



Fire Protection Class

Accurately Assess Your Fire Protection Risk

Understanding a property's risk of fire damage based on the ability of firefighting personnel to suppress a fire is essential when establishing fire protection policy premiums. The CoreLogic Fire Protection Class (FPC) allows you to accurately assess your fire protection risk using up-to-date and regularly maintained fire stations and fire department response areas.

Offering an advanced geospatial application that calculates true driving distances coupled with flexibility in implementation options, FPC is a leap ahead of current fire protection assessment solutions. While other solutions on the market update small areas of the country regularly using estimated drive distances and imprecise street segment or even ZIP Code based applications to determine property location, CoreLogic delivers a more accurate, easy-to-understand solution that answers your fire protection risk problem.

Up-to-date Coverage

The fire station database is updated on a quarterly basis by adding new stations and removing stations no longer in service. The January 2018 release of the database contains 53,662 individual fire stations. stations and removing stations no longer in service. The January 2018 release of the database contains 53,662 individual fire stations.

Key Benefits

Fire Protection Class is powered by the most comprehensive updated fire station database in the U.S.:

- Fire response details for over 29,000 fire departments nationwide.
- Parcel boundary and centroid data from 3,220 counties, which account for over 150 million parcels across the U.S.
- Details on more than 99% of properties nationwide.
- Patented technology that quickly analyzes and normalizes data, delivering clean and consistent information.

