



# City of Greater Sudbury Fire Underwriters Survey

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**Fire Underwriters Survey™**  
*A SERVICE TO INSURERS AND MUNICIPALITIES*

# Historical Perspective



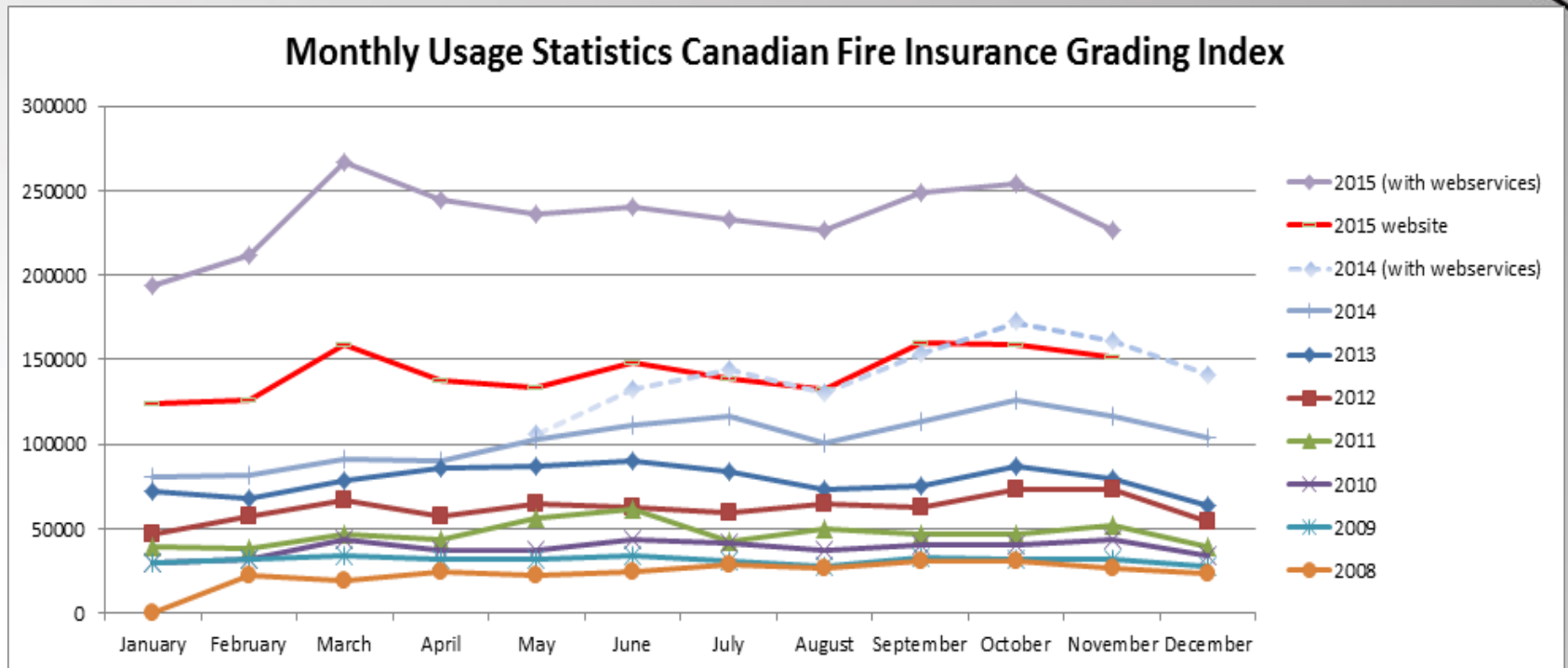
- Fires in major North American cities such as San Francisco and Toronto destroyed entire blocks and sections of cities
- Financial stability of insurers threatened
- Team of engineers conducted insurer-sponsored study of fire conditions in major cities
- Standard schedule for grading cities and towns with reference to their fire defenses established

*The Great Toronto Fire 1904*

# FUS and the Insurance Industry

- FUS is independently owned by Opta Information Intelligence (SCM Insurance Services)
- FUS is funded through subscription and consulting services
- FUS does not set rates
- FUS advises the Industry on how to interpret Grades but final decisions are internal policies of individual companies

