



Your Independent rating Bureau

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

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

To access a story click the link below.

To return to this page, click “Back to the Top” at the end of each story

- [Our New Newsletter](#)
- [How to Use of Your WSRB Membership](#)
- [Hot topic: The Swine Flu](#)
- [Opinion: Home Sprinkler Systems—the Time has Come](#)
- [What’s New at WSRB](#)
- [WSRB to Launch a New Website For Agents](#)
- [Washington’s New Flood Notification Legislation](#)
- [Flood & Wind: the Controversy Continues](#)
- [Still Looking Bright: Insurance Industry Employment](#)
- [Vacation. No Vacation?](#)
- [Getting the Most from WSRB](#)



Our New Newsletter

WSRB has gone green.

Tradition has newsletters written, laid out and graphics added and then printed to paper ranging from practically pulp to very expensive. Then—at an often huge expense—those newsletters are bundled up in zip code zones and mailed to members.

Times have changed. We—like other organizations and businesses—have recognized the need to conserve and preserve the environment. In other words, we believe there are other, better uses for paper than our quarterly newsletter.

That's why you're now receiving our communication electronically.

This notation does not in any way diminish the importance of the communications we have mailed to you in the past or that we will be sending you in the future. The main purpose of this newsletter is to give you information on the Washington Surveying and Rating Bureau. It is one of the most important ways that we keep you in the loop on what we are doing that makes the way you do business easier and better.

As noted on the newly designed WSRB website, we are Washington's premier source of property underwriting and rating information. We've been giving the insurance industry the tools it needs to understand and manage risk since 1906 and the institution's roots can be traced back to the 19th century.

We—like other organizations and businesses—have recognized the need to conserve and preserve the environment.

One of those tools is this newsletter.

While we were evaluating the pros and cons of making this newsletter electronic, we also took a critical look at the information presented within its pages. Our conclusion is that there are issues affecting insurance and other facets of life that impact you that don't directly affect ratings or underwriting, but that do have influence on how you do business.

Some of those will now be included in our quarterly newsletter.

We hope you enjoy the new design and presentation of the newsletter and that you will give us feedback on the articles



included in them now and in the future. Click [here](#) to send us your comments. In the comment section select “Other” and put “Newsletter” in the text box.

[Back to the top](#)

How to Use Your WSRB Membership

Since you are members we know you are aware of some of the services provided by the WSRB. We want you to understand and use everything we have to offer. To do that we have developed a presentation in a PDF format or in a PowerPoint presentation that you can use to learn all we do for you.



Click [here](#) to download that presentation. It takes you to our home page. There you will scroll down and look for the ***New to WSRB.COM?*** segment.

As you know, the Washington Surveying and Rating Bureau (WSRB) is an information-gathering and publishing organization. We are an independent, authoritative resource for the insurance industry. That resource has many facets:

- We physically evaluate commercial buildings throughout the state to develop and publish equitable loss costs.
- We maintain a database of buildings that contains important underwriting information.
- Underwriters and Loss Control representatives rely on our Commercial Property Reports to help evaluate risks.

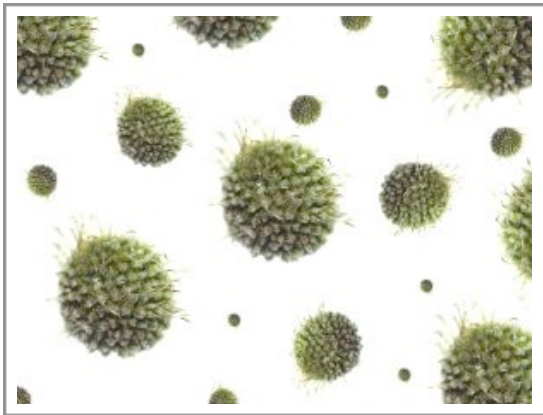
As a subscriber to WSRB we—on your behalf—prepare and file with the Office of Insurance Commissioner the rules, rates and forms for several lines of property insurance:

- Farm
- Commercial Fire and Allied Lines
- Businessowners
- HPR
- Dwelling and Homeowners insurance
- Public Protection Classifications are automatically filed on behalf of subscribers to this service.

- Building Code Enforcement Grades are automatically filed on behalf of subscribers to this service.

