

File No.: 04-1000-20-2020-495

October 16, 2020

s.22(1)

Dear s.22(1)

Re: **Request for Access to Records under the Freedom of Information and Protection of Privacy Act (the "Act")**

I am responding to your request of September 13, 2020 for:

**Record of the (most recent) Fire Underwriters Survey for the City of Vancouver and Vancouver Fire and Rescue Services.**

All responsive records are attached.

Under section 52 of the Act, and within 30 business days of receipt of this letter, you may ask the Information & Privacy Commissioner to review any matter related to the City's response to your FOI request by writing to: Office of the Information & Privacy Commissioner, [info@oipc.bc.ca](mailto:info@oipc.bc.ca) or by phoning 250-387-5629.

If you request a review, please provide the Commissioner's office with: 1) the request number (#04-1000-20-2020-495); 2) a copy of this letter; 3) a copy of your original request; and 4) detailed reasons why you are seeking the review.

Yours truly,

[Signature on file]

**Barbara J. Van Fraassen, BA**  
**Director, Access to Information & Privacy**

[Barbara.vanfraassen@vancouver.ca](mailto:Barbara.vanfraassen@vancouver.ca)  
453 W. 12th Avenue Vancouver BC V5Y 1V4

\*If you have any questions, please email us at [foi@vancouver.ca](mailto:foi@vancouver.ca) and we will respond to you as soon as possible. Or you can call the FOI Case Manager at 604.871.6584.

Encl.

:ma



# FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

c/o Opta Information Intelligence

October 22<sup>nd</sup>, 2019

Vancouver Fire Rescue Services,  
900 Heatley Avenue,  
Vancouver, BC,  
V6A 3S7

Attention: Darrell Reid, Fire Chief  
John Zacharuk, Assistant Chief

## Fire Underwriters Survey – City of Vancouver Fire Insurance Grade Classification Results

Fire Underwriters Survey is a national organization that represents approximately 90 percent of the private sector and casualty insurers operating 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 City of Vancouver's fire defenses for fire insurance grading and classification purposes. The last assessment was completed in 2001. 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 represents an unrecognized level of fire protection, or fire protection beyond 5 km by road travel distance from the nearest responding fire station. 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 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; Class 5 also represents fire protection beyond 8 km by road travel distance of a responding fire station. This grading reflects the ability of a community to handle fires in small buildings such as single-family dwellings and semi-detached dwellings.

The following table provides details related to the past and present fire insurance classifications attributed to the City of Vancouver.

1 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.

2 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

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Table 1 Public Fire Protection Classification (PFPC) Updates for the City of Vancouver

SUB DISTRICT(S) and (contract protection areas)	PFPC 2001	PFPC 2019	COMMENTS
City of Vancouver Hydrant Protected Area	2	1	Hydrant Protected – Commercial Lines insured properties within specified distances of a hydrant and within specified distances of a fire hall.

Table 2 Dwelling Protection Grade (DPG) Updates for the City of Vancouver

SUB DISTRICT(S) and (contract protection areas)	DPG 2001	DPG 2019	COMMENTS
City of Vancouver Hydrant Protected Area	1	1	Hydrant Protected – Commercial Lines insured properties within specified distances of a hydrant and within specified distances of a fire hall.

We are pleased to advise that the Fire Insurance Grades have improved for the City of Vancouver. Details will be published on the Canadian Fire Insurance Grading Index within two months.

Fire Underwriters Survey measures the ability of the fire department and water supply against the level of built risk within the community. The measurement is not usually determined by the most significant risk but is generally the value which is representative of the fire potential of most large properties in the municipality.

The following provides further details related to the determination of the PFPC.

## Classification Standard for Public Fire Protection Results (CSPFP):

The final PFPC is derived from a review of 4 areas related to public fire protection: Fire Department, Water Supply, Fire Safety Control, and Emergency Communications. A relative classification is derived for each of these areas based on a 1 to 10 scale (Class 1 being the best). A summary of relative classifications and weightings are provided in Table 3.

Table 3 Relative Classification and Final PFPC Summary

Grading Area	Approximate Weighting	Relative Classification
Fire Department	40%	1
Water Supply	30%	1
Fire Safety Control	20%	1
Emergency Communications	10%	1
Final PFPC:		1

## Fire Department Grading Items

The Fire Department grading consists of nineteen (19) items and makes up forty percent (40%) of the Public Fire Protection Classification (PFPC). The areas reviewed in the assessment of the Fire Department are as follows:

- FD-1 – Engine Service
- FD-2 – Ladder Service
- FD-3 – Distribution of Companies
- FD-4 – Engine and Ladder Pump Capacities
- FD-5 – Design, Maintenance, and Conditions of Fire Apparatus
- FD-6 – Number of Line Officers – Fire Suppression
- FD-7 – Total Fire Force Available
- FD-8 – Engine and Ladder Company Unit Manning

