

# CASE STUDY: Fire Underwriters Survey

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Using FUS, an underwriter typed in the address of a commercial risk and instantly received a detailed fire grade. The fire grade offered a breakdown of the nearest fire hall's ability to respond to a fire; namely, the number of fulltime fire fighters, their training programs, the type of equipment employed, and the communication systems used.

FUS also illustrated the distance of the fire hall to the risk and the time it would take to drive there. Finally, FUS offered geo-coded information about the nearest fire hydrant to the risk.

With all of this information, the underwriter could see that the risk had a good level of fire protection because the nearest responding fire hall had more than thirty experienced fire fighters on hand and they used modern, quality equipment. Drive time to the risk was only two minutes and the nearest fire hydrant was only fifty metres away, so the fire fighters could quickly connect the fire hoses and would benefit from a strong water flow because of their proximity to the hydrant. The underwriter visually verified all this information using the map images provided in FUS.

After adding the fire grade score directly into her rating algorithm, the underwriter was confident about the rate she would offer the building owner and about her ability to monitor her capacity based on this rate.



**Fire Underwriters Survey™**  
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