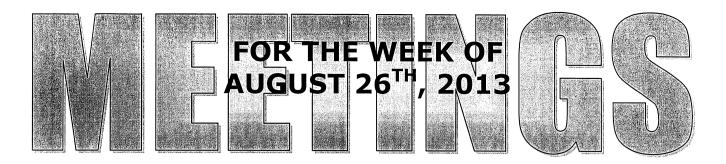




Committee Meeting of Council August 26, 2013 at 6:00 p.m.



Monday, August 26, 2013

6:00 p.m.

Committee Meeting of Council Council Chambers, 2<sup>nd</sup> Floor,

City Hall

7:00 p.m.

Regular Meeting of Council Council Chambers, 2<sup>nd</sup> Floor,

City Hall

GENERAL GOVERNMENT COMMITTEE

Monday, August 26, 2013

Page 1

Chairperson: Vice-Chair: Members: Ex-Officio:	Councillor Lawlor Councillor Anthony Councillors Bain, Maroosis Mayor McDonald
GG-2011-16	Report from C.M. Conrad dated August 2, 2011 re Election campaign signs (C07/2011/ELECT/GENERAL).
GG-2013-06	Report from Christina Murphy dated March 8, 2013 re Smoking By-Law, Restaurant and Bar Patio Amendment (C00/2013/BYLAW/SMOKING).
GG-2013-07	Report from Paul Valenti dated May 10, 2013 re Purchasing By- Law (C00/2013/BYLAW/PURCHASE).
GG-2013-09	Report from Margaret Karpenko dated August 6, 2013 re 2014 Operating Budget Timelines and Process (F05/2013/OPEBU/GENERAL).

COMMUNITY SERVICES COMMITTEE

Monday, August 26, 2013

Page 1

Chairperson: Vice-Chair: Member: Ex-Officio:	Councillor Mendicino Councillor Mayne Councillor Vaillancourt Mayor McDonald
CS-2001-35	Rezoning applications by Consolidated Homes Ltd. – Golf Club Road (D14/2001/CHLTD/GOLFCLUB).
CS-2003-37	Condominium application by Rick Miller on behalf of New Era Homes Ltd McKeown Avenue (D07/2003/NEHL/ MCKEOWN).
CS-2004-29	Rezoning and Plan of Subdivision applications by Rick Miller on behalf of Grand Sierra Investments Ltd Sage Road (D12/D14/2003/GSIL/SAGERD).
CS-2011-04	Motion moved by Councillor Mayne on January 24, 2011 re Designated Off-Leash Dog Area (R00/2011/PARKS/DOGPARK).
CS-2013-18	Motion presented by Councillor Maroosis and Councillor Mendicino on June 4, 2013 re Age Friendly Community (D00/2013/GENER/GENERAL).
►CS-2013-21	Report from Grant Love dated August 7, 2013 re North Bay Fire Protection Services Study by Fire Underwriters Survey (P00/2013/FIRE/GENERAL).

# CS-2013-21

Draft Recommendation:

"No recommendation".

POO/2013/FIRE/GENERAL/O2

#### **CITY OF NORTH BAY**

### REPORT TO COUNCIL

RECEIVED CITY OF NORTH BAY

AUG - 7 2013

**Report No:** CSBU 2013 - 79

**Date:** August 7, 2013

**Originator:** Fire Chief, Grant Love

CLERK'S DEPT.

**Subject:** Receipt of the August 2013 City of North Bay Fire Protection Services

Study by Fire Underwriters Survey

#### RECOMMENDATION

That Council receive the August 2013 City of North Bay Fire Protection Services Study by Fire Underwriters Survey and that it be referred to Committee so that it can be presented by a FUS representative during the August 26, 2013 Committee Meeting.

#### BACKGROUND

Fire Underwriters Survey<sup>TM</sup> (FUS) is a national organization that provides data on public fire protection for fire insurance statistical work and underwriting purposes of subscribing insurance companies.

Fire Underwriters Survey<sup>™</sup> Certified Fire Protection Specialists conduct detailed field surveys of the fire risks and fire defenses maintained in built up communities (including incorporated and unincorporated communities of all types) across Canada and the results of these surveys are used to establish a Public Fire Protection Classification<sup>™</sup> (PFPC) for each community. While Fire Underwriters Survey is not involved in rate making matters, the information provided through the Fire Insurance Grading Index is a key factor used in the development of Commercial Lines property insurance rates. The PFPC is also used by underwriters to determine the capacity of risk they are willing to assume in a given community or section of a community.

The overall intent of the PFPC system is to provide a standardized measure of the ability of the protective facilities of a community to prevent and control the major fires that may be expected to occur by evaluating in detail the adequacy, reliability, strength and efficiency of the protective facilities and comparing the level of protection against the level of fire risk in the built environment.

The Fire Underwriters Survey also uses PFPC information to develop the Dwelling Protection Grade (DPG), which is utilized by Personal Lines insurers in determining property insurance rates for detached dwellings (with not more than two dwelling units). The Dwelling Protection Grade is a measure of the ability of the protective facilities of a community to prevent and control the structure fires in detached dwellings by evaluating the adequacy, reliability,

The PFPC program recognizes the efforts of communities to provide fire protection services for citizens and property owners. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. The program also provides measurable benchmarks for fire departments and other public officials to consider as they plan for, budget, and justify improvements.

