



Report to: General Committee

Date Report Authored: April 8, 2014

SUBJECT: Fire Underwriters Survey
PREPARED BY: Bill Snowball, Fire Chief

RECOMMENDATION:

- 1) THAT the report entitled “Fire Underwriters Survey” be received; and,
- 2) THAT Staff be authorized and directed to do all things necessary to give effect to this resolution.

PURPOSE:

The purpose of this report is to have Council receive the assessment and presentation completed by Fire Underwriters Survey.

BACKGROUND:

Markham Fire and Emergency Services (MFES) Master Fire Plan (MFP) was completed and adopted in principle by Council in March 2012. In June of 2012 a Master Fire Plan Implementation Plan was approved subject to annual business planning, operating and capital budget processes. One of the recommendations of the MFP was to implement an ongoing process to update the community risk profile of the City. One method of assessing the community risk profile is to have a Fire Underwriters Survey (FUS) completed. MFES contracted with FUS in September of 2013 to complete an assessment of the City of Markham. The last survey of the Town of Markham was conducted by FUS in 1991. FUS provides these services at no cost to the City.

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

An assessment was conducted for each area of the fire defenses primarily for insurance grading and classification purposes. To complete the assessment, data was collected and various facilities were visited including fire stations, firefighter training facility, apparatus repair facility and the emergency communications centre.

Fire Underwriters Survey has reviewed and assessed the relevant data provided by the City and has completed an assessment of the fire department, fire safety control, emergency communications, water supply and updated risk assessment.

FUS assigns two grades for community fire protection, the Public Fire Protection Classification (PFPC) used by Commercial Lines insurers and the Dwelling Protection Grade (DPG) used by Personal Lines insurers. Both the PFPC and the DPG use a numerical rating system.

The PFPC system is scaled from 1-10 with Class 1 being the highest grading possible and Class 10 indicating little or no fire protection 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 construction developments.

The DPG system is scaled from 1-5 with Class 1 being the highest grading possible and Class 5 indicates little or no fire protection is present. This grading reflects the ability of a community to handle fires in small buildings.

Previously FUS published fire insurance grades to represent the entire community (one DPG and one PFPC for the community where applicable). In an effort to provide more detailed information to the insurance industry FUS now publishes fire insurance grades by fire station and the fire response boundary serviced by that fire station.

In 1991 the DPG for the Town of Markham was published as Class 1 and the PFPC was published as Class 4. The City has maintained the Class 1 and Class 4 and in some cases improved to a Class 3 which indicates to insurers that the level of public fire protection has increased commensurate with the level of risk.

OPTIONS/ DISCUSSION:

As a result of the FUS assessment MFES has identified four main area of focus for improvement in the City's fire protection, all of which are currently being addressed in the Master Fire Plan Implementation Plan (MFPIP):

1. Pre-Fire Planning
2. Total Fire Force Available
3. Ladder (Aerial) Truck Service.
4. Fire Prevention/Education

A complete new Pre-Fire Planning program has been developed and is currently being implemented, this program will have the data for various properties entered into a computer program which will then be available to crews arriving on scene, items such a hydrant location, building & property footprint, location of fire system connections, hydro and gas shut-offs etc. Relevant property contact information (Amanda) has already been made available in the alarm room to be included in the incident notes for responding apparatus.

Total Fire Force Available will continue to improve with the addition of apparatus and stations identified in the MFPIP as the areas of Markham Centre and Langstaff develop.

Ladder (Aerial) Truck Service is addressed in the MFPIP and improvements in this area will be realized in 2015 with the addition of a third ladder (aerial) truck in the east end of the City; total fire force available will also be improved the addition of this ladder (aerial) truck.

The implementation of the pre-fire planning program and the addition of the third ladder (aerial) truck will provide a more uniform level of service across City and should also see the PFPC class 3 for station areas in the east end with a resulting lower insurance rating for property owners in these areas.

MFES has moved towards our community based fire prevention model and continues to monitor service levels in an effort to improve and provide the highest level of service in all areas.

FINANCIAL CONSIDERATIONS

Covered in the Master Fire Plan Implementation Plan

HUMAN RESOURCES CONSIDERATIONS

Not applicable

ALIGNMENT WITH STRATEGIC PRIORITIES:

Growth Management: Additional aerial provides greater access to built form in the City.

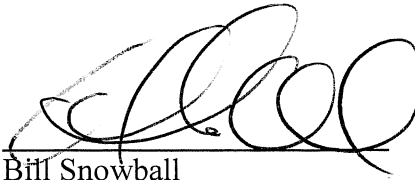

Municipal Services: Planned addition of aerial device in January 2015 is described in the previously approved Fire Master Plan.

Accessibility: Ladder device with bucket has the added capabilities to evacuate persons requiring assistive devices and wheelchairs

BUSINESS UNITS CONSULTED AND AFFECTED:

Financial Services

**RECOMMENDED
BY:**


Bill Snowball
Fire Chief for
Brenda Librecz
Commissioner Community and Fire
Services