

The Washington Surveying & Rating Bureau (WSRB) is an independent, non-profit public service organization serving the Property and Casualty insurers and citizens of Washington.

WSRB evaluates all Washington communities for their fire protection/suppression capabilities. Using a schedule approved by the state Office of Insurance Commissioner, WSRB assigns each community a grade of 1 through 10, where 1 indicates exemplary fire protection capabilities, and 10 indicates the capabilities, if any, are insufficient for insurance credit. There are about 700 cities and fire districts in the state, with about half grading Class 7 or better.

It is sometimes thought that a Class 4 community has a “better” fire department than a Class 8 community, but that is not what the classifications mean. In fact, the fire department itself makes up only about 40% of WSRB’s evaluation. Another 40% of the evaluation focuses on the public or private water supplies available to fight fires with. Other factors include the capabilities of the 911 communications/dispatch center, as well as the climate and geologic features of the community. More than half of a community’s classification is based on capabilities that are not under the direct control of the fire department.

Once WSRB has determined a community’s new classification, insurance companies are notified and may begin using the new classification. However, when a community is graded Class 5, for example, this does not mean that every home or business is given that classification. Using state-of-the-art technology, WSRB determines how close a building is to a fire hydrant and a fire station, and modifies the classification accordingly.

When a community improves its classification, there is often a corresponding savings in a property owner’s insurance premium. However, insurance companies are not required to follow WSRB’s recommendations, and WSRB does not supervise or set insurance premiums. Anyone who wants to know how a change or potential change in their community’s classification could affect their premiums should contact their insurance agent.

WSRB works closely with the fire chiefs of Washington State to insure that the classification process is fair, equitable, and representative of the actual conditions and challenges they face. WSRB staff review new procedures and technologies, as they become available, for their effectiveness in fighting fires. For 100 years, WSRB has been a leader in encouraging effective improvements in fire fighting capabilities and helping communities save lives and property.

*For more information, contact Robert Ferrell, 509.487.3899 ext. 8102*