

Washington State Survey and Rating Bureau



Frequently Asked Questions

Q. Who are the Washington Survey and Rating Bureau (WSRB)?

A. WSRB is Washington's premier source of property underwriting and rating information for the insurance industry. The WSRB operates as a non-profit, public-service institution. Their services are available to all companies licensed to sell property insurance in Washington, and to the public, including consumers, agents, and professionals involved in promoting sound fire protection practices. The operation of WSRB is funded by an annual assessment of their subscribers, based on premiums written in Washington. WSRB has been in continuous operation since 1911, with roots that go back into the 19th century. <http://www.wsrb.com/wsrbweb/company/wsrbwho.aspx>

Q. What does the WSRB do that affects me as a citizen and the VRFA as my fire service provider?

A. They inspect and evaluate the fire defenses and building code enforcement of cities, counties, and municipal fire districts to develop and publish comparative classifications. These classifications can help the public in the goal of achieving adequate and equitable insurance coverage. Improvements to a WSRB Public Fire Protection Classification may result in lower fire insurance premiums on homes and businesses in that community.

Q. Why is this important to me and our community?

A. An essential part of the process of calculating fire insurance rates is determining the public protection classification for the given city or fire district where the risk is located. Communities are assigned a class between 1 and 10, with 10 indicating no creditable fire protection, using our filed and approved Municipal Grading Schedule. There are about 700 grading entities in the state of Washington, half of which are class 7 or better. Communities with insufficient fixed water systems are evaluated using our minimum criteria for class 8 and minimum criteria for class 9.

Over several years an improved classification can result in millions of dollars saved by the businesses and homeowners via reduced fire insurance premiums. The VRFA service area currently has insured properties with an assessed value of over \$7.6 billion. It is important to note however that the public fire protection classification is not the only factor affecting your rates. Contact your insurance agent for details on the impact of a rating change to your specific property or policy.

Q. How does the WSRB establish the classification?

A. The WSRB collects data from a variety of agencies including the cities, the fire service providers and others by issuing a request for Public Protection Survey Information

This contains the information needed by the WSRB when they notify a community of their intent to perform a grading. It consists of a current map of the community, and several questionnaires. Generally, the information they request is in the following categories:

Current boundaries, Water systems, Water consumption, Hydrants – number, location, inspection and maintenance programs, Flow tests, Fire department apparatus, Pump tests, Ladder tests, Vehicle maintenance programs, Response to structural alarms, fire station staffing levels, Automatic and mutual aid, Equipment and Hose inventories, Training programs, Fire station locations and facilities, Dispatch systems, Fire Inspection programs, Building Code enforcement, Pumper Supply Points and Tender operations.

This data is then verified and entered by the inspector into the WSRB evaluation tool where it identifies areas that “deficiency” points are added. All communities start at zero deficiency points and go up from there. Like in the game of golf, the lower the score the better. A community with the maximum of 5000 deficiency points has no fire protection capabilities whatsoever and would be classified as a 10 on the WSRB rating system.

Q. Who was re-graded in this last process?

A. The VRFA requested the re-grade behalf of the cities of Algona, Auburn, Pacific and King County Fire District #31 due to the length of time since the last grading and the significant changes in some of the communities since the formation of the VRFA and annexations that were completed since 2007. Although the WSRB tries to re-grade where needed every 7 years or so, the VRFA service area had grades that were over 10 years old in many of the communities.

Q. How would you summarize the results of this process?

The VRFA and our partner communities improved the overall grade (total score) of each community. It is worth noting that classifications are identified within a 500 point spread. i.e. 1500 to 2000 deficiency points equals a Class 4. The VRFA will coordinate with the cities and the district to review the results and determine what if any improvements are viable to further reduce the public fire protection grade.