



We Are Your *Independent*
Rating Bureau

GETTING THE MOST FROM WSRB

WSRB is a unique service in that going into a year, everything is paid for. Essentially, we are a pre-paid asset. No matter how often you access our data or services, the price does not change. The question then, are you taking advantage of everything that is offered? Below are some services and ideas that you have access to now that will help control or reduce your operating costs. Your people are your greatest asset, we have ways to help them work faster, smarter and lower your costs.

www.wsrb.com

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P 509-487-3899 F 509-487-3922

WEB SERVICES FOR PUBLIC PROTECTION

They say that nothing is free. Maybe that's true, but this is pretty close! By installing a few lines of code - with our assistance - you can automate your policy writing system so that it looks up and writes the correct protection class. You eliminate almost all manual checking for protection classes because your system is accessing ours and doing the work for you.

LOSS COST DOWNLOAD

A little more complicated than web services but not by much. We have designed a system that will deliver to you all of the Specific Rates current in Washington for installation in your commercial quote system. When your customer comes up for renewal, your system checks for changes. If there are none, it places the correct specific rate on that building and moves on. No more manual checking each year for each building. A huge processing savings.

BASIC RATING TRAINING

Errors are costly. Lost opportunities, market conduct exams, angered agents, their frustrated clients, re-quoting, reissuing . . . the list just doesn't stop. The hard fact is that many insurance raters, underwriters and processors (not to mention computer programmers updating your systems) have learned property rating by entering risks on the system. They often have little understanding of the nuances or even how the formulas work! WSRB offers comprehensive training on how property is rated. This can be for an individual, a department, as a refresher or for new employees. It doesn't matter to us who the group is, what matters is helping you. We can teach your staff property rating so they can be more effective!

TECHNICAL TRAINING

Understanding certain operations and the hazards associated with them are the bedrock of good underwriting. WSRB is a recognized leader in automatic sprinkler systems, fire rating and building fire issues. We provide coursework (with Continuing Education credits, if needed) on Automatic Sprinkler systems, Restaurant UL 300 fire suppression, woodworking, spray and paint booths, construction types, earthquake and much more. We are happy to train in your office or any location that works for you. Large or small groups and best of all - its free!

PREMISES REPORT

The premises report is a very basic casualty report that provides you with what we see when our WSRB Surveyors are surveying a building for your Commercial Property Report. More in-depth casualty reports are available on a fee basis from our subsidiary, Building Metrix, Inc.

ANOTHER IDEA – CASUALTY INSPECTIONS

Did you know that WSRB's subsidiary, Building Metrix, Inc (BMI) does many of the ISO inspections in Washington as a vendor? You order and buy the report from ISO but the work is done by WSRB surveyors, your dependable Independent Bureau staff contracted by BMI. You get the best of ISO and WSRB; next time you order an ISO casualty inspection, ask that BMI perform the work!

If you do not use ISO for your inspection work (BMI has a non-compete with current ISO customers), call us up and ask for a BMI survey. If done in conjunction with a WSRB Specific Rate survey or sprinkler report the cost is greatly reduced. If you have custom questionnaires, we can do those for you instead. How is that for cost effective? A high quality WSRB Commercial Property Report and a casualty review!