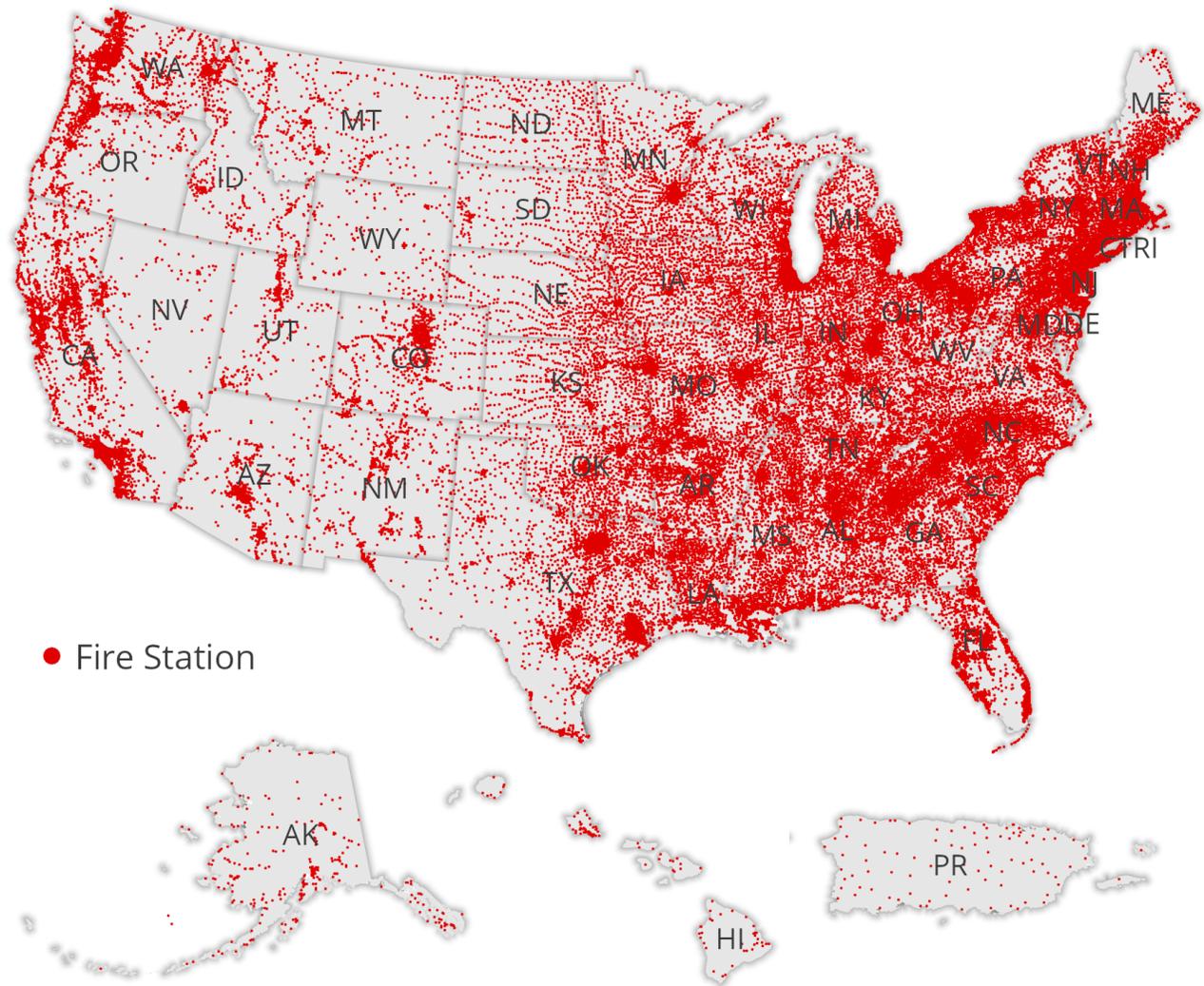


Figure 1. CoreLogic's fire station database provides up-to-date, country-wide coverage

Attributes included in the fire station database:

- Fire Station Name
- Situs Address of Fire Station
- Situs City Name
- Situs State Abbreviation
- Situs Zip Code
- Fire Response Area (FRA) Name
- Fire Response Area ID
- Code Indicating Source and Status
- Date Collected
- Date Verified
- Date Updated
- Station Longitude and Latitude
- Type of FRA (paid, volunteer, combination, subscription, or private including Airport, Military, Prison, Industrial and Hospital)

Pinpoint the correct responding fire station

CoreLogic maintains its own proprietary geospatial fire station database, which represents fire station locations that have been collected from federal, state and local jurisdictions with rooftop-level accuracy.

Fire station locations are verified using:

- Parcel-level geocoding and spatial technologies
- Accurate road network data
- High-resolution aerial photography
- Personal contact surveys

Identify primary fire response areas

In addition to fire stations CoreLogic maintains spatially accurate fire department boundaries which delineate local fire response areas that have been collected from state, and local jurisdictions. The January 2021 release of the layer contains 29,730 fire response areas.

Attributes Include:

- State and County FIPS Code
- State Name
- County Name
- Fire Response Area Name
- Data Source
- Date Annexed
- Date Updated
- Date Verified
- Fire Response Area ID

Confirm the availability of municipal water for fighting fires

CoreLogic FPC uses the most up to date municipal boundary files to determine access to hydrant water. Water availability is based on the assumption that all municipalities have accessible fire hydrants within their boundaries at a minimum of 1,000 feet spacing, but often even more frequently between 250 to 500 feet apart. Our research shows that 93% of addressed parcels in incorporated areas are within 1,000 feet of a hydrant and consequently municipal boundaries have a strong correlation to water availability. Our municipal boundary file is updated quarterly using annexation ordinances and other boundary information provided by local governments.

Did you know that the closest fire station to a property is not always the station assigned to servicing that property?



Figure 4. The fire station outside the FRA has a matching ID to the FRA, but responds to the properties outside of the FRA.

Determine true driving distance

Determining which properties are at high risk requires an accurate, granular method for measuring distance to the nearest fire station. CoreLogic can calculate road distance and drive time from any structure to nearest set of fire stations using two different distance measurement options: Drive distance polygons for installation behind your firewall and single address distance calculation on-the-fly via Riskmeter.

Drive distance polygons, proprietary to Corelogic and updated quarterly, represent pre-generated driving distances around each fire station in a polygonal boundary format. In increments of 1, 2, 3, 4, 5, and greater than 5-mile driving distances from each fire station, this format allows for faster batch file assignments and use with any geocoding applications. Via our Riskmeter platform, users receive exact routing distances, as well as driving time, for single addresses on-the-fly.

