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2013 BUDGET BRIEFING NOTE

Fire Underwriters Survey Study

Purpose:

At its December 4, 2012 meeting, Budget Committee requested the City Manager to prepare a Briefing Note on the Fire Underwriters Survey study. This note responds to that request.

Issue/Background:

Fire Underwriters Survey evaluates and indexes fire protection levels of all communities throughout Canada. The organization was formed as the Canadian Fire Underwriters' Association in 1883 and has developed and published the fire insurance grading index ever since. Fire Underwriters Survey is currently operated by SCM-Opta Intelligence Inc. (formerly the IAO).

SCM-Opta is conducting a comprehensive evaluation of the City of Toronto's fire risk and fire suppression capacities. City staff have been providing information and support for the survey team. Additional information has been requested as it relates to water supply and staff are cooperating to assist with the survey completion. The Fire Chief has asked that the review by SCM-Opta consider the changes proposed in the 2013 Budget. It is expected this information will be completed by the end of 2012.

The results of this survey will be provided to the City of Toronto and the City will have one year to work with the survey team to make changes as it relates to any identified issues that would impact our insurance grades. The results would then be published and presented to the insurance industry in the Canadian Fire Insurance Grading Index through fire insurance grades. This information is used by Canadian insurers to set rates and capacities for property insurance.

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