

City of Mississauga
Corporate Report



Date: February 3, 2025

To: Chair and Members of General Committee

From: Jodi Robillos, Commissioner of Community Services

Originator's files:

Meeting date:
 March 5, 2025

Subject

Fire Underwriters Survey (FUS) Update and Public Fire Protection Classification Grade Improvements

Recommendation

That the Corporate Report dated February 3, 2025, from the Commissioner of Community Services entitled "Fire Underwriters Survey (FUS) Update and Public Fire Protection Classification (PFPC) Grade Improvements be received for information.

Executive Summary

- 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.
- 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.
- Mississauga Fire and Emergency Services held a Class 2 rating.
- The current assessment acknowledges substantial improvements in key areas, leading to the upgrade of Mississauga's PFPC rating to **Class 1** for hydrant-protected areas.
- The City of Mississauga is the **only municipality in Ontario** with a Class 1 rating.

- The City of Mississauga is one of only **five municipalities in Canada** with this designation.

Background

Fire Underwriters Survey™ (FUS), administered by Verisk Canada, is a national organization that provides data on public fire protection for fire insurance statistical work and underwriting purposes of subscribing insurance companies. FUS provides data on public fire protection for fire insurance statistical work and underwriting purposes. It provides data to insurance companies, representing over 90% of private-sector property and casualty insurers, used to establish fire insurance rates for residential and commercial properties.

Municipalities are assessed by FUS to establish appropriate fire insurance rates for residential and commercial properties. Public Fire Protection Classification (PFPC) and Dwelling Protection Grades (DPG) are calculated, and this information is then published in the online Fire Insurance Grading Index. The information is used by insurers to determine their underwriting capacities and used to establish property insurance rates.

Communities are evaluated on their ability to manage fire risks effectively, and this assessment directly impacts insurance premiums for property owners. Two key classifications are assigned:

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

The PFPC is expressed on a scale of 1 to 10 with 1 representing the highest level of protection and 10 representing little to no recognized public fire protection. The DPG is expressed on a scale of 1 to 5 and reflects the ability of community to handle fires in smaller buildings like single family dwellings.

The last evaluation of Mississauga Fire and Emergency Services (MFES) was conducted in 1998, resulting in a **Class 2 PFPC rating**. The 2024 assessment reflects significant improvements across multiple categories, leading to a **Class 1 rating** for the PFPC and DPG for hydrant-protected areas.

Comments

In 2024, FUS conducted a comprehensive evaluation of MFES. The FUS assessment considers four main categories, each weighted differently:

Fire Department: (40% of overall Grade)

This category includes 19 specific evaluation criteria which include the following areas:

- Type and number of apparatus
- The condition and age of fire apparatus and fire suppression equipment
- Pumping capacity
- The type of staffing
- The distribution of companies relative to fire risk
- Response to alarm protocols
- Management of the emergency services
- The quality of training programs for the fire fighter including specialized training
- Pre-incident planning

Key improvements leading to Mississauga's Class 1 rating:

- Investment in additional fire stations.
- Modernization of fire apparatus and equipment.
- Enhanced training and certification programs.
- Expanded pre-incident planning.

Water Supply: (30% of overall grade - information supplied by Region of Peel)

This category evaluates water infrastructure reliability, including:

- Adequacy and reliability of supply works.
- Condition and maintenance of mains and hydrants.
- Fire flow delivery capacity.

Fire Prevention and Fire Safety Control (20% of overall grade)

Assessment focuses on:

- Enforcement of fire codes and inspection programs.
- Public education and fire safety initiatives.
- Investigation of fire incidents.

Emergency Communications (10% of overall grade)

Evaluation includes:

- Alarm transmission systems.
- Dispatch service capabilities.
- Reliability of operations radio communications

Rating Outcome and Its Significance

The **Class 1 PFPC rating** enhances Mississauga's reputation as a leader in fire protection. This classification is expected to positively impact:

- **Insurance Premiums:** Property owners may see lower insurance costs.
- **Public Safety:** Confidence in emergency response capacity.
- **Economic Development:** Businesses and industries benefit from improved fire risk assessments.

The City of Mississauga the only municipality in Ontario with a Public Fire Protection Classification (PFPC) Class 1. This is a testament to the City's proactive investment in fire safety. 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.

Maintaining a Class 1 PFPC rating and addressing identified improvements require ongoing financial commitments. Investments in the following areas will be essential:

1. Strengthening water distribution systems (regional responsibility) to enhance reliability during high-demand scenarios.
2. Sustain best-in-class asset management practices, including the timely lifecycle replacement of fire apparatus and related equipment, as well as the renewal of fire stations and development of new infrastructure.
3. Supporting firefighter recruitment, training, and professional development.

Improved insurance ratings due to the Class 1 designation can result in reduced premiums for property owners.

Financial Impact

There are no financial impacts resulting from the recommendations in this report.

Conclusion

Mississauga's PFPC Class 1 rating reflects its leadership in fire protection and community safety. By addressing identified opportunities for improvement, the City can sustain this achievement and further enhance its capacity to protect residents and businesses. Council's continued support and investment will be critical to maintaining this standard of excellence.



Jodi Robillos, Commissioner of Community Services

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