In addition, the WSRB inspects and evaluates the fire defenses and building code enforcement of cities, counties and municipal fire districts to develop and publish comparative classifications. These classifications can help our subscribers and the public in the goal of achieving adequate and equitable coverage.

Our on-line PROTECTION service provides Agents, Underwriters, and others with instant, accurate at-risk Public Protection Classifications and FEMA flood data. Our Public Protection information can be consumed directly into forms and applications with our Web Services.



[Back to the top](#)

Hot topic: The Swine Flu

At the time we composed this newsletter concern over the Swine Flu was spreading faster than the disease. Worries about this being the next great pandemic have prompted coverage on television, radio, newspapers, magazines and on the Internet and its news and social outlets.

Like you—we worry, too.

That worry got us to doing some checking of our own and here are some Swine Flu facts, some flu facts and some ways you can avoid getting the flu. These tips—of course—do not replace the good advice of your personal physician and they are in no way intended to be construed as expertise. You should—if you have questions—consult health officials.

- Influenza is a family of viruses: influenza A, influenza B and influenza C.
- Symptoms are fever, muscle aches, headaches, cough and sometimes diarrhea and vomiting. It is more severe than a cold.
- Usually the incubation period after contact with the virus is 24 to 48 hours.
- Flu viruses are transmitted via air through coughing and sneezing and through touching objects upon which fluids have been deposited.
- Flu viruses can live for weeks on dry surfaces.
- Flu viruses evolve constantly.

The Swine Flu



There is a myth that you can only get the Swine Flu from a pig. Not true. And eating pork will not give you the Swine Flu if it is cooked to an internal temperature of 160 degrees F.

The Centers For Disease Control and Prevention (CDC) says you can pick up the virus if you have contact with a pig, but human to human contact is a more likely source. The virus is spread in the air

by the coughing and sneezing of people who are infected. Those same people also leave liquids containing the virus on things they touch so you can pick it up if you touch those objects and then your mouth, eyes or nose.

At press time health officials were concerned but not enough to recommend that you isolate yourself from others. But the CDC does say you should not travel to Mexico—where the virus is said to have originated—unless absolutely necessary.

Just because you have flu-like symptoms does not mean you have the Swine Flu. However, health experts warn that if you do have severe flu-like symptoms it would be wise to go to a doctor or to a health provider as soon as possible.

By the way, the flu kills more than 30,000 people every year. Most of them are the very young and the very old or those with immune system failure. If the virus blows up, then young, healthy adults will be equally at risk. In fact, a pandemic—as past studies show—actually kills more young healthy adults than those considered a classic flu death risk. Their strong, aggressive immune systems overreacted and caused respiratory-system inflammation that became deadly.

Getting a flu shot and wearing a mask may keep you from contracting the Swine Flu, however, we have never seen this strain before. Health officials say it is a combination of swine, avian and human influenza.

The CDC notes that medications like Tamiflu are shown to be effective in treating this swine flu. Tamiflu did not exist in the 1918 pandemic that killed millions worldwide.



10 Flu Myths

Dr. Robert Shmerling of Harvard Health Publications at the Harvard Medical School recently published 10 myths about the flu that may help you.

- 1. You get the flu from the vaccine:** Shmerling said no. “People who get sick after receiving a flu vaccination were going to get sick anyway. It takes a week or two to get protection from the vaccine. But people assume that because they got sick after getting the vaccine, the shot caused their illness.”
- 2. If you’re healthy you don’t need a vaccination:** Everyone benefits from a vaccination, he said. “Current guidelines suggest that children ages 6 months to 19 years old, pregnant women, and anyone over age 49 be vaccinated each year. In addition, the flu shot is recommended for healthy people who might spread the virus to others who are particularly susceptible.”
- 3. A flu shot is all you need:** Wrong. “Avoid contact with people who have the flu, wash your hands frequently, and consider taking anti-viral medications if you were exposed to the flu before being vaccinated.”
- 4. The flu is just a bad cold:** No. The flu is the flu, it’s a virus and it kills 36,000 people a year and infects another 200,000.
- 5. If you feel good you can’t spread the flu:** Shmerling said 20% to 30% of the people who spread the disease show no symptoms.
- 6. You don’t need a flu shot every year:** Yes you do. The virus mutates every year.
- 7. You get the flu from going out in the cold without a coat or with wet hair or from sitting in a draft:** Wrong. You can only get it when exposed to the virus.
- 8. Feed a cold, starve a fever:** You need more—not less—fluids. “There’s little reason to increase or decrease how much you eat. Though you may have no appetite, starving yourself will accomplish little. And poor nutrition will not help you get better.”
- 9. Chicken soup speeds recovery:** Fluid from the soup is good. “Chicken soup has no other specific qualities that can help fight the flu,” Shmerling said.
- 10. The flu and antibiotics:** “Antibiotics work well against bacteria, but they aren’t effective for a viral infection like the flu.”





