

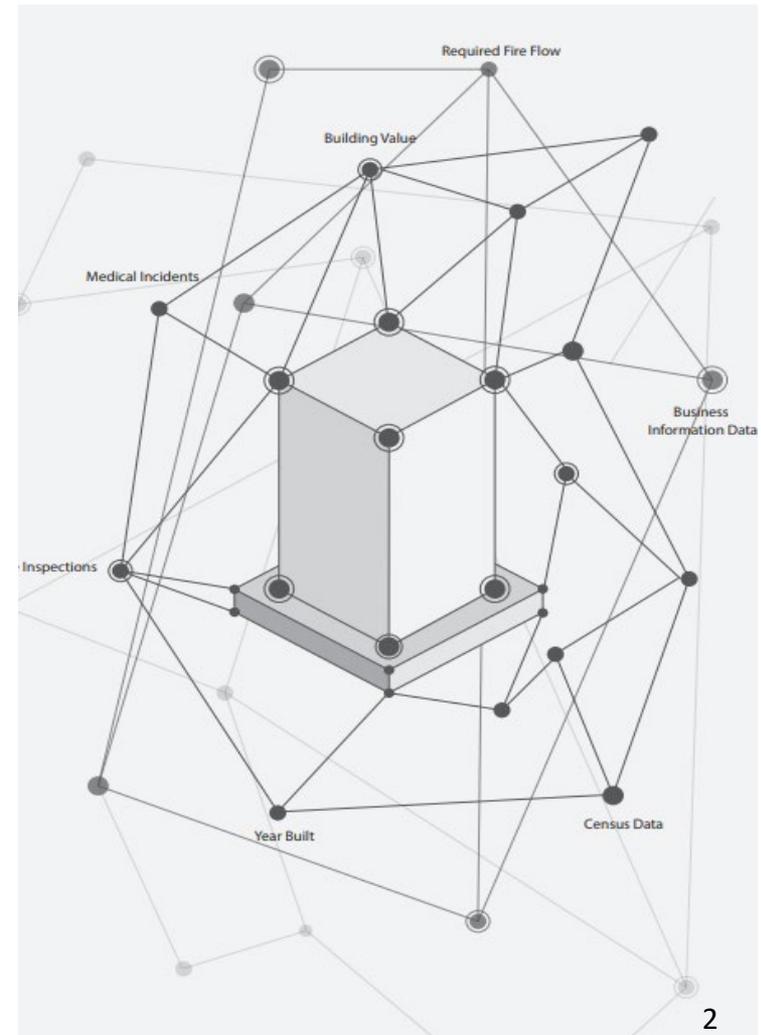


Fire Underwriters Survey Update

Fire & Emergency Services
March 5, 2025

What is Fire Underwriters Survey?^{7.4}

- Verisk Canada's Fire Underwriters Survey (FUS), is a national organization that provides data on public fire protection for fire insurance statistical work and underwriting purposes.
- Municipalities are assessed by FUS to establish appropriate fire insurance rates for residential and commercial properties.



Evaluation Criteria



Communities are evaluated on their ability to manage fire risks effectively.

Scores directly impact insurance premiums for property owners.

Two key classifications are assigned:

- **Public Fire Protection Classification (PFPC):** Assesses fire protection for commercial, industrial, multi-family residential, and institutional buildings, rated on a scale of 1 to 10.
- **Dwelling Protection Grade (DPG):** Evaluates fire protection for single-family dwellings, rated on a scale from 1 to 5.

Evaluation Criteria

Fire Department (40%)

- Type and number of apparatus
- The condition and age of fire apparatus and fire suppression equipment
- Pumping capacity
- The type of staffing (i.e. career Firefighters vs. paid-on-call)
- The distribution of companies relative to fire risk
- Response to alarm protocols
- Management of emergency services
- The quality of training programs for the fire fighter including specialized training
- Pre-incident planning

Water Supply (30%)

- Gravity Systems and Pumping Systems
- Storage
- Pump Capacities

Fire Prevention and Fire Safety Control (20%)

- Enforcement including fire inspections and fire investigation activities
- Public education and advisory services

Emergency Communications

- Means of Transmitting Alarm by Public
- Fire Department Telephone Service (Incoming from Public)
- Means of Alarm Dispatch
- Dispatching Service
- Operations Radio

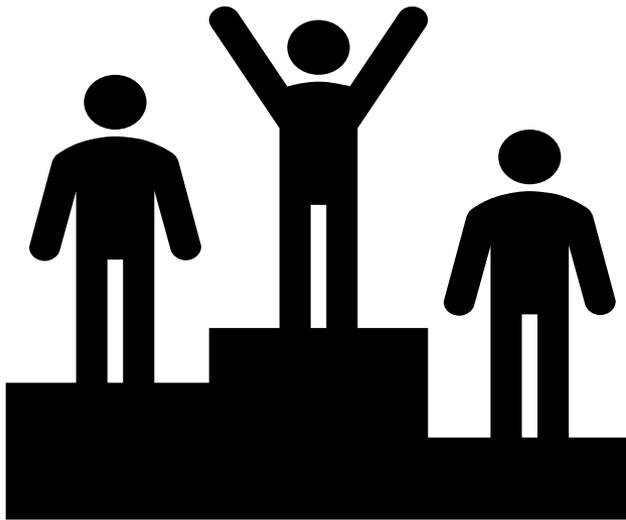


How did we do?

In 1998 we were assessed at a Class 2

In 2024 we have been assessed at a Class 1

The City of Mississauga the **only municipality in Ontario** with a Public Fire Protection Classification (PFPC) Class 1.



Key factors contributing to this achievement include:

- **Infrastructure Investments:** Additional fire stations and modern fire apparatus to improve coverage and response times.
- **Training and Prevention:** Advanced training programs, rigorous fire safety inspection program, and effective public education initiatives.
- **Emergency Communications:** Upgraded systems ensuring reliable and efficient dispatch and communication during emergencies.

What does this mean?

The **Class 1 PFPC rating** demonstrates Mississauga's reputation as a leader in fire protection.

Approximately 85% of all Canadian insurance companies – including the largest ones – use PFPC information



A Class 1 PFPC rating may:

- Secure lower fire insurance premiums for the community
- Enhance the confidence in emergency response capacity & capability
- Improve business development opportunities as local industry benefits from comprehensive fire risk assessments.

