Fire Underwriters Survey

July 24th, 2025

Winnipeg Fire Paramedic Service,
185 King Street,
Winnipeg, MB,
R3B 1J1

Attention: Linda Hathout, Program Manager

Re: Fire Underwriters Survey – City of Winnipeg updated Fire Insurance Grade Classifications

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 Public Fire Protection Classification (PFPC) is a numerical grading system scaled from 1 to 10 that is used by Commercial Lines[1] 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 Lines[2] 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.

The following table provides details related to the updated fire insurance classifications attributed to the City of Winnipeg. The Fire Insurance Grade maps are provided in Appendix A.

Table 1 Public Fire Protection Classification (PFPC) Updates for the City of Winnipeg

SUB DISTRICT(S) and (contract protection areas)	PFPC 2018	PFPC 2025	COMMENTS
City of Winnipeg Hydrant Protected Area	2(P)	2	Hydrant Protected – Commercial Lines insured properties within specified distances of a hydrant and within specified distances of a fire hall.

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

Table 2 Dwelling Protection Grade (DPG) Updates for the City of Winnipeg

SUB DISTRICT(S) and (contract protection areas)	DPG 2018	DPG 2025	COMMENTS
City of Winnipeg Hydrant Protected Area	1	1	Hydrant Protected – Commercial Lines insured properties within specified distances of a hydrant and within specified distances of a fire hall.

Fire Underwriters Survey measures the ability of the fire department and water supply against the level of built risk within the community. The measurement is not usually determined by the most significant risk but is generally the value which is representative of the fire potential of most large properties in the municipality. The following provides further details related to the determination of the PFPC.

Classification Standard for Public Fire Protection Results (CSPFP):

The final PFPC is derived from a review of 4 areas related to public fire protection: Fire Department, Water Supply, Fire Safety Control, and Emergency Communications. A relative classification is derived for each of these areas based on a 1 to 10 scale (Class 1 being the best). A summary of relative classifications and weightings are provided in Table 3.

Table 3 Relative Classification and Final PFPC Summary

Grading Area	Approximate Weighting	Relative Classification 2014	Relative Classification 2025
Fire Department	40%	3	2
Water Supply	30%	2	1
Fire Safety Control	20%	4	3
Emergency Communications	10%	1	1
Final PFPC:		**3 (70.81 points)**	**2 (85.52 points)**

The final points and PFPC for the City of Winnipeg have improved since 2014. While PFPC 3 was determined for the City in 2014, the previously determined PFPC 2 was maintained provisionally to allow the City time to implement recommendations. As a result of this update the provisional status will be removed with the final points improving from 70.81 to 85.52.