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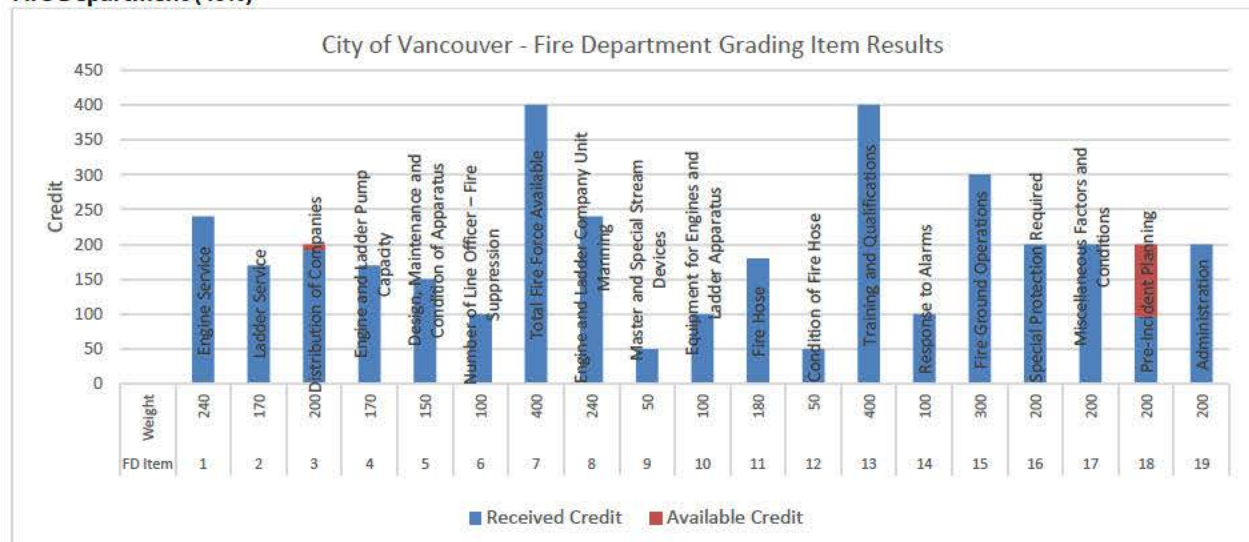
# FIRE UNDERWRITERS SURVEY

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- FD-9 – Master and Special Stream Devices
- FD-10 – Equipment for Engines and Ladder Apparatus, General
- FD-11 – Fire Hose
- FD-12 – Conditions of Fire Hose
- FD-13 – Training and Qualifications
- FD-14 – Response to Alarms
- FD-15 – Fire Ground Operations
- FD-16 – Special Protection Required
- FD-17 – Miscellaneous Factors and Conditions
- FD-18 – Pre-Incident Planning
- FD-19 – Administration

## Fire Department (40%)



## Water Supply Grading Items

The Water Supply grading consists of fifteen (15) items and makes up thirty percent (30%) of the Public Fire Protection Classification (PFPC). The areas reviewed in the assessment of the Water Supply are as follows:

- WS-1 – Normal Adequacy of Supply Works
- WS-2 – Reliability of Supply Works
- WS-3 – Reliability of Pumping Capacity (Pumps and Drivers)
- WS-4 – Reliability of Power Supply
- WS-5 – Reliability, Condition, Arrangement, Operation and Maintenance of System Components
- WS-6 – Fire Flow Delivery by Mains
- WS-7 – Reliability of Principal Mains
- WS-8 – Installation of Pipe
- WS-9 – Arrangement of Distribution System
- WS-10 – Additional Factors and Conditions Relating to Supply and Distribution
- WS-11 – Distribution of Hydrants
- WS-12 – Hydrants – Size, Type and Installation
- WS-13 – Hydrants – Condition and Inspection

