



# FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

c/o Opta Information Intelligence

May 7, 2014

Town of Deep River  
100 Deep River Road,  
Deep River, ON  
K0J 1P0

Attention: Douglas Tennant, Fire Chief

**Re: Fire Underwriters Survey – Town of Deep River**

Fire Underwriters Survey is a national organization that represents more than 85 percent of the private sector and casualty insurers in Canada. Fire Underwriters Survey provides data to program subscribers regarding public fire protection for fire insurance statistical and underwriting evaluation.

Fire Underwriters Survey conducted an assessment of each area of the fire defences primarily for fire insurance grading and classification purposes. The following letter provides a brief description of the grading process.

The Public Fire Protection Classification (PFPC) is a numerical grading system scaled from 1 to 10 that is used by Commercial Lines<sup>1</sup> insurers. Class 1 represents the highest grading possible and Class 10 indicates that little or no fire protection is in place. The PFPC grading system evaluates the ability of a community's fire protection programs to prevent and control major fires that may occur in multi-family residential, commercial, industrial, institutional buildings, and course of construction developments.

Fire Underwriters Survey also assigns a second grade for community fire protection. The second grading system, entitled Dwelling Protection Grade (DPG), assesses the protection available for small buildings such as single-family dwellings and is used by Personal Lines<sup>2</sup> insurers.

The DPG is a numerical grading system scaled from 1 to 5. One (1) is the highest grading possible and five (5) indicates little or no fire protection is present. This grading reflects the ability of a community to handle fires in small buildings.

The following information in the two tables below indicates the existing fire insurance grades for the Town of Deep River:

<sup>1</sup> Commercial Lines: A distinction marking property and liability coverage written for business or entrepreneurial interests (includes institutional, industrial, multi-family residential and all buildings other than detached dwellings that are designated single family residential or duplex) as opposed to Personal Lines.

<sup>2</sup> Personal Lines: Insurance covering the liability and property damage exposures of private individuals and their households as opposed to Commercial Lines. Typically includes all detached dwellings that are designated single family residential or duplex.

<b>Western Canada</b> 3999 Henning Drive Burnaby, BC V5C 6P9 1 (800) 665-5661	<b>Ontario</b> 150 Commerce Valley Drive West Markham, ON L3T 7Z3 1 (800) 268-8080	<b>Quebec</b> 1611 Cremazie Boulevard East Montreal, QC H2M 2P2 1 (800) 263-5361	<b>Atlantic Canada</b> 238 Brownlow Avenue, Suite 300 Dartmouth, NS B3B 1Y2 1 (800) 639-4528
--	---	---	---





# FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

c/o Opta Information Intelligence

**Table 1 - Public Fire Protection Classification Updates for the Town of Deep River**

SUB DISTRICT(S) and (contract protection areas)	PFPC 1986	COMMENTS
Fire Station 1 Deep River – H.P.A.	8	Hydrant Protected – Commercial Lines insured properties within 150 m of a recognized fire hydrant and within 5 road km of the Deep River Fire Station.
Rest	10	Unprotected – Commercial Lines insured properties beyond 5 road km of a Deep River Fire Station

**Table 2 – Dwelling Protection Grade Updates for the Town of Deep River**

SUB DISTRICT(S) and (contract protection areas)	DPG 1986	COMMENTS
Fire Station 1 Deep River – H.P.A.	3A	Hydrant Protected – Personal Lines insured properties within 300 m of a recognized fire hydrant and within 8 road km of the Deep River Fire Station.
Fire Station 1 Deep River – F.P.A.	4	Fire Hall Protected – Personal Lines insured properties beyond 300 m of a recognized fire hydrant but within 8 road km of the Deep River Fire Station.
Rest	5	Unprotected – Personal Lines insured properties beyond 8 road km of a Deep River Fire Station

Please note that this letter is private and confidential. The underlying data of this report has been developed for fire insurance grading and classification purposes. This letter may also be used by the stakeholders to assist in planning the future direction of public fire protection services for the Town of Deep River.

Please contact our office if there are any questions or comments regarding the intent or content throughout this letter.

Regards,

Sunjeev Sodi, C.E.T.  
Public Fire Protection Specialist  
Fire Underwriters Survey

<b>Western Canada</b> 3999 Henning Drive Burnaby, BC V5C 6P9 1 (800) 665-5661	<b>Ontario</b> 150 Commerce Valley Drive West Markham, ON L3T 7Z3 1 (800) 268-8080	<b>Quebec</b> 1611 Cremazie Boulevard East Montreal, QC H2M 2P2 1 (800) 263-5361	<b>Atlantic Canada</b> 238 Brownlow Avenue, Suite 300 Dartmouth, NS B3B 1Y2 1 (800) 639-4528
--	---	---	---



PERSONAL LINES

## Dwelling Protection Grade Terms Of Reference

### Dwelling Protection Grade 1: Career, Fully Protected

DPG 1 is an indicator to insurers that the response to typical fires in single family residences (detached dwellings) located within 8 kilometres by road from the responding fire station will be a superior level of response from a career or composite fire department with reasonable staffing and with recognized water supplies.

