



FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

c/o Opta Information Intelligence

February 29th, 2016

Rural Municipality of St. Clements,
1043 Kittson Road,
Box 2 Grp 35 RR1,
East Selkirk,
Manitoba, R0E 0M0.

Attention: Ken Sim, Director of Protective Services.

Re: Fire Underwriters Survey – East Selkirk area of the RM of St. Clements.

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.

The Public Fire Protection Classification (PFPC) is a numerical grading system scaled from 1 to 10 that is used by Commercial Lines¹ 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 Lines² insurers.

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

The following tables show the updated Fire Insurance Grades that will be published to the Canadian Fire Insurance Grading Index as a result of details provided in 2016.

Sub Districts and Contract Protection Areas	PFPC 1996	PFPC 2016	Comments
East Selkirk – Fire Station 2 – East Selkirk Water System	9	8	Commercial lines insured properties within specified distances of

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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			hydrants and fire hall.
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Sub Districts and Contract Protection Areas	DPG 1996	DPC 2016	Comments
East Selkirk – Fire Station 2 – East Selkirk Water System	3B	3A	Personal lines insured properties within specified distances of hydrants and fire hall.
East Selkirk – Fire Station 2	3B	3B	Personal lines insured properties beyond specified distances of hydrants but within specified distances of the fire hall.

The underlying data of this letter has been developed for fire insurance grading and classification purposes. This letter may be used by the stakeholders to assist in planning the future direction of public fire protection services for the RM of St. Clements.

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

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