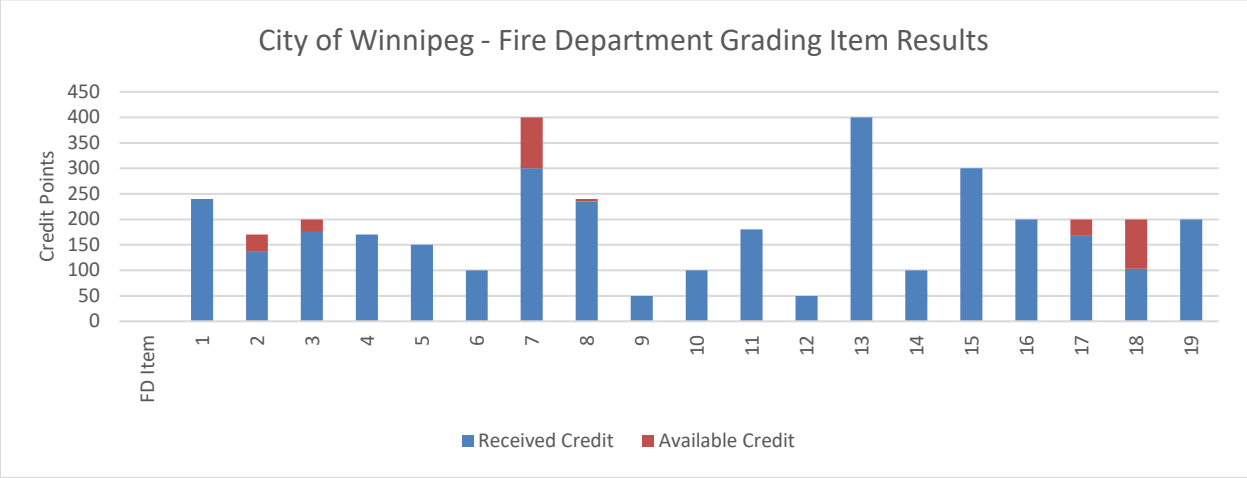
Fire Department Grading Items

The Fire Department grading consists of nineteen (19) items and makes up forty percent (40%) of the Public Fire Protection Classification (PFPC). The areas reviewed in the assessment of the Fire Department are as follows:

- FD-1 – Engine Service
- FD-2 – Ladder Service
- FD-3 – Distribution of Companies
- FD-4 – Engine and Ladder Pump Capacities
- FD-5 – Design, Maintenance, and Conditions of Fire Apparatus
- FD-6 – Number of Line Officers – Fire Suppression
- FD-7 – Total Fire Force Available
- FD-8 – Engine and Ladder Company Unit Manning
- FD-9 – Master and Special Stream Devices
- FD-10 – Equipment for Engines and Ladder Apparatus, General
- FD-11 – Fire Hose
- FD-12 – Conditions of Fire Hose
- FD-13 – Training and Qualifications

- FD-14 – Response to Alarms
- FD-15 – Fire Ground Operations
- FD-16 – Special Protection Required
- FD-17 – Miscellaneous Factors and Conditions
- FD-18 – Pre-Incident Planning
- FD-19 – Administration

Fire Department (40%)

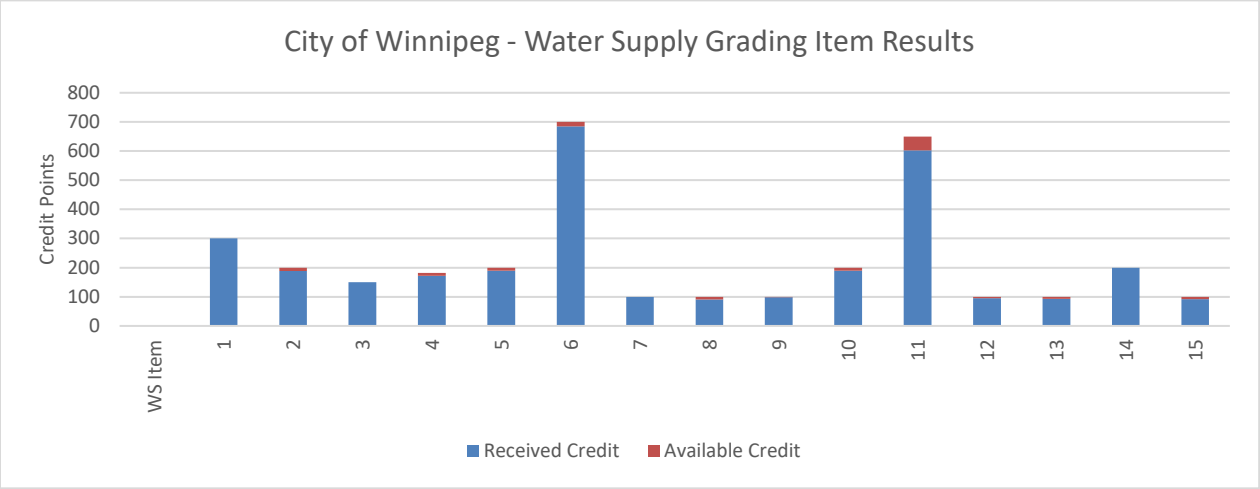


Water Supply Grading Items

The Water Supply grading consists of fifteen (15) items and makes up thirty percent (30%) of the Public Fire Protection Classification (PFPC). The areas reviewed in the assessment of the Water Supply are as follows:

- WS-1 – Normal Adequacy of Supply Works
- WS-2 – Reliability of Supply Works
- WS-3 – Reliability of Pumping Capacity (Pumps and Drivers)
- WS-4 – Reliability of Power Supply
- WS-5 – Reliability, Condition, Arrangement, Operation and Maintenance of System Components
- WS-6 – Fire Flow Delivery by Mains
- WS-7 – Reliability of Principal Mains
- WS-8 – Installation of Pipe
- WS-9 – Arrangement of Distribution System
- WS-10 – Additional Factors and Conditions Relating to Supply and Distribution
- WS-11 – Distribution of Hydrants
- WS-12 – Hydrants – Size, Type and Installation
- WS-13 – Hydrants – Condition and Inspection
- WS-14 – Other Conditions Affecting Adequacy and Reliability
- WS-15 – Management

Water Supply (30%)

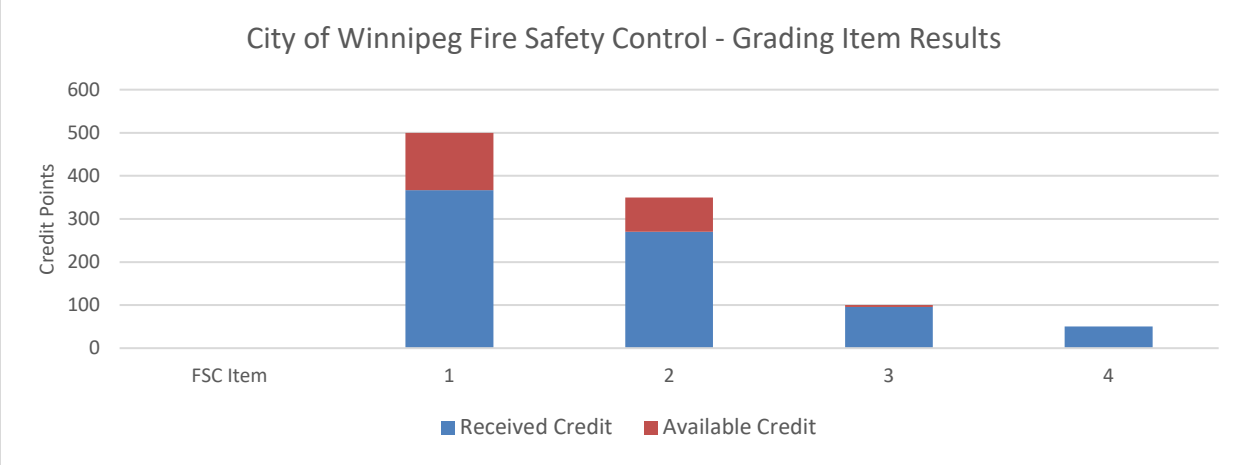


Fire Safety Control Grading Items

Fire Safety Control grading consists of four (4) items and makes up twenty percent (20%) of the Public Fire Protection Classification (PFPC). Areas reviewed in the assessment of the Fire Safety Control (Fire Prevention and Public Education) are as follows:

- FSC-1 – General Program
- FSC-2 – Codes and Enforcement
- FSC-3 – Building Construction Laws
- FSC-4 – Electrical Code and Inspection