This grade is an indicator to insurers that the responding fire department is very well established and has a sufficient number of career fire fighters such that the initial response to fires will consistently include a minimum of 3 career fire fighters (on-duty) and the fire chief (or other career officer). Response times for DPG 1 fire stations are expected to be good due to the typically short turn-out times and consistent availability of career fire fighters.

This grade is also an indicator that the water supply system is well-designed, reliable and will provide a favourable amount of water for fire suppression activities at fires in single family residences located within 300 metres (one hose lay) of a recognized fire hydrant.

### Dwelling Protection Grade 2: Composite, Fully Protected

DPG 2 is an indicator to insurers that the response to fires in single family residences within 8 kilometres by road from the responding fire station will be an intermediate level of response from a primarily volunteer fire department with limited staffing and with recognized water supplies.

This grade is an indicator to insurers that responding fire department is well established and is likely a composite of career members and volunteers. The department has a sufficient number of career fire fighters such that the initial response will include a minimum of 1 career fire fighter (on-duty), a career fire chief (may be off-duty) and a minimum of 15 volunteers (or off-shift fire fighters). Response times for DPG 2 fire stations are expected to be somewhat delayed due to the unpredictability of turn-out times and varying availability of volunteers, however significantly superior to an all volunteer response.

This grade is also an indicator that the water supply system is well-designed, reliable and will provide a reasonable amount of water for fire suppression activities in single family residences located within 300 metres (one hose lay) of a recognized fire hydrant.



## Dwelling Protection Grade 3A: Volunteer, Fully Protected

DPG 3A is an indicator to insurers that the response to fires in single family residences within 8 kilometres by road from the responding fire station will be a minimum level of response from a primarily volunteer fire department with recognized water supplies.

DPG 3A is an indicator to insurers that the fire department is recognized for fire insurance grading purposes and that the fire department roster has the minimum number of volunteers who are equipped and trained to provide a reasonable minimum response in a timely manner to typical fires in single family residences (detached dwellings) located within 8 kilometres by road of the responding fire station and located within 300 metres (one hose lay) of a recognized fire hydrant. Response times for DPG 3A fire stations are expected to be somewhat delayed due to the unpredictability of turn-out times and varying availability of volunteers.

This grade also indicates to insurers that the water supply system is recognized for fire insurance grading purposes and is maintained and reasonably reliable for use in fire suppression activities.

## Dwelling Protection Grades 3B: Volunteer, Standard Shuttle, Semi-Protected (aka. Firehall Protected)

DPG 3B is an indicator to insurers that the response to fires in single family residences within 8 kilometres by road from the responding fire station will be a minimum level of response from a primarily volunteer fire department without recognized water supplies.

DPG 3B is an indicator to insurers that the fire department is recognized for fire insurance grading purposes and that the fire department is adequately manned, equipped and trained to provide a reasonable minimum response in a timely manner to typical fires in single family residences (detached dwellings) located within 8 kilometres by road of the responding fire station. Response times for DPG 3B fire stations are expected to be somewhat delayed due to the unpredictability of turn-out times and varying availability of volunteers.

This grade also indicates to insurers that there is NOT a recognized water supply system, however the fire department has adequate resources to utilize the "Specified Shuttle Service" when responding to fires. This grade typically requires the use of a pumper and mobile water supply apparatus together to provide limited quantities of water to the fire scene and may or may not be adequate to extinguish typical fires.





## Dwelling Protection Grades 3B-S: Superior Tanker Shuttle Service Accredited

Superior Tanker Shuttle Service Accreditation indicates to insurers that the accredited fire hall has adequate equipment and resources to provide the minimum amount of water required for fire insurance grading purposes. The minimum amount of water required is 200 l/gpm (one hose stream) and is the same flow rate required as a minimum for fire hydrants.

For a risk to be considered as STSS protected, the risk must lie within 8 kilometres by road of the responding fire station and within 5 kilometres by road of a recognized alternative water supply point.

This accreditation is an equivalency to the minimum requirements for hydrant protection as set out by the insurance industry and the Fire Underwriters Survey.

It is important to note that providing the minimum of one hose stream (200 l/gpm) is not necessarily adequate for effective fire fighting, however it is the lowest rate of water delivery that is recognized for fire insurance grading. Communities should be encouraged to develop water supplies that provide required fire flows as calculated using the method specified in the Fire Underwriters Survey "Water Supply for Public Fire Protection"

## Dwelling Protection Grades 3B-L: Large Diameter Hose Lay Accredited

Large Diameter Hose Lay Accreditation indicates to insurers that the accredited fire hall carries the appropriate equipment and has incorporated specialized procedures to allow extended coverage from recognized fire hydrants to a distance of 600 metres (two hose lays) from hydrants. This procedure involves relay pumping and large diameter hose. To be accredited the fire department must demonstrate that it can continuously deliver service within the same allotted time for set up as per normal hydrant operations.

