

# SCHULTE & ASSOCIATES

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### FIRE PROTECTION HISTORY-PART 199: 1902 (TOWN GRADING)

By Richard Schulte

The sixth Annual Meeting of the National Fire Protection Association was held in Philadelphia in May 1902. During the course of the meeting, a letter from the National Board of Fire Underwriters regarding the development of a standard for “grading” of the public fire protection for towns was received and read at the meeting. The following is a transcript of the letter:

*“The President. Before we proceed with the further consideration of the report of the Committee on Uniformity of Requirements, I will ask the Secretary to read a letter which has just been received.*

*The Secretary reads the following letter:*

*National Board of Fire Underwriters.*

*New York, May 13th, 1902.*

*Charles A. Hexamer, President National Fire Protection Association, Philadelphia, Pa.:*

*Dear Sir—We beg leave to hand you herewith the report of the Fire Department Committee of this Board, made at the annual meeting on the 8<sup>th</sup> inst., and to refer you to page 2 of the same, containing **the recommendation that the National Fire Protection Association be requested to appoint a committee to formulate standards of fire protection in cities, and properly grade them, so as to form a basis for rating.***

*This recommendation was unanimously adopted by the Board, and we therefore beg leave to submit it to your Association for such attention and direction as in its wisdom it may deem advisable to give the matter.*

*Yours very truly, H. K. MILLER, General Agent.*

*The portions of the report to which the above letter refers are the following:*

*A very important suggestion has come to us from a member of the Committee which we cannot do better than give in his own words, namely:*

*"Should not a standard be adopted for perfect equipment and water works service? This, it appears, never has been done, and at the present time, when new schedules are being applied on mercantile risks in various sections of the country, it seems a highly important suggestion, and one which could very properly assume the form of a recommendation by the Committee on Fire Department and Water Works, to the coming meeting of the National Board, with a request that either the Fire Department and Water Works Committee, or a sub-committee of that Committee, or some specially appointed committee of the National Board, be designated to present the subject before the coming meeting of the National Fire Protection Association, to be held in Philadelphia, on the 13th, 14th and 15th of May, asking that organization to appoint a committee to formulate standards of fire protection in cities, and grade them in accordance with the protection afforded, so as to form a basis for the rating organization to act upon, which shall be at once intelligible and comprehensive."*

*This suggestion was read to the Executive Committee at the last meeting and met with favor. Your Committee recommends that it be carried out.*

*Recommendation:*

*2. That the National Fire Protection Association be requested to appoint a committee to formulate standards of fire protection in cities and properly grade them so as to form a basis for rating.*

*The President. If there is no objection, the letter and enclosure will be referred to the incoming Executive Committee, with the request that they refer it to a special committee. I will now call on Mr. Fiske to continue with the subject we had before us at the recess."*

The "Great Fires" which had occurred in Chicago (1871), Boston (1872), Saint John (1877), Vancouver (1886), Seattle (1889) and Jacksonville (1901) had taken their toll on the fire insurance industry. ("Great Fires" which occurred subsequent to this action by the NBFU also visited Baltimore (1904), Toronto (1904), San Francisco (1906), Houston (1912) and Atlanta (1917).) The development of a methodology for "grading" the public fire protection of cities and towns was one among a number of steps taken by the NBFU to address the conflagration problem in North America.

\* \* \* \* \*

**Source:** *"Proceedings of the Sixth Annual [NFPA] Meeting"*, Philadelphia, Pennsylvania, 1902.

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