

## Pre-plans should be considered in lowering facility, home and municipal insurance premiums

By Stephen Nardi / Special to Healthcare Facilities Today  
October 10, 2017



Most insurers give business owners a deduction for having monitored alarm, surveillance and temperature/moisture systems installed. We believe an insurance discount should be made available to facility owners/operators who have pre-plans in places, as well as to the rate equation used on municipalities whose first responders adopt pre-plans across the community.

A pre-plan can be hosted by a facility or it can be a critical element of a municipal fire department's tech toolkit. The program is a summary of the critical building and property information required by first responders so they can react with knowledge. This includes site plans, floor plans, hazardous material details, utility shut-off locations, geographical maps, fire hydrants locations, and other critical building and infrastructure information. Pre-plan programs are now available in all-digital formats that are operable both on- and off-line.

It is well understood that the insurance industry is built on risk and the mitigation of risk. Policy providers prefer clients who pose the lowest threat. For example, as research has shown, properties monitored by video surveillance equipment are less likely to be burglarized than those without. The result is fewer business owners will need to file claims for loss or damages. As more claims cost the insurance company more money, both parties can benefit from the installation of security cameras.

For municipalities, the Insurance Services Office (ISO) supplies information to the insurance industry on municipal fire-protection efforts. The industry, in turn, uses the data in determining insurance rates within those districts – usually offering lower premiums in communities with better protection. For example, in 2013, the Dearborn, Mich., fire department earned a high rating that positively impacted property insurance rates for city residents and businesses. The ranking reflected the department’s response time, training, fleet of equipment, deployment of equipment, staffing, fire station locations, operating procedures and incident management system.

In 2015, the Elgin, Ill., Fire Department received an ISO Community Public Protection Classification 2 rating...putting it in the top two percent of municipalities nationwide. Again, the rating honored the department’s firefighting capabilities, a definite positive for homeowners. Leading up to the accolade, the department had been upgrading vehicles and technology used in the field to fight fires, beefing up training, as well as public information efforts. What residents and business owners reap is the potential for lower property insurance rates.

But why stop at these preventative measures? As we know, property owners need to be prepared for “when” an emergency occurs, not “if.” Adding a pre-plan improves the chances of saving lives and mitigating property damage.

An all-digital pre-plan program, like our CommandScope technology, allows facility safety leads to share highly-detailed grounds and facility information with first responders. And in the case of CommandScope, this includes a notes section where unique needs and characteristics can be listed. No longer are first responders fighting through binders of paper pre-plans. Mutual aid stations can receive property information en route, making them knowledgeable of buildings into which they may never have taken a single step.

Ultimately, any tool that improves safety and mitigates loss should be considered when insurers set insurance rates. An all-digital pre-plan is a critical tool that can save money for facilities, municipalities and insurers. More importantly, it helps in saving lives.

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