For a risk to be considered as LDHL protected, the risk must lie within 8 kilometres by road of the responding fire station and within 600 metres (two hose lays) of a recognized fire hydrant.

This accreditation is an equivalency to the minimum requirements for hydrant protection as set out by the insurance industry and the Fire Underwriters Survey.

## Dwelling Protection Grade 4: Volunteer, Limited Protection (Semi or Unprotected)

DPG 4 is an indicator to insurers that the fire department is recognized for fire insurance grading purposes however there are serious deficiencies in at least one significant area of fire protection that prohibit the delivery of a minimum level of response to typical fires in single family residences (detached dwellings) located within 8 kilometres by road of the responding fire station.

DPG 4 is normally given to communities with only one piece of apparatus (ex. a pumper) and no recognized water supplies. Without a second piece of apparatus (ex. mobile water supply), such a fire department will not be able to shuttle water to the fire scene. DPG 4 is also given to communities "borrowing" fire protection service from an adjacent community with a DPG 3B, and to communities who generally qualify for DPG 3B, but have one major deficiency.



## Dwelling Protection Grade 5: Unprotected

DPG 5 is an indicator to insurers that there is no fire protection or that the fire protective service levels do not meet the minimum fire insurance grading standards.

**Note:** In some areas of Canada, Dwelling Protection Grades from 6 through 10 are used. This is carried over from previous editions of the Fire Insurance Grading Index and will be phased out. In all cases, the Dwelling Protection Grades from 6 through 10 have identical definitions to those from 1 through 5:

Dwelling Protection Grade1	=	Dwelling Protection Grade 6
Dwelling Protection Grade2	=	Dwelling Protection Grade 7
Dwelling Protection Grade3A	=	Dwelling Protection Grade 8C
Dwelling Protection Grade3B	=	Dwelling Protection Grade 8D
Dwelling Protection Grade4	=	Dwelling Protection Grade 9
Dwelling Protection Grade5	=	Dwelling Protection Grade 10*

DPG 10 is represented as DPG 0 in the grading index.

## Dwelling Location - Note 1

Hydrant protection is not credited owing to a weak water supply or the failure to meet grading minimums. In addition to water supply limitations, deficiencies may exist in the fire department.

## Dwelling Location - Note 2

Denotes those locations with fire protection grades 5 or 0, other than those receiving borrowed fire department service, that have sufficient water supply to receive creditable hydrant protection but, the fire department deficiencies preclude giving a protected grade.

## Dwelling Location - Note 3

Hydrant protected area is situated further than 8 kilometres by road from the responding fire department.



## Fire Underwriters Survey Outreach - Fire Station Form (FS4)

Please fill out this form, save and submit the form back to our office, we may also request a signed hard copy. Submit by clicking Submit button at top of page or fax to 604-688-6986.

Local Government Legal Name: Corporation of the Town of Deep River  
 Fire Department Name: Deep River Fire Department  
 Date Completed: May 9, 2014  
 FUS Office Use Only: \_\_\_\_\_

Fire Hall Name	#	Address	Nearest cross street
Deep River	1	100 Deep River Road	Champlain Street

Number of Fire Fighters dedicated to this Fire Hall					
Career Chiefs	Career Officers	Career Fire Fighters	Volunteer Chiefs	Volunteer Officers	Volunteer Fire Fighters
one	one	eight	none	none	none

For career fire fighters on duty, what is the minimum on-duty staffing? two

Type	Identifier	Manufacturer	Year	ULC #	Pump Capacity	Tank Capacity
					lgpm	l.Gal
1 <sup>st</sup> Line Pumper	P-1	Pierce	2013	Pending	5000	800
2 <sup>nd</sup> Line Pumper	P-2	Fort Gary	1997	105C	5000	800
Reserve Pumper						
1 <sup>st</sup> Line Ladder						
Reserve Ladder						
1 <sup>st</sup> Line Tender	T-1	E-ONE	2008	N/A	500	1500
2 <sup>nd</sup> Line Tender						
Initial Attack	R-1	Fort Gary	2007	N/A	2000	200

Within the response area of this fire hall, are there any Dwellings (SFR or duplex) beyond 8 km by road? No

Within the response area of this fire hall, are there any structures other than Dwellings (SFR or duplex) beyond 5 km by road? No

Western Canada	Ontario	Quebec	Atlantic Canada
3999 Henning Drive Burnaby, BC V5C 6P9 1 (800) 665-5661	150 Commerce Valley Drive West Markham, ON L3T 7Z3 1 (800) 268-8080	1611 Cremazie Boulevard East Montreal, QC H2M 2P2 1 (800) 263-5361	238 Brownlow Avenue, Suite 300 Dartmouth, NS B3B 1Y2 1 (800) 639-4528

