

Protection Class Evaluation Overview

WSRB evaluates all Washington communities for their fire protection/suppression capability using a schedule approved by the Washington State Office of the Insurance Commissioner. WSRB assigns each community a Protection Class of 1 through 10, where 1 indicates exemplary fire protection capabilities, and 10 indicates the capabilities, if any, are insufficient for insurance credit.

The Protection Class evaluation process recognizes the efforts of communities to provide fire-protection services for citizens and property owners. This is why insurance companies use Protection Classes to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the evaluation provides a real incentive for improving and maintaining fire protection. By classifying communities' ability to suppress fires, WSRB also helps the communities evaluate their fire-protection services.

The Grading Process

Evaluations are conducted on both a request and non-request basis. Requests for evaluation must be signed by the mayor or a fire district commissioner, and should include a brief explanation of improvements made that would warrant a new evaluation. Upon receiving a request for evaluation a questionnaire will be sent to the community. The questionnaire helps the community prepare for WSRB's visit by covering the major areas of the evaluation. When the questionnaire is completed the field survey can be scheduled.

For communities that do not request an evaluation, WSRB will initiate a new evaluation by sending the community the evaluation questionnaire.

To determine a community's Protection Class WSRB objectively evaluates four major areas:

- **Fire Department**
WSRB reviews such items as engine companies, ladder companies, distribution of fire stations and fire companies, automatic aid received, response to alarms, equipment carried on apparatus, apparatus maintenance, pumping capacity, reserve apparatus, department personnel and training.
- **Water Supply**
Water supplies used are reviewed to determine their adequacy for fire-suppression purposes. Major tasks include calculating required fire flows (gpm) for buildings and conducting flow tests to measure water pressures (psi) and

volume (gpm). We also consider hydrant size, type, and installation, as well as the inspection frequency and condition of fire hydrants.

- **Emergency Communications Systems**

The community's 911 system is evaluated including facilities, handling and dispatching fire alarms, dispatch personnel and training.

- **Fire Safety Control**

Fire prevention activities such as fire code enforcement, public education and building code enforcement are reviewed.

After completing the field survey, WSRB analyzes the data and calculates the Protection Class for the community. The evaluation then undergoes a quality review. The community will receive a notification letter identifying the new Protection Class along with a summarizing report.

Buildings and property located within the rated community are eligible for the Protection Class Rating of the community if they meet the distance to fire station and distance to fire hydrant requirements. If these requirements are not met the building will receive a different Protection Class Rating than the community.

Please contact WSRB Public Protection Department for more information.

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