



Fire Protection Class

A New Standard in Fire Protection Class

Bring your fire risk evaluation capabilities for residential, commercial and public properties into the 21st Century with the CoreLogic® Fire Protection Class (FPC) solution. Utilizing up-to-date and regularly maintained fire station and fire response areas, coupled with an advanced geospatial application that calculates true driving distance and locations, FPC is a leap ahead of current fire risk solutions. While other solutions on the market may update only small areas of the country regularly and use estimated driving distance and imprecise street-segment or ZIP Code-based applications to determine property location, CoreLogic delivers a solution that provides a better answer to your fire risk problem.

Geospatial Fire Response Area Determination

The closest fire station may not always be the servicing fire station for a property. CoreLogic has developed geospatial fire response area boundaries for every fire department across the country. When evaluating a particular property, our PxPoint™ geocoding technology coupled with our Fire Response Area Boundary Layer returns the correct servicing fire station for that property. There is no need to wait on database updates as the FPC solution automatically assigns the correct fire protection class at the time that the home or business is entered. Additionally, using geospatial boundary determinations, fire protection class reassignments are expedited and global to all affected properties. CoreLogic FPC is not limited to municipalities and reports on all fire departments across the nation.

Using CoreLogic Fire Protection Class

Superior fire risk rating requires precise geospatial data returns. FPC uses several factors including: latitude/longitude, assessor parcel data, municipality boundaries, servicing fire response areas and road networks to provide spatial analysis that is critical to risk analysis and rating. Latitude/longitude and parcel data precisely locates the property. Municipality boundaries determine proximity to fire hydrants. Fire response areas depict the responding station location. Road networks and routing allow for true driving distance from the station to the property. CoreLogic FPC also offers the option of utilizing only our Fire Risk Factors for calculating your own fire risk or as a Fire Risk Score utilizing the American Association of Insurance Services, Inc. (AAIS) methodology for returning a calculated score.

NATURAL HAZARD RISK

KEY BENEFITS

CoreLogic Fire Protection Class

FPC is an advanced geospatial application from CoreLogic that provides a new standard in the way fire protection is measured.

- ▶ Nationwide database of fire stations and servicing fire response area is maintained and updated quarterly
- ▶ Utilizes PxPoint, a precise parcel-based geocoding engine for address level accuracy
- ▶ Distance from fire station is a calculation of true driving distances using an advanced routing application, not an estimation as utilized by other vendors
- ▶ Available as Fire Risk Factors for calculating a custom risk score or as a Fire Risk Score utilizing the AAIS methodology

American Association of Insurance Services (AAIS)

For customers who want a calculated score for their fire risk rating, CoreLogic FPC supports the criteria set forth by the American Association of Insurance Services:

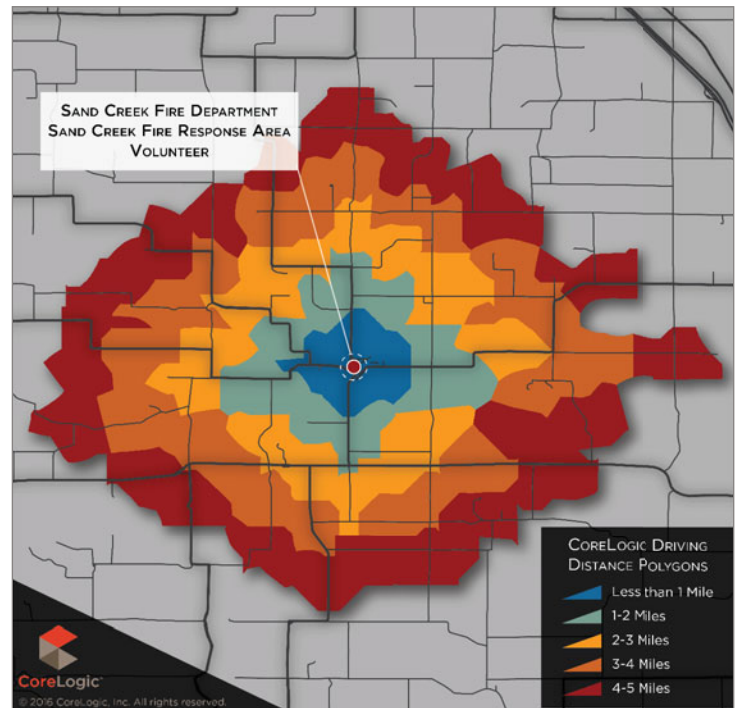
- ▶ **Protected** – Buildings located within five road miles of a responding fire department and within 1,000 feet of a fire hydrant are to be classified as Protected, as follows:
 - ◆ **Protected 1** – One mile or less from responding fire department.
 - ◆ **Protected 2** – More than one mile, but two miles or less from responding fire department.
 - ◆ **Protected 3** – More than two miles, but three miles or less from responding fire department.
 - ◆ **Protected 4** – More than three miles, but four miles or less from responding fire department.
 - ◆ **Protected 5** – More than four miles, but five miles or less from responding fire department.
- ▶ **Partially Protected** – Building is located more than 1,000 feet away from a fire hydrant, but is within five road miles of a responding fire department.
- ▶ **Unprotected** – Buildings located in areas that are classified as neither protected nor partially protected.

Fire Protection Data at Your Fingertips

CoreLogic ordering solutions provide you the flexibility to access the Fire Protection data by peril and on a transaction basis to quickly and easily get the precise data you need in a budget friendly way. Our ordering technology makes it easy to incorporate parcel-level natural hazard and premium tax data into your underwriting process—with no IT implementation required.



True driving distance within five miles of the responding fire station, and accurate fire response area delivers a more advanced and accurate fire risk evaluation.



Example of Fire Protection Class drive distance layer used to identify responding fire station.



Fire Protection Class map visualization provided to see fire station locations in proximity to property location.

FOR MORE INFORMATION, PLEASE CALL 855-267-7027

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