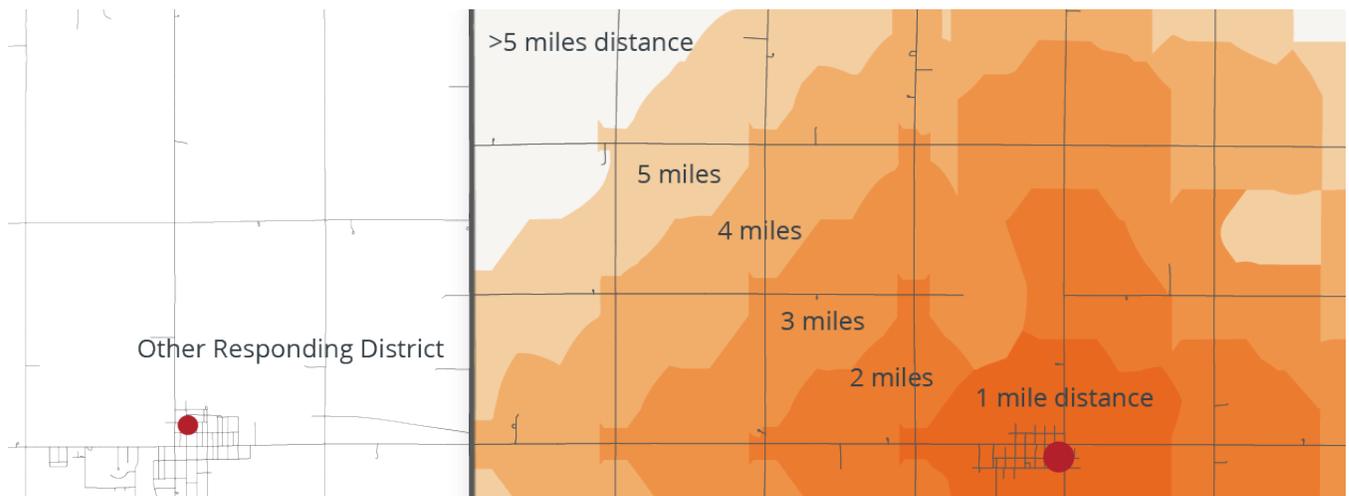


Figure 5. Fire Protection Classification illustrated by distance to fire station.

FPC - Putting It All Together

While individual components such as fire stations are available as standalone solutions, the complete FPC solution provides the most comprehensive assessment of your fire protection risk by combining distance to fire station, responding fire department, and water availability in an easy to understand and implement score.

The following classes are included in the FPC score:

- **Protected** - Structures located within 5 road miles of a responding fire department and within 1,000 feet of a water source:
 - Protected 1** - Less than one mile from responding fire department
 - Protected 2** - Between one and two miles from responding fire department
 - Protected 3** - Between two and three miles from responding fire department
 - Protected 4** - Between three and four miles from responding fire department
 - Protected 5** - Between four and five miles from responding fire department
- **Partially Protected** - Structures located within 5 road miles of a responding fire department, but more than 1,000 feet from a water source.
- **Unprotected** - Structure is located in areas that are classified as neither protected nor partially protected

Our FPC scoring matrix uses the American Association of Insurance Services, Inc. (AAIS) methodology, which is accepted by all state Department of Insurance agencies.

