



Your Independent Rating Bureau

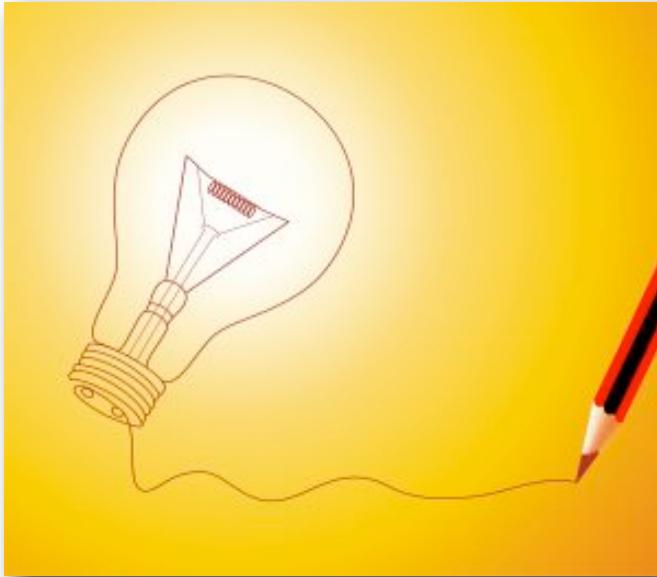
**WASHINGTON SURVEYING &
RATING BUREAU
QUARTERLY NEWSLETTER
AUGUST 2009**

The WSRB newsletter is a compilation of information about the rating bureau and other pertinent insurance topics.

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Introducing a new Protection Class & a Change to Tender Credit

The Washington Surveying & Rating Bureau has **two** changes of note regarding fire protection. Both changes take effect January 1, 2010.

New Protection Class 9A

Always proactive, the WSRB meets with the Washington Association of Fire Chiefs on a regular basis. Our goal is to stay current with modern fire fighting

methods and other community issues.

One of the critical issues covered in these meetings is covering dwellings that are more than five miles from a recognized fire station but still inside the protection zone of the fire district. As you know, fire protection does not stop at that imaginary line. However, people owning homes and businesses outside the line are automatically classified as Protection Class 10.

Though it is a nationally recognized rule, the current system needs improvement. To determine just how to improve the system and how to account for diminishing protection as distance increases, we need some statistics.

But statistics aren't available. The WSRB believes that property in a fire district should never be called "unprotected" and should be given the credit it deserves.

In an effort to gather those statistics and critical information we have created a new public protection classification. It is PC 9A. This new protection class applies to dwelling property that is more than five road miles from a responding fire station but still within a fire department's legal response boundary.

Protection Class 10 is now reserved for property **outside** the boundaries of any recognized fire department. If you insure a dwelling that is within a fire district but over five miles from a recognized fire station, it is now a Class 9A.

At the beginning there will no change in the rates. PC 10 and PC 9A will have the same factors. However, we expect this to change as information is gathered.

The WSRB believes that property in a fire district should never be called "unprotected" and should be given the credit it deserves.

Tender Credit

The second change of note is Tender Credit (or Tanker Credit). If the term is not familiar, tender or tanker operations are used when fire hydrants are not available in an area. So the fire department must bring water to the scene to suppress a fire. We evaluate tender operations for tender credit based on the fire department's response, its staffing levels and water flow capabilities.



Starting January 1, 2010 credit for tender operations will change. Dwellings receiving tender credit will be reduced one class from the class of their district, to no better than Class 5. Dwellings in Class 8 districts will continue to be rated Class 8.

This change is necessary to accurately reflect the difference between property that is protected by a standard fire hydrants and property where the only water available is hauled to the scene.

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What's New at WSRB— Position Papers

The WSRB/WIEB Position Papers

We have a brand new reference tool. These detailed discussions from the Washington Surveying & Rating Bureau (WSRB) and the

Washington Insurance Examining Bureau (WIEB) were developed to explain the sometimes-confusing, multiple—and differing—rule interpretations that have come to our attention.

You can find them on the **Members** page at www.wsrb.com. Log onto the site and look on the **Documents/Request** dropdown on the menu bar for the articles.

Please take a moment to check the out the first one. It (2009 -01) is a discussion titled: ***Office Business Personal Property Theft Relativities for Special Causes of Loss on specifically rated buildings with no published Office CSP Code.***

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Questions—Questions—Questions

That's one of the reasons we're here. If you have questions, please contact us through the ?Ask WSRB? email form at www.wsrb.com. We will research your issue and get your questions answered quickly!

Do you have a rating question?

Ask WSRB: WSRB has a new website form to "Ask WSRB" your rating questions and a new ratings help Q&A page located in the **Members** section.

Login on the navigation menu and go to **Documents/Request** on the dropdown menu. Find **Ask A Rating Question**. Give us your question or questions and we will provide you with the answer. The WSRB can even help you with staff training if needed.

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Compliance? Let WSRB Map the Way

As you know, compliance is not just one simple process. It is a complex course of action for insurers with must-be adhered to guidelines. From product development to agent and underwriter and to claims representatives, compliance is an important part of day-to-day activity.



If one part of the method of operation falters, everyone involved has to deal with the aftermath. That leads to a critical question: what can you do to ensure compliance?

WSRB has your compliance solution.

