



## Fire Underwriters Survey Requirements

Fire Underwriters Survey™ (FUS) is a national organization that provides data on public fire protection for fire insurance and underwriting purposes. Insurance companies that subscribe to the FUS represent approximately 85 per cent of the private sector property and casualty insurers in Canada.

### What are Dwelling Protection Grades?

- The primary purpose of the FUS is to establish the residential Dwelling Protection Grade (DPG) for each community in Canada. The DPG Rating is based on a five-point scale, where 1 is the best and 5 is unprotected. Within the Regional District of Nanaimo (RDN) boundaries, there are three commonly achieved grades that can often provide significant insurance benefits: 3A, 3B and 3B(S).

### FUS Dwelling Protection Grades Overview.

Grade	Department Type	Water Supply	Personnel	Other Requirements
1	Career	Recognized* Municipal Water Supply with Hydrants (Class 5 or better)	On duty response (24/7) of three career fire fighters + one chief officer	Less than 8 km route distance to a firehall. Less than 300 m hose lay distance to a fire hydrant. Fire Department Class 5 or better.
2	Composite	Recognized* Municipal Water Supply with Hydrants (Class 6 or better)	On duty response (24/7 ) of one career fire fighter, one chief officer and a roster with a minimum of 15 auxiliary fire fighters	Less than 8 km route distance to a fire hall. Less than 300 m hose lay distance to a fire hydrant. Fire Department Class 6 or better.
3A	Auxiliary	Recognized Municipal Water Supply with Hydrants	Roster with a minimum of 15 auxiliary fire fighters (trained and equipped)	Less than 8 km route distance to firehall. Less than 300 m hose lay distance to fire hydrant.
3B(s)	Career/ Composite/ Auxiliary	Accredited by FUS to deliver Superior Tanker Shuttle Service (STSS)	Roster with a minimum of 15 auxiliary firefighters (trained and equipped) and mobile water supply operations	All requirements for DPG 3B must be met or exceeded. Less than 8 km route distance to a firehall. Less than 5 km route distance to a recognized water supply point.
3B	Career/ Composite/ Auxiliary	Combined Apparatus water capacity minimum of 1,500 imperial gallons	Roster with a minimum of 15 auxiliary firefighters (trained and equipped)	Less than 8 km route distance to a firehall.
4	Career/ Composite/ Auxiliary	Same as DPG 3B with one allowable deficiency (within limit)	Same as DPG 3B with one allowable deficiency (within limit)	Less than 8 km route distance to a firehall. Must have some ability to deliver water during a fire.
5	Unrecognized public fire protection by FUS.			

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### **What happens if a dwelling is further than 8 km from a firehall?**

Typically, if a dwelling is beyond 8 km from a firehall, it would be considered Grade 5 meaning Unprotected. Each insurance company may have different policies. There are cases of some insurance companies providing recognition for properties up to 13 km from a firehall but only at their discretion and subject to change.

### **What is the definition of a firehall?**

According to FUS, a firehall is defined as an emergency response facility where fire department apparatus and equipment are housed, protected against harm and made readily accessible for use in emergencies. The firehall is usually from where firefighters respond. Other purposes include training and administration of the fire department.

### **What kind of workforce is required in each firehall?**

- A primary firehall must have a minimum of 15 auxiliary firefighters (trained and equipped) and one fire chief.
- A satellite hall must have a minimum of 10 auxiliary firefighters (trained and equipped) to respond from.

### **What kind of Apparatus is required in each firehall?**

- To achieve a 3A rating, a firehall must have at least one triple combination pumper not older than 20 years.
- To achieve a 3B rating, a firehall must have at least one triple combination pumper and one tender, neither older than 20 years.

### **When do apparatus need to be replaced?**

FUS-required apparatus must be replaced in rural areas every 20 years. There are exceptions of up to 25 years if annual pump tests and reports of mechanical condition are submitted to FUS. Beyond 25 years, fire apparatus are not recognized by FUS.

### **What is Superior Tanker Shuttle Service Accreditation?**

Superior Tanker Shuttle Service (STSS) accreditation is a program of the Fire Underwriters Survey that recognizes a rural fire department's ability to supply water to a fire scene in sufficient volume equivalent to a hydrant water supply. This accreditation must be renewed every five years and requires annual training. To achieve this accreditation for residential policies, fire departments must meet a standard of 200 Imperial Gallons per Minute (IGPM) for two hours.

### **What is the eligibility for dwellings to benefit from Superior Tanker Shuttle Accreditation?**

Dwellings must be within 8 km driving distance of a firehall to benefit from STSS. That dwelling must also be within 5 km of an approved water source; this could include hydrants or water tanks that meet specific requirements.

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### What is the benefit of Superior Tanker Shuttle Accreditation?

Residents living in dwellings not within 300 m of a fire hydrant but that meet the eligibility criteria under the Superior Tanker Shuttle Service Accreditation should contact their insurance agent about potentially reduced rates. Eligible dwellings may see a reduction of between \$300 and \$500 in premiums if their insurer recognizes the accreditation. Not all insurers will recognize the accreditation.


### What are the potential insurance benefits in the FUS Dwelling Protection Grades?

The numbers in the table are from a 2015 Fire Underwriters' report used for the 2022 *Fire Protection Feasibility Study – Nanaimo River*. While the estimated insurance rates in the table have since increased, the

Replacement Value \$	Unprotected (DPG 5) Rate	60± % Reduction	Semi-Protected (DPG 4 or 3B) Rate	32± % Reduction	Fully Protected (DPG 3A or better) Rate
\$ 100,000	\$ 1,165		\$ 465		\$ 315
\$ 125,000	\$ 1,470		\$ 585		\$ 400
\$ 150,000	\$ 1,750		\$ 700		\$ 475
\$ 175,000	\$ 2,040		\$ 815		\$ 555
\$ 200,000	\$ 2,710		\$ 1,215		\$ 739
\$ 250,000	\$ 3,290		\$ 1,475		\$ 893
\$ 300,000	\$ 3,880		\$ 1,741		\$ 1,053
\$ 350,000	\$ 4,422		\$ 1,987		\$ 1,201
\$ 400,000	\$ 4,953		\$ 2,226		\$ 1,349
\$ 450,000	\$ 5,489		\$ 2,465		\$ 1,491

### For more information, please contact:

Regional District of Nanaimo  
Fire Services Department

 250-390-6565

 fireservices@rdn.bc.ca

OR

Visit the Fire Underwriters Survey's Website at <https://fireunderwriters.ca/>

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