Prevention

Here's how the experts say you can avoid getting the flu:

- Vaccination is the best line of defense.
 - Hand washing is probably the easiest. Wash thoroughly before you eat or prepare food. Do the same after coughing or sneezing. It is a good idea after using the toilet or changing a diaper. If you can't find soap and hot water, use something alcohol-based.
- Be careful with medicines. Using the wrong combinations might protect you from one disease but make you susceptible to another. This time of year a consultation with your doctor about the medications you are taking would be valuable.

And—again—we emphasize that if you have flu-like symptoms see your doctor or a health professional. The information contained in this article is just that—information.

[Back to the top](#)



Opinion: Home Sprinkler Systems—the Time has Come

Legislatures around the country are winding up the people's business. Yet in state-after-state one important piece of business continues to be ignored. Residential fire sprinklers don't cost that much for new construction or for a remodel.

And most importantly—they save lives.

A smoke alarm can only alert the occupants to a fire in the house ... it cannot contain or extinguish a fire. Residential sprinkler systems can!

The WSRB supports passing laws that at least require new construction to have them. It is a no-brainer. Equipping a home with fire sprinklers is like having a full-time firefighter on duty at a residence 24/7.

In 2007 the National Fire Protection Association put out a paper titled ***Fire Loss in the U.S.***

They concluded that, "Schools, office buildings, factories, and other commercial buildings have benefited from fire protection sprinkler systems for over a century. To prevent investments in buildings and machinery, the textile mills in New England began using sprinkler systems over 100 years ago following a series of devastating fires which claimed many lives and destroyed entire businesses."

If businesses know this and in many cases are required by law to have sprinkler systems, why not the same policy for homes?

"Millions of Americans have installed smoke alarms in their homes in the past few decades, but a smoke alarm can only alert the occupants to a fire in the house ... it cannot contain or extinguish a fire. Residential sprinkler systems can!" the report said.

Here are the scary statistics from the National Fire Protection Association from that 2007 report:

- 414,000 residential fires
- 2,895 civilian fire deaths
- 14,000 civilian fire injuries
- \$7.5 billion in property damage

Nearly 3,000 deaths and 14,000 injuries—many of which could have been avoided according to several studies by the Federal Emergency Management Agency's (FEMA) United States Fire Administration. Add to that the millions in property damage and it makes a person scratch their head.



There's more. The U.S. Fire Administration offers some alarming statistics:

- A fire occurs in a residential structure in this nation every 79 seconds.
- Families with children, senior citizens, and handicapped members have special fire protection needs.
- Home sprinkler systems provide added protection for these people.
- Home sprinkler systems also protect firefighters because if a fire occurs they will be fighting one of less intensity.



Then there is the insurance aspect for homeowners installing home sprinkler systems. Discounts average about 10%. Insurance from homeowner underwriters will vary depending on type of coverage. A recent poll of property and casualty insurers by HFSC showed that discounts as high as 35% are offered for homes with sprinklers.

So not only is a family safer, but the insurance discount over time can pay for the cost of the system.

Harris Interactive did a poll on home sprinkler systems:

- 69% of the nation's homeowners think having a home sprinkler system adds value to the home.
- 38% are more likely to purchase a new home with them than without.
- 45% say a home with sprinklers is more desirable.
- 51% think they are more desirable because of the added safety.
- 63% of those surveyed know they can purchase home sprinkler systems if they desire.

What is going on here? With all of the emphasis lately on health, safety on the highway, safety in classrooms, safety on the job, and so on why aren't states jumping on the bandwagon?