Fire Safety Control (20%) – Fire Prevention and Public Education



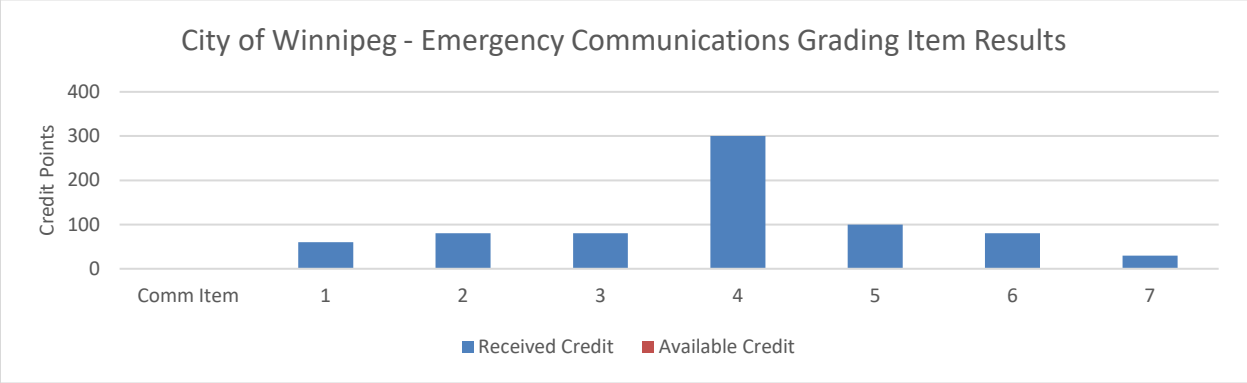
Emergency Communication Grading Items

The Emergency Communications grading consists of seven (7) items and makes up ten percent (10%) of the Public Fire Protection Classification (PFPC). Areas reviewed in the assessment of the Emergency Communications are as follows:

- Comm-1 – Communication Centre

- Comm-2 – Means of Transmitting Alarm by Public
- Comm-3 – Fire Department Telephone Service (Incoming from Public)
- Comm-4 – Means of Alarm Dispatch
- Comm-5– Dispatching Service
- Comm-6– Operations Radio
- Comm-7– Miscellaneous Factors

Emergency Communications (10%)



We would like to thank members of Winnipeg Fire Paramedic Service as well as staff from the City of Winnipeg for participating in the Grade update. Please note that this letter is private and confidential. 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 City of Winnipeg to assist in planning the future direction of fire protection services.

Robert McGuinness, P.Eng, PMSFPE,
Technical Director,
Fire Underwriters Survey

Appendix A Fire Insurance Grade Maps



WINNIPEG, MB

Scale = 1:36,057 (0 375 550 1,100 1,650 2,200 Meters)

Commercial Lines Insurance - Public Fire Protection Classification

Fire Underwriters Survey

Legend

- Fire Hall
- Road
- Fire Protection Boundary
- 1
- 1 (Private Hydrant Protected)
- 2
- 2 (Private Hydrant Protected)
- 3
- 3 (Private Hydrant Protected)
- 4
- 4 (Private Hydrant Protected)
- 5
- 5 (Private Hydrant Protected)
- 6
- 6 (Private Hydrant Protected)
- 7
- 7 (Private Hydrant Protected)
- 8
- 8 (Private Hydrant Protected)
- 9
- 9P
- 10

These maps and figures are not intended to illustrate the exact response distance or fire insurance grade coverage areas but can be used to aid in determining the fire insurance grade that should be applied to the property in question. Fire Underwriters Survey does not warrant or make any representations with respect to the quality, completeness, currency or accuracy of anything contained in this map, the fitness of this map for any purpose or results obtained using information contained in this map and is not responsible for any action taken in reliance on information contained in this map. In all cases, field data should be used to confirm the data and accuracy of these maps; if differences are noted please contact Fire Underwriters Survey at 1-800-665-5661.

Date Drawn: 2025-07-24

Drawn By: Opta GIS

☐ Preliminary ■ Final

■ Commercial ☐ Personal



WINNIPEG, MB

Scale = 1:36,057

0 275 550 1,100 1,650 2,200 Meters

Personal Lines Insurance - Dwelling Protection Grades

Fire Underwriters Survey

Legend

- Fire Hall
- Road
- Fire Protection Boundary
- 1
- 1 (Private Hydrant Protected)
- 2
- 2 (Private Hydrant Protected)
- 3A
- 3A (Private Hydrant Protected)
- 3B(F)
- 3B(L)
- 3B(S)
- 3B
- 4
- 5

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