
WSRB Public Protection Grading Program

Fair and equitable rating of property insurance requires accurate information about the local fire protection. The WSRB, through its “Grading Schedule for Municipal Fire Protection” and our extensive knowledge of fire hydrant location and water flow levels is able to provide that information.

How does the Public Protection Grading Program work?

The WSRB collects information on every fire district or department in the State of Washington. In addition, we have mapped the location of over 90% of the fire hydrants now in use.

The WSRB evaluation of the fire departments or districts covers training, staffing, equipment, maintenance and location of each station. We then are able to calculate a Grading or Classification on a scale of 1-10. One represents the very best fire protection that can be provided; ten indicates that most property in that area would be unprotected by fire services or by services that do not meet minimum standards.

What are the important elements in Fire Protection?

As mentioned above, the WSRB field representatives visit each district or department on a rotating basis or as major changes take place. Some of the areas we evaluate are:

- Personnel
 - Training- How many hours are spent training and are the skills worked on applicable?
 - Are the Fire Houses properly and fully staffed?
- Equipment
 - Is the equipment modern, in a good state of maintenance?
 - Is the equipment appropriate for the structures to be protected?
 - Is there enough equipment?
- Location- Are the fire houses located so that they are within 5 miles of structures to be protected and logically placed so that they can respond quickly?
- Water supplies- No fire can be fought without enough water. Does the district have sufficient water available through hydrant systems or tankers to meet the required fire flow demands? These water supplies must also be reliable. A pond, swimming pool or stream, for example, that freezes over in the winter is not useful.

The classification or grading of fire departments and districts not only ensures that fire rates reflect the actual protection that a community can expect; it also acts as an incentive to improve or maintain the local fire services capabilities. It helps local authorities plan and

budget for the type of improvements that will actually assist their areas and more efficiently use scarce resources.

Where are the Community Classifications found?

Appointed agents or employees of subscribing insurance companies may register on the WSRB web site (www.wsrb.com) and access the mapping technology of PROTECTION. This web site contains a wealth of information about hydrants, fire station location, streets, roads and the fire protection available by address. It is a fast, accurate method of determining the exact classification or grading *at the risk* for Class Rated structures.

While registration and access to the WSRB web site is limited to subscribing companies, their employees and appointed agents, the WSRB will advise anyone of the class at their address by calling our Customer Service Department at 206-217-0101. We do, however, recommend that insurance consumer's contact their agents first as each individual company may apply this information in a different manner or may use their own system.

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