WSRB offers a wide variety of solutions individualized for agencies and for companies based upon your specific needs to compliment our base Solutions centerpiece.

WSRB has your compliance solution.

Products offered in the marketplace not only need to meet federal and state guidelines but they must be developed, marketed and retained in compliance with such guidelines. WSRB can help you get that product ready for market.

All it takes is one phone call or an email to begin our partnership in planning, developing, and implementing a compliance solution that meets *your* needs.



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What's new at WSRB— Subscriber Services

Subscriber Services: Our goal is to provide answers to questions about subscriber assessments, products and services. We provide solutions to needs for services, products or other subscription matters.

On the next page you'll find our list of training seminars. All give continuing education credits for agents and company representatives with licenses.

Our goal is to provide answers to questions about subscriber assessments, products and services.

The WSRB will conduct the courses in your office or at any location you choose:

WSRB—Who we are: An in depth look at the history and purpose of the WSRB. Includes an overview of available tools and web site features. (1 hour of CE)

Construction Types: The course covers the six basic commercial construction types. It provides basic information on burn rates, what one, two or more hour protection means and construction issues when related to fire. (1 hour of CE)

Automatic Sprinkler Systems: This course goes over the operation of an automatic sprinkler system from sprinkler head to riser valve. It also includes discussion of fast response system, deluge coverage and stack limits. (1 hour of CE)

Hood and Vent Systems UL 300-Restaurant Fire Suppression: Many underwriters require UL 300 systems in order to write a restaurant. Questions on what they are and how they work are covered as well as how to recognize the system when in place. The course also covers hood and vent systems. (1 hour of CE)

Paint booths and Dust collection: Paint booths and wood shop dust collection systems are part of many different manufacturing risks. The student will have a good understanding of what the requirements are and what these systems should include to provide a safe work area and reduce the risk of fire.

Click [here](#) to learn more about our training seminars

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WSRB Contact Information

To become a subscriber or schedule training, please click [here](#) to contact Tracy Skinner, Manager

For rating training click [here](#) to contact Terry Krueger, Subscriber Services Administrator

For Compliance Supervisor Erica Brownell
Click [here](#).

For Public Protection Class at Risk, log into our Members section, choose PROTECTION on the dropdown menu under public protection.





InsureSafe—Coming Soon

WSRB's subsidiary, Building Metrix, Inc., is getting ready to release its new web application, InsureSafe™, in collaboration with Succeed Management Solutions, LLC.

What does this mean for you? Agents currently using the WSRB website for critical rating information will soon be able to get this same information as part of an entire sales suite

designed to make you more valuable to your clients.

InsureSafe™ will provide sophisticated contact management tools and a suite of safety applications to help your clients manage their working environment. InsureSafe™ is not only a tool for your use, but can also be a source of revenue for you.

There is no charge for a basic account. It gives you all the WSRB rating services you are used to receiving. For a modest fee additional services can be added as desired.

New features have been designed to assist you in underwriting risk. These new features will also help you manage existing clients and to prospect for new ones. InsureSafe™ is something you are not going to want to be without. Stay tuned!

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What's New at WSRB—WSRB PROTECTION Program

The New & Improved WSRB PROTECTION Program

WSRB is proud to announce a new and improved PROTECTION program. It has the look and feel of the original with many added enhancements:

- New data sources.
- Address scrubber incorporated into every address search.
- It will find approximately 60% more of those difficult to find addresses.
- Return added details on fire stations within 2 or 5 miles of a given location.
- With a simple input of year built, it will return a BCEG grade.



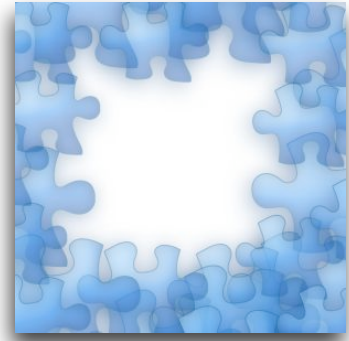
Look for more enhancements coming soon.

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Get the Most out of Your WSRB Membership?

Are you taking advantage of all that the WSRB has to offer? You need to check the updated version of ***Getting the Most from WSRB***. Click [here](#) to download your copy.

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What's New at WSRB— Public Protection Grading Program



13 New Market Segment Programs

With the recent approval of Funeral Homes, WSRB has gained approval for 13 Market Segment programs! They are:

- Funeral Homes - circular 2006-15
- Plumbing and HVAC Contractors - circular 2006-07
- Apartment Building Owners, Dry Cleaning and Laundry Facilities, Florists, Janitorial Services, Staffing Firms - circular 2006-05
- Personal Care Services - circular 2005-16
- Self Storage Facilities - circular 2003-28
- Hotels, Motels and Inns - circular 2002-02
- Restaurants - circular 2001-05
- Supermarkets - circular 2001-04
- Auto Service Risks - circular 1999-16

Rating Classes Help keep your staff knowledgeable and up-to-date on Rating Rules and Guidelines. Classes include:

- Property Rating
- Commercial Lines Manual (CLM)
- Rule 85
- Blanket Rating
- Customized classes to fit your needs

Also The Updated Bulletin and PPCM / BCEG Manual are now available, the PPCM/BCEG Manual is also now available in 2 different formats, Adobe PDF or Macromedia Flash.

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