In March of this year John Caulfield of the home builder magazine *Builder* pegged the problem. He said Legislatures in 11 states are considering bills to **prevent** the application and enforcement of building codes that mandate automatic home sprinkler systems in the construction of new homes.



“Many of these proposals bear the fingerprints of the states' HBAs [home builder's associations], whose members have long opposed sprinkler mandates and have revved up their lobbying activities since last September, when the International Code Council voted in favor of adding a provision to the International Residential Code that calls for the installation of sprinkler systems in all new one- and two-family home construction. That lobbying seems to be thwarting whatever momentum fire services thought they had gained from the ICC vote.”

And we don't know why. It is estimated that adding a home sprinkler system costs between \$1 and \$1.50 per square foot. In a 2,000 square foot house it doesn't add that much cost. Estimates vary but it ranges from 1% to 1.5% for new construction. And when you compare that to the cost of the loss of human life and the senseless destruction of property by fire the price seems quite reasonable.

Here are the real facts:

- Installing both a fire sprinkler system and smoke alarms reduces the risk of death in a home fire by 82%.
- Only the sprinkler closest to a fire activates.
- 90% of fires are contained by just one sprinkler.

Debunking the myths:

- It is extremely rare for sprinklers to go off accidentally.
- If one does, water damage from a sprinkler is less than from other plumbing mishaps.
- Cigar smoke, burned toast or other smoke related odors do not set off a sprinkler system. Only high temperatures associated with real fire can do that.

In Bend, Oregon recently two incidents in a week point out the value of a home sprinkler system. When firefighters arrived at a cabinet shop they saw smoke coming out of the building, and the business' employees standing outside waiting for help. Inside the sprinkler system kept the fire at bay until it could be put out. Earlier that same week at another business a fire was controlled by the sprinkler system until firefighters could put it out.

**Installing both a fire
sprinkler system and
smoke alarms
reduces the risk of
death in a home fire
by 82%.**



Bend Fire Inspector Cindy Kettering said fires double in size every one to two minutes. As it did in these cases, she notes that a fire sprinkler system makes a critical difference in stopping the growth of a fire.

Nothing we have found demonstrates the importance of adding these requirements to the construction of new homes more than a video sent to us by the Orange County Fire Authority in California. Click [here](#) to check out a video posted in the Public Education Resources section of our website. The videos are accompanied by this quote:

“In 2004, Orange County Fire Authority (OCFA) set out to demonstrate a point... residential fire sprinklers save lives.”

What you will see in the two videos is a dramatic demonstration of how in little more than a minute fire can get so out of control and so hot that if you were in the room you might not make it out.

The fire is quickly extinguished in the sprinkler-protected room.

Though the WSRB is currently reviewing its position on the residential sprinkler program and new information will be announced soon, we are surprised at the resistance to such laws and the lack of screaming consumers demanding this kind of a safety feature.

What do you think? Click [here](#) and send us your thoughts and comments.

[Back to the top](#)

What's New at WSRB

We never stop working to improve the services we provide. As with any progressive organization, things at WSRB are always changing and we encourage you to check the website (www.wsrb.com) every month to see what we've added.

- The 2008 WSRB Annual Report is now available.

Getting the most from WSRB is a new link on our home page.

We have a new and improved PROTECTION program that looks and feels like the original but with some impressive enhancements:

- New data sources



- Address scrubber incorporated into every address search.
 - It will find approximately 60% more of the difficult 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.
 - And still more enhancements are coming soon.
- Check out the 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.

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
- 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.

[Back to the top](#)



WSRB to Launch a New Website For Agents

Using the Washington Surveying & Rating Bureau is free. For those not familiar with the WSRB, we inspect—or survey—property in Washington and provide underwriting reports and loss costs for commercial and residential buildings.

Agents in Washington or agents or agencies outside of the state that do business in Washington need to use us. We file on behalf of insurance companies doing business in the state. Our goal is to get relevant, accurate and timely information to the insurance companies you represent. We also provide that information to you which doubles the chance of it getting to the companies you represent.

Agents and companies access our services by calling our customer service reps in Seattle at 206.217.9772 or in Spokane at 509.487.3899. Many just use the PROTECTION system via the website at www.wsrb.com.

Like all businesses we regularly upgrade, enhance and improve our website to give you and the companies you work with the up-to-date information and services you need to get your job done.