# Accessing the Grades



# PFPC and DPG System

## **Public Fire Protection Classification (PFPC)**

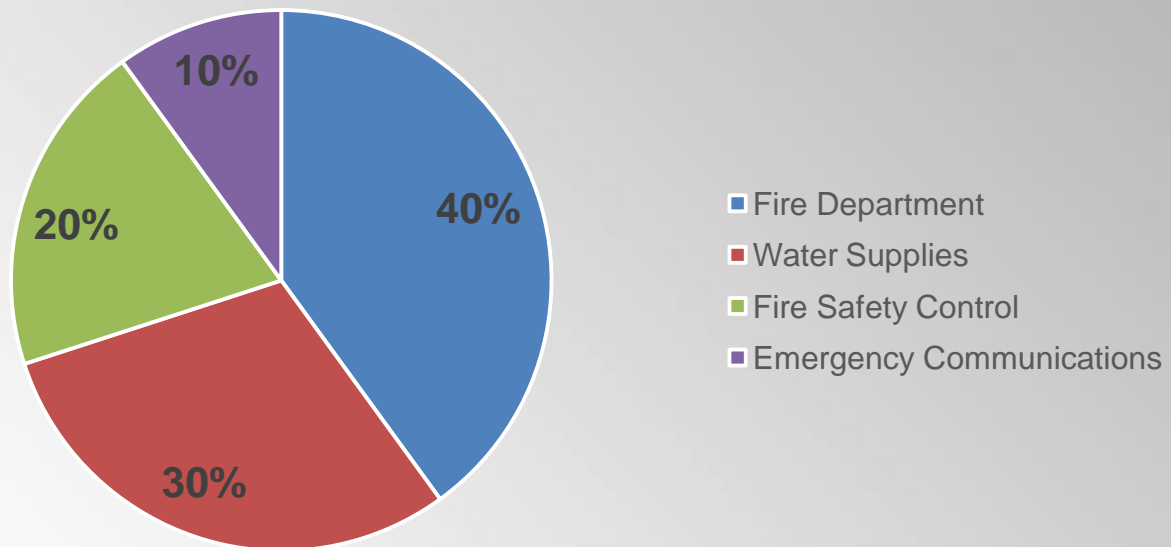
- Commercial Lines
- Grades between 1 and 10, 1 being the highest
- Analysis with many variables

## **Dwelling Protection Grade (DPG)**

- Personal Lines
- Grades between 1 and 5, 1 being the highest
- Analysis with limited variables

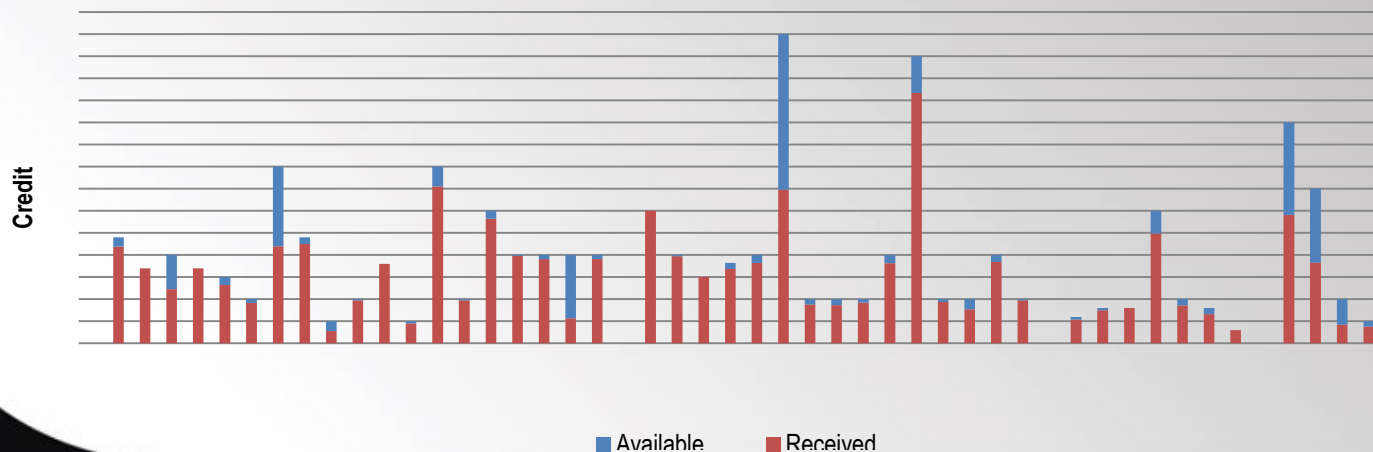
# PFPC System

PFPC Category Weightings



# PFPC System

- Fire Department (40%) – 19 Grading Items
- Water Supply (30%) – 15 Grading Items
- Fire Safety Control (20%) – 4 Grading Items
- Emergency Communications (10%) – 6 Grading Items
- PFPC Grades are applied to Commercial Lines property within 5 km by road travel distance of a responding fire station



# DPG System

DPG	Overview
1	Career, fully protected, hydrant water system
2	Composite, fully protected, hydrant water system
3A	Auxiliary/Volunteer/POC, fully protected, hydrant water system
3B(S)	Auxiliary/Volunteer/POC, Superior Shuttle (STSS)
3B	Auxiliary/Volunteer/POC, semi protected, Standard Shuttle
4	Auxiliary/Volunteer/POC, limited protection
5	Unprotected

- Grades are limited to Personal Lines property within 8 km by road travel distance from a responding fire station



# Services Provided by FUS

- Develop and Update the Canadian Fire Insurance Grading Index
- Superior Tanker Shuttle Service (STSS) Accreditation
- Consulting to Municipalities:
  - ✓ Public Fire Protection Analysis
  - ✓ Optimization of Fire Protection Services
  - ✓ Cost Benefit Analysis
  - ✓ Needs Analysis
  - ✓ Fire Station Location Study

# Results of Fire Insurance Grade Review

- Commercial Lines (PFPC) – Improved and/or maintained from previous assessment with the exception of Falconbridge Fire Station.
- Personal Lines (DPG) - Majority of classifications were maintained; there were some minor downgrades based on composition of staffing, overage apparatus and in some circumstances due to a lack of Mobile Water Supply Apparatus.
- There are opportunities for improvement, some may be considered cost effective, which could also allow for the optimization of services.



## Q and A



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