

## Building Code Effectiveness Grading Schedule (BCEGS) Overview

The Building Code Effectiveness Grading Schedule (BCEGS) evaluates the building codes adopted in a community and the community's enforcement of these codes. BCEGS particularly emphasizes building-code requirements designed to mitigate losses from natural hazards.

The concept is simple: communities with effective, well-enforced, up to date building codes should demonstrate better loss experience when a catastrophe strikes and insurance rates can reflect that. The prospect of reducing damage to buildings and ultimately lower insurance costs provides an incentive for communities to enforce their building codes rigorously.

The evaluation process starts with WSRB collects information from a building department in three major areas.

- **Administration of Codes:**  
This includes a review of building-code edition in use, modification of the codes, training and certification of code enforcers, building officials' qualifications, public-awareness programs and participation in code-development activities and the appeal process.
- **Plan Review:**  
In this area we review staffing levels, experience of personnel and level of detail in the plan review process.
- **Field inspections:**  
A review of this category includes a look at staffing levels, experience of personnel, level of detail of inspections, final inspections and issuance of certificates of occupancy.

WSRB then analyzes the data collected and assigns a classification of 1 to 10 to the community. A Classification of 1 represents exemplary commitment to building code enforcement; a classification of 10 indicates no recognizable building code enforcement. Insurers can use the BCEGS classifications for insurance rating and underwriting purposes - generally offering lower premiums in communities with better protection. Any building constructed in the year a community is classified or later will be eligible for the classification of the community.



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The BCEGS program will encourage the implementation and enforcement of effective, up to date building codes. Effective building code enforcement should result in safer buildings, less damage, and lower insurer costs from catastrophes.

For more information on the Building Code Effectiveness Classifications contact:

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