Our next enhancement is coming soon. Though it is a valuable tool to agents, in the past the focus of the WSRB website has been companies. We are going to launch an incredible new agent website through our affiliate company, Building Metrix, Inc. (BMI) that will be for and about agents.

The difference is an easier, more agent friendly website. Our BMI site will have all the features that agents enjoy on the WSRB site and more. We have added services agents need like links to premium finance companies, inspections, flood, etc.

If you have questions call the WSRB in Seattle at 206.217.9772 or in Spokane at 509.487.3899 or check out the website: www.wsrb.com.

[Back to the top](#)

We regularly upgrade, enhance and improve our website to give you and the companies you work with the up-to-date information and services you need to get your job done.



Washington's New Flood Notification Legislation

The devastating floods that occurred Washington the last two years demonstrated that the public knows very little about flood insurance.

Many consumers are not aware that their homeowners policy does not cover damage from flooding. The Washington Legislature—at the recommendation of Washington Insurance Commissioner Mike Kriedler—recently passed Senate Bill 5417. This directs that all property insured's without flood coverage be notified of that gap and be given a statement with directions on how to buy it the coverage.

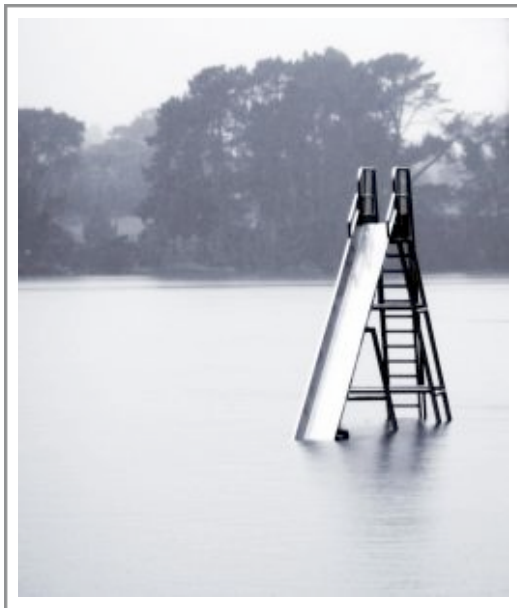
Here is the statement: "This policy does not cover damage to your property caused by flooding. The federal government offers flood insurance through the National Flood Insurance Program to residents of communities that participate in its program. You can learn more about the National Flood Insurance Program at www.floodsmart.gov or by calling (888)-379-9531."



Mike Kriedler

The bill was signed by Governor Christine Gregoire and takes effect July 26, 2009.

The Washington Surveying and Rating Bureau is here to help. When you search for the proper Protection Class using our tool "PROTECTION", we automatically provide you with the most recent FEMA 100 year flood maps. Your risk is located accurately and mapped for you. We provide the location and distance of the nearest fire department that is responding, the Protection Class, BCEG Code *and* the Flood Zone.



Do you need the coding? There is a link to that also. As in all things like this, FEMA is **modeling** this data so things change. It rains harder, rivers or construction alters where the water goes or how much water goes there. The WSRB recommends that you physically check each risk whether in or outside of a flood zone and make you own decisions.

WSRB is Your *Independent* Rating Bureau! Let us know how we can help. Our Customer Service Department is always ready to assist you. Call 206-217-0101.

[Back to the top](#)



Flood & Wind: the Controversy Continues

Congress has extended the National Flood Insurance Program (NFIP) until September 30, 2009. A disagreement between the House and the Senate on whether wind coverage should be added to the NFIP is the hang-up for a long-term renewal of the program.

Last year the Senate passed an extension of the NFIP to 2013 and forgave the program its nearly \$19 billion in debt. Much of the deficit came from damages from 2004's Hurricane Katrina. It is Katrina's impact that has also set up the current Congressional impasse.

The House version to extend the NFIP added wind damage insurance coverage to the flood currently offered. Mississippi Congressman Gene Taylor (D) is behind the wind coverage legislation, also titled the multi-peril insurance bill. He thinks it is necessary to clarify what causes damage in situations like a hurricane.

"As long as the insurance industry is allowed to require home and business owners to purchase separate wind and flood policies from different carriers—some private sector and others public being state and government property insurance policies, the artificial question of whether wind or water caused the property damage will continue to be a property owner's financial nightmare," Taylor said.