Fire Underwriters Survey's PFPC information plays an important role in the decisions insurers make affecting the availability and price of property insurance. Approximately 85% of all Canadian insurance companies — including the largest ones — use PFPC information in one or more of the following ways:

- to identify opportunities for writing new business
- to achieve a financially manageable concentration of property risks
- to review loss experience in various rating territories
- to price policies, offer coverages, and establish deductibles for individual properties

Each insurance company establishes its own rates/premiums that are charged to policy holders. The methodology each company uses to calculate premiums for property insurance may differ and depends on the individual company's fire-loss experience, underwriting guidelines, and marketing strategy.

General guidelines to the benefits of improved PFPC ratings for property owners of Commercial Lines insured properties:

- PFPC may affect availability, capacity and pricing for a variety of Commercial Lines insurance coverages
- Assuming all other factors are equal, the price of Commercial Lines property insurance in a community with a good PFPC is lower than in a community with a poor PFPC

In many communities, fire suppression may be only one portion of the fire department's overall responsibility. FUS recognizes the dynamic and comprehensive duties of a community's fire service.

Communities make numerous complex decisions in planning and delivering emergency services. However, Fire Underwriters Survey only evaluates features related to property losses from fire (risk and protection).

The attached report is a combination of Fire Underwriters Survey's PFPC and DPG for the City of North Bay, along with an assessment of how the growth in the built environment since their last survey impacts the level of protection. The information provided in addition to the normal survey, included a section on station location, staffing and comparisons for achieving grading levels. Due to proprietary information included in the report, a redacted copy is available for the general public.

Fire Underwriters Survey main focus is on the insurance industries needs in their grading system. That means that it is more of a risk

### 2. EXECUTIVE SUMMARY

This report outlines the most significant findings of a Fire Underwriters Survey of the City of North Bay. The City of North Bay requested SCM Opta Information Intelligence Inc. (OPTA) to conduct a survey to evaluate the current fire protection programs and fire protection resources within the City for the purpose of updating fire insurance grading classifications. A second objective of the report was to provide analysis of the impacts that may be seen if specific service level realignments of the North Bay Fire and Emergency Services were to occur.

The most recent Fire Underwriters Survey was completed 2004, and only included the updating of Fire Department grading components to take into consideration changes that had occurred at that time. Since the time of the last survey, the community has experienced some growth with respect to the built environment; it is likely that growth will impact the needs and benchmarks to which the City's fire protection installations will be measured against.

In order to determine the fire protection needs in the City of North Bay, a fire hazard and life safety assessment was undertaken. The purpose of this review was to identify and quantify fire risk, fire hazard and life safety issues related to fire protection.

The four areas of protective/preventive facilities that were measured each have an assigned relative classification on a scale of 1 to 10, with 1 representing the highest standard of protection and 10 representing no protection. The conclusions and recommendations of our assessment are described throughout this report.

The fire insurance grades for the City of North Bay have been updated to reflect the service levels throughout the City. The Dwelling Protection Grade details (DPG) have been maintained with the exception of Fire Station No.2. Fire Station No.2 has been assigned a DPG Class 2, while all other fire stations have maintained the optimal Dwelling Protection Grade of Class 1. The Public Fire Protection Classification (PFPC) has been updated to more accurately reflect the service levels provided throughout. Each fire station is assigned an individual Public Fire Protection Classification, which is a recent change from the past wherein the entire City was provided with one PFPC. Fire Station No.1 and No.3 have been assigned a PFPC 4, while Fire Station No.2 has been assigned a PFPC 5. Table 15-1 City of North Bay and FPA Fire Insurance Grading Classifications is provided to illustrate all fire insurance grades attributed to the City of North Bay.

The report is supplied with key recommendation which have been developed to assist in future planning of fire protection programs, as well as achieving a PFPC 3 per City of North Bay Resolution #2004-711.

## **ENGINEERING & WORKS COMMITTEE**

Monday, August 26, 2013 Page 1

Chairperson: Vice-Chair:

Councillor Vrebosch Councillor Koziol Councillor Campbell

Member: Ex-Officio:

**Mayor McDonald** 

EW-2010-03

Report from A. Korell/J. Houston dated March 26, 2010 re Kate Pace Way west end bike route connection between

Memorial Drive and Gormanville Road

(R05/2010/KPWTR/WESTENDR).

## **ITEMS REFERRED BY COUNCIL FOR A REPORT**

DATE	ITEM
March 29, 2005	Backflow Prevention Program survey of all industrial, commercial and institutional buildings (due September 2005).
September 21, 2009	Review, update and consolidation of Noise By-Law (due June 30, 2010).
May 3, 2010	Track the net financial benefits created through increased assessment as a result of the Airport Industrial Community Improvement Plan sites being developed.
January 24, 2011	Comprehensive review of City owned Lake Nipissing accesses.
July 4, 2011	Comprehensive Status Report relating to BCIP (due July 2014).
July 16, 2012	Review of water and sewage rates for the dispensing facility on Patton Road (due March 2013).
July 15, 2013	Amendments to Municipal Elections Act.