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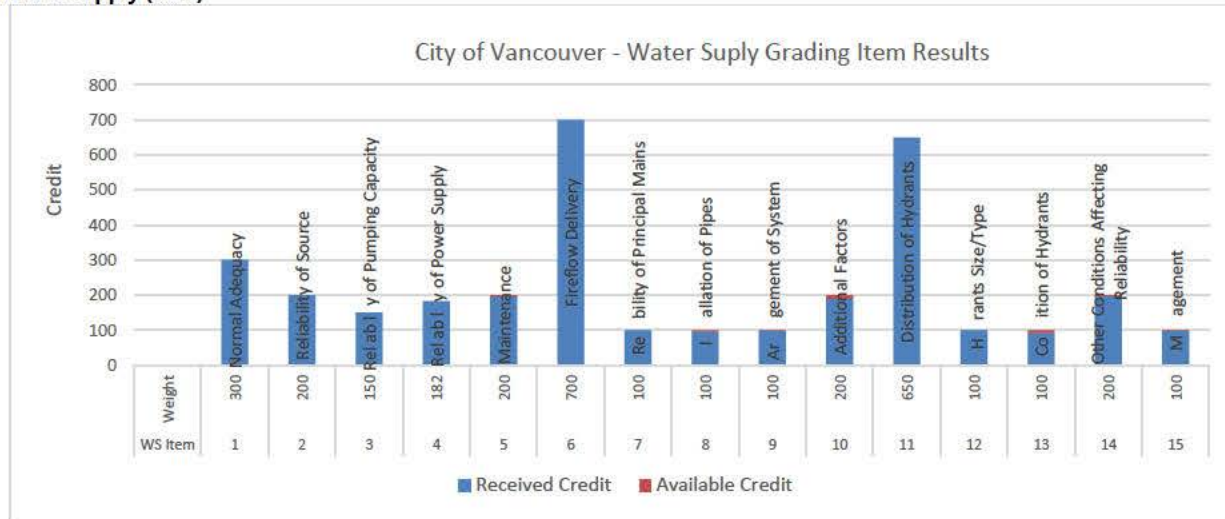
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WS-14 – Other Conditions Affecting Adequacy and Reliability

WS-15 – Management

## Water Supply (30%)



## Fire Safety Control Grading Items

Fire Safety Control grading consists of four (4) items and makes up twenty percent (20%) of the Public Fire Protection Classification (PFPC). Areas reviewed in the assessment of the Fire Safety Control (Fire Prevention and Public Education) are as follows:

- FSC-1 – General Program
- FSC-2 – Codes and Enforcement
- FSC-3 – Building Construction Laws
- FSC-4 – Electrical Code and Inspection

## Fire Safety Control (20%) – Fire Prevention and Public Education



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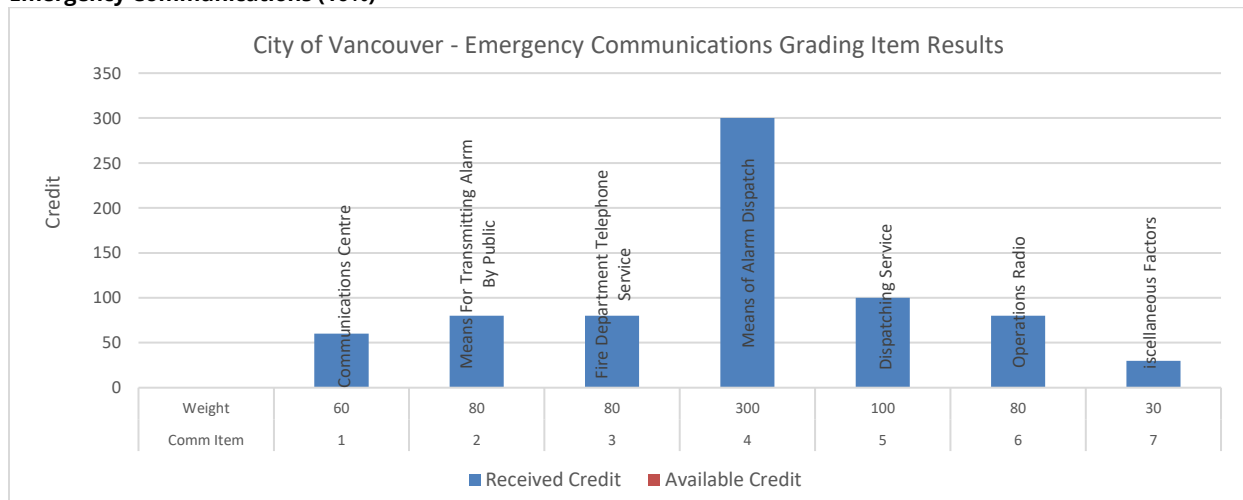
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## Emergency Communication Grading Items

The Emergency Communications grading consists of seven (7) items and makes up ten percent (10%) of the Public Fire Protection Classification (PFPC). Areas reviewed in the assessment of the Emergency Communications are as follows:

- Comm-1 – Communication Centre
- Comm-2 – Means of Transmitting Alarm by Public
- Comm-3 – Fire Department Telephone Service (Incoming from Public)
- Comm-4 – Means of Alarm Dispatch
- Comm-5– Dispatching Service
- Comm-6– Operations Radio
- Comm-7– Miscellaneous Factor

## Emergency Communications (10%)



We would like to thank members of the City of Vancouver for participating in the Grade update. 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 be used by the stakeholders of the City of Vancouver to assist in planning the future direction of fire protection services.

Robert McGuinness, P.Eng, PMSFPE,  
Public Fire Protection Specialist,  
Fire Underwriters Survey

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