The Senate didn't—and still doesn't—buy Taylor's argument and unable to reach a compromise, both chambers passed the current temporary extension.

And undeterred Taylor introduced his multi-peril legislation again in 2009.

"Because the property insurance industry continues to cherry pick portions of the market it wants, home and business owners remain burdened with a patchwork maze of insurance options which often are quite limited and expensive for the 55% of Americans who live within 50 miles of the nation's beautiful coastlines," he said.

Opponents of adding wind coverage say that's not the issue.





The national flood program is deep in debt. Though most believe Congress will eventually forgive the \$18 to \$19 billion in debt—depending on your source of information—adding wind coverage to the program would likely increase the financial burden on a program that obviously cannot current support itself.

The Government Accountability Office (GAO) says to add wind to

the flood program would mean the necessity of rebuilding the NFIP from scratch. A mechanism to set rates would have to be developed. New building code standards would be necessary for some communities to be eligible for the coverage. In a report issued last year the GAO said it can't see NFIP manager the Federal Emergency Management Agency (FEMA) being able to create and monitor a new program with current staff and financial resources.

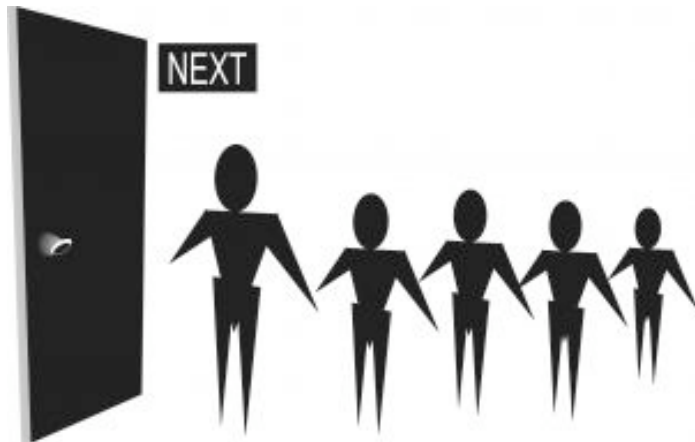
“Because of the potential for the program to insure only the highest-risk properties, this exposure could be very large,” the GAO report said. “If losses for a combined flood and wind program did exceed the premiums collected by the program, FEMA would be forced to borrow from the Treasury to pay those losses, potentially adding to FEMA’s total debt.”

And adding wind coverage to the nation’s flood program would also take business away from private enterprise and would cost jobs. At the time the GAO report was issued Justin Roth of the National Association of Mutual Insurance Companies (NAMIC) said, “The GAO report makes it very clear that such a change would benefit a small group of high-risk properties at the expense of the long-term stability of the NFIP and the federal taxpayers who will eventually have to bail out the program.”

Most in the insurance industry believe the solution to the wind verses water controversy will not be found in Taylor’s legislation. It will be in improving the private sector’s ability to take care of the needs of consumers and businesses when disaster strikes.

[Back to the top](#)





Still Looking Bright: Insurance Industry Employment

The U.S. Labor Department just published the Occupational Outlook Handbook 2008-2009 via the Bureau of Labor Statistics. It's packed with good news for those selling insurance. The report notes that between 2006 and 2016 employment for insurance sales will rise 13%.

By the way, the 2006 date is correct. It is how the report reads.

The key reason for the growth estimate is a reduction in how the Internet impacts the sale of insurance. Automation—contrary to original fears—is actually helping insurance agents take on more clients. And since most clients like the relationship they have with their agents and prefer personal contact to the impersonal computer, things are looking up. Way up.

“Insurance and investments are becoming more complex, and many people and businesses lack the time and expertise to buy insurance without the advice of an agent,” the report said.

Insurance and investments are becoming more complex, and many people and businesses lack the time and expertise to buy insurance without the advice of an agent.

Here's another positive if you are bilingual. The need for insurance agents speaking more than one language is growing because they can serve a wider range of clients than a monolingual agent.

Job openings will also come from a huge number of agents retiring in the next decade.

[Back to the top](#)

Vacation. No Vacation?

A couple of interesting polls came to our attention recently. The first is from a travel company called Ypartnership. It says though the recession continues to drag on and impact earnings and income, 66% of Americans are still planning to take a vacation in the next six months.



