



FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

December 12, 2022

Apex Volunteer Fire Rescue
Strayhorse Road
Hedley, BC
VOX 1K0

Attention: Kelly Johnston, Fire Chief

Fire Underwriters Survey – Apex Mountain Resort – Fire Insurance Grade Update 2022

Fire Underwriters Survey is a national organization that represents approximately 90 percent of the private sector and casualty insurers operating in Canada. Fire Underwriters Survey provides data to program subscribers regarding public fire protection for fire insurance statistical and underwriting evaluation. The following letter provides a brief description of the grading process.

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 represents an unrecognized level of fire protection, or fire protection beyond 5 km by road travel distance from the nearest responding fire station. 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 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 five (5) indicates little or no fire protection is present; Class 5 also represents fire protection beyond 8 km by road travel distance of a responding fire station. This grading reflects the ability of a community to handle fires in small buildings such as single-family dwellings and semi-detached dwellings.

An update to the Apex Mountain Resort's fire insurance grades has occurred. The following two tables below outline the updates to the fire insurance grades of the Apex Mountain Resort.

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 structures.



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Public Fire Protection Classification (PFPC) Updates

SUB DISTRICT(S) and (contract protection areas)	PFPC Previous	PFPC 2022	COMMENTS
Apex Mountain Resort	10	7	Hydrant Protection - Commercial Lines insured properties within 150 m of hose lay of a hydrant on the Apex Mountain water distribution system and within 5 km in road travel distance of a recognized responding fire station.

Dwelling Protection Grade (DPG) Updates

SUB DISTRICT(S) and (contract protection areas)	DPG Previous	DPG 2022	COMMENTS
Apex Mountain Resort	5	3A	Hydrant Protection - Personal Lines insured properties within 300 m of hose lay of a hydrant on the Apex Mountain water distribution system and within 8 km in road travel distance of a recognized responding fire station.

Details submitted for Apex Mountain Resort for the Apex Volunteer Fire Rescue and the Apex Mountain water distribution system indicated it now qualifies for fire insurance grading purposes. A Dwelling Protection Grade 3A has been achieved for Personal Lines insurance and a Public Fire Protection Classification 7 has been achieved for Commercial Lines.

In past reviews the staffing of the fire department was a primary item within the fire department review the resulted in fire insurance grading recognition not being granted. At this time 16 members were indicated to live and work in the community. If the number decreases below 15 trained members including the Fire Chief, FUS should be notified as a downgrade to DPG 4 is required to be indicated in the Grading Index. If a decrease below 10 trained members occurs, FUS should be notified as a downgrade to DPG 5 is required to be indicated in the Grading Index.

FUS will be looking to collect updated information again in five years. If any significant changes occur before the municipality's next scheduled update, details should be submitted to FUS for a review to determine if changes are warranted to the fire insurance grades published within the Canadian Fire Insurance Grading Index for the Apex Mountain Resort. If updates occur to the fire protection service area boundary or new hydrants are added to the water distribution system, details should be submitted to FUS to update that information in the Canadian Fire Insurance Index. The underlying data of this report has been developed for fire insurance grading and classification purposes. This letter may be used by the stakeholders of the Apex Mountain Resort to assist in planning the future direction of public fire protection services.

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Fire Underwriters Survey



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