. (ISRB) tracks the servicing of Automatic Fire Extinguishing (AFE) Systems installed in Idaho. AFE systems provide first-line protection for the cooking hazard found in restaurants and other food service facilities. AFE systems only work if they are properly maintained and serviced. The schedule the ISRB uses, as well as, NFPA requires these systems to be serviced every six months.

The ISRB sends a reminder letter to the system owners when our records indicate it has been seven months since their system has been serviced. This letter asks the owner to correct our record, if needed, and states that if we do not hear from them we will need to remove the credit for the system from their loss cost calculations. The letters are sent in a batch on or around the 10th of each month. If we have not hear that a system has been serviced or scheduled for service, then credit is removed about a month after the letter was mailed.

Remedies: We will automatically reinstate the credit when we observe three "on time" service reports for a property **or** upon receipt of a signed service contract with an AFES servicing company.

Loss Costs Estimates: Depending on conditions the credit for an AFE system can range from as little as 11% to as high as 25% **and** may determine if a property is insurable.

Stats: Only 27% of the 2,721 facilities tracked are receiving credit for their AFES.

Our Job is to make Your Job Easier!



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