That form goes from a long, involved trip to just an overnight stay in a posh place.

We are—the survey notes—continuing to seek ways to cut costs and save money where we can. The survey of 2,200 people said 87% are booking packages to save money, 84% will spend less once they get on vacation and 64% are going to bag long vacations and just take more day trips.

Of those taking an extended vacation 54% will stay fewer nights.

This contradicts the Ninth Annual Vacation Deprivation Survey from Expedia.com. It says Americans aren't planning on taking all of their vacation days this year. Here's the breakdown:

- 34% aren't going to take all of their allotted days.
- Work pressure is said to be the reason.

That work pressure is from a third who admit that they have problems coping with work stress while they're on vacation. If work is stressing them out, they'd rather just be at work.

Here's what else Expedia.com found:

- The average number of vacation days received in 2009 is 13—down one day from the last three years.
- 40% of women feel guilty for taking time off work.
- 29% of men feel guilty for taking time off work.
- 39% are going to take a full week of vacation and then use the rest of the days randomly through the rest of the year instead of using them all at once.

[Back to the top](#)

Getting the Most from WSRB

WSRB is a unique service. Everything is paid for going into the year. We are essentially a pre-paid-asset. This means the price never changes no matter how often you access our data or services.



Our question to you: are you taking advantage of everything that is offered?

This article features services and ideas from WSRB that you can access now to help control or reduce your operating costs. We offer ways for your employees to work faster and smarter and that also lowers your costs.

Web Services for Public Protection

They say nothing is free. Maybe but this comes pretty close! By installing a few lines of code (that we will help with), you can automate your policy writing system so that it looks up and writes the correct protection class. You eliminate almost all checking done manually for protection classes. Your system is talking to ours and doing it for you.

Loss Cost download

This is a little more complicated than web services system in the previous section but not much. We have designed a system that will deliver all Specific Rates current in Washington for installation in your commercial quote system. When your customer comes up for renewal, your system checks for change. If there are none, it places the correct specific rate on that building and moves on. No more manual checking each year for each building. Expect huge processing savings.

Basic Rating Training

Errors are costly. Lost opportunities, market conduct exams, angered agents, angered insureds, re quoting, reissuing—the list just





doesn't stop. The hard fact is that many insurance raters, underwriters and processors (not to mention computer programmers updating your systems) have learned property rating by entering risks on the system. Unfortunately, they often have little understanding of the nuances or even how the formulas work!

WSRB offers comprehensive training on how property is rated. This can be one-on-

one, departmental, refresher or new employee. It doesn't matter to us what the group is or its size. What matters is helping you. We can teach your staff property rating so they can be more effective!

Technical Training

Understanding certain operations and the hazards associated with them are the bedrock of good underwriting. WSRB is a recognized leader in automatic sprinkler systems, fire rating and building fire issues. We provide course work (with Continuing Education credits if needed) on automatic sprinkler systems, Restaurant UL 300 fire suppression, woodworking, spray and paint booths, construction types, earthquake and much more. We are happy to train in your office or at any location that works for you. Large or small groups. And best of all—its free!

Continuing Education

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

Construction Types—1 Hour. Covers the six basic commercial construction types. Provides basic information on burn rates, what one, two or more hour protection means and construction issues when related to fire.

Automatic Sprinkler Systems—1 Hour. 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.



Hood and Vent Systems UL 300-Restaurant Fire Suppression—1 Hour. Many underwriters require UL 300 systems in order to write a restaurant. What are they and how do they work questions are covered as well as how to recognize the system when in place. The course also covers Hood and Vent systems.

Paint booths and Dust collection—1 Hour. 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.

Premises Report

The premises report is a very basic casualty report that provides you with what we see when our WSRB Surveyors are surveying a building for your Commercial Property Report. For more in depth casualty reports, we have these available on a fee basis.

Other Ideas

Casualty Inspections (Fee based service)

Did you know that WSRB's subsidiary Building Metrix, Inc (BMI) does many of the ISO inspections in Washington as a vendor? You order and buy the report from ISO. The work, however, is done by WSRB surveyors; your dependable independent bureau staff that is contracted by BMI. You get the best of ISO and WSRB. Next time you order an ISO casualty inspection ask that BMI