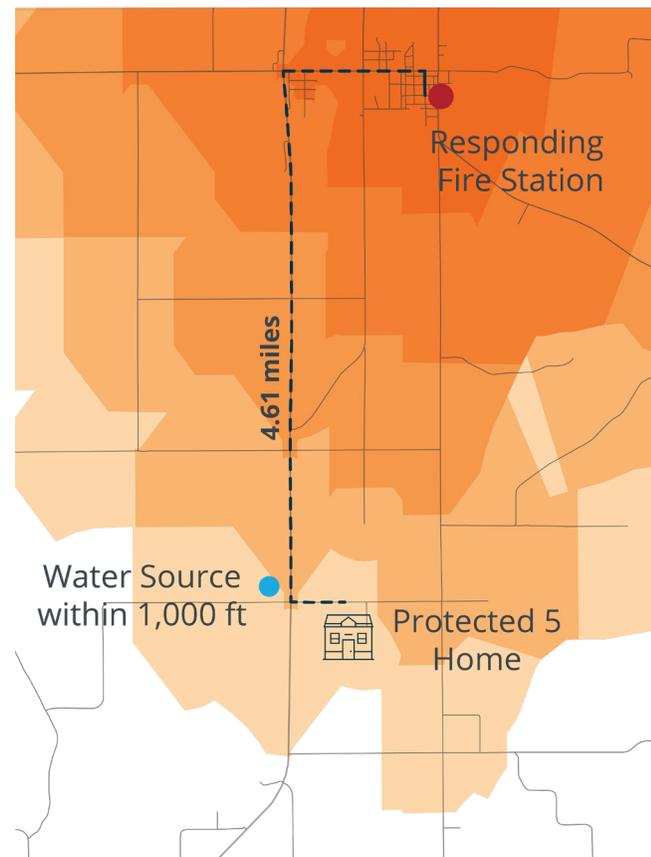


Figure 6. Property classified as Protected 5

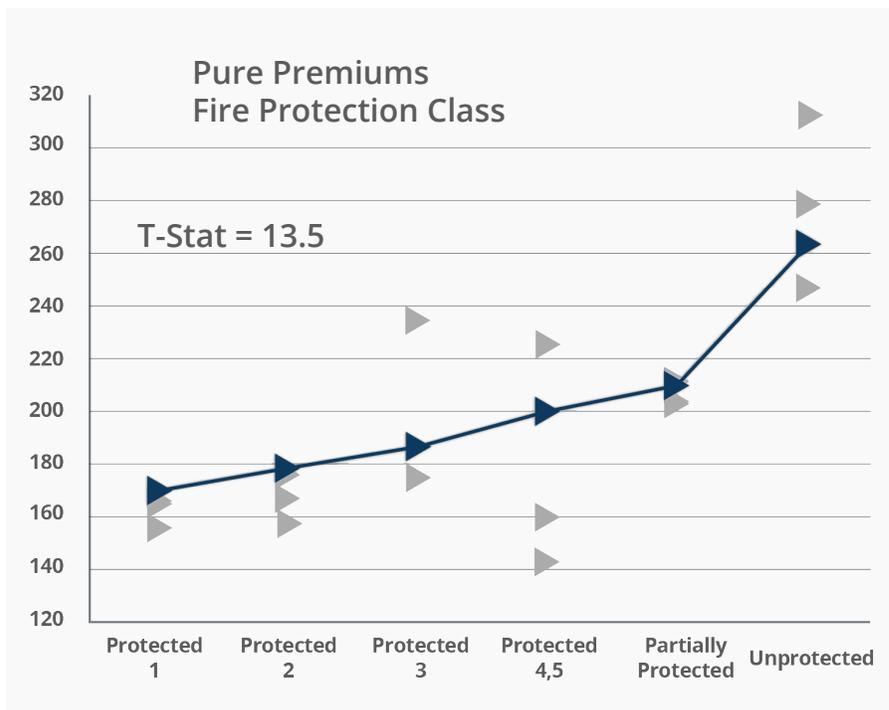


Figure 7. Pure premiums using the FPC solution show high correlation between the distance from a fire station and the average pure premium

Benefits

CoreLogic has built a current, predictive fire protection solution that is flexible in its implementation. CoreLogic FPC is the most cost effective, updated and accurate solution on the market. As seen in figures 8 and 9, the accuracy, currency, and simplicity of the CoreLogic FPC provides a better explanation of the variances in the expected average pure premiums.

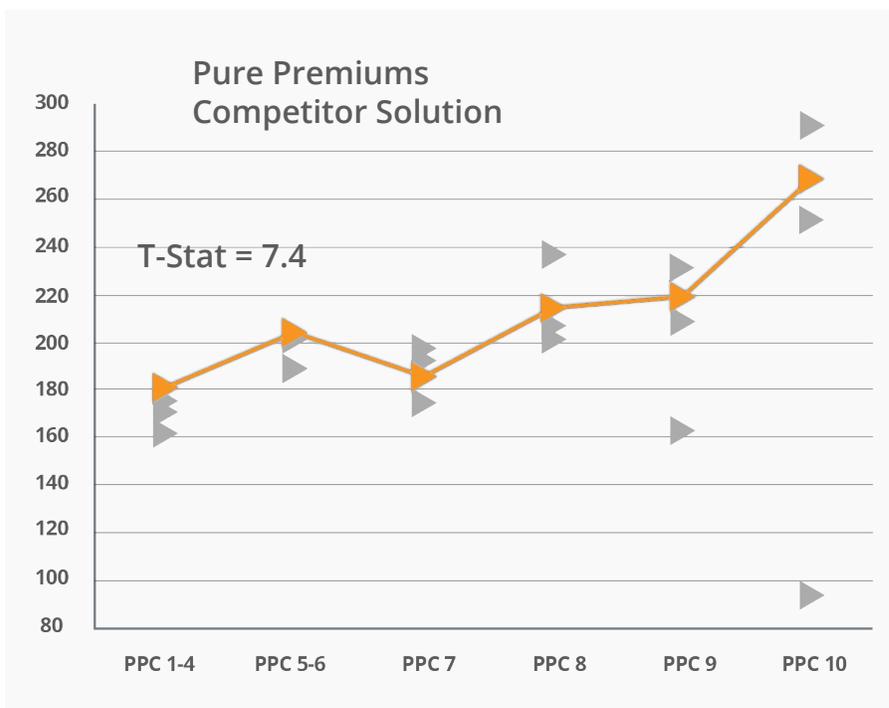


Figure 8. Pure premiums using the competitor's solution show an unexpected trend relative to the rating factors used in most fire rating programs

Don't settle for anything less. Put the power of Fire Protection Class to work so that your business can make informed decisions with confidence.

For more information, please visit corelogic.com/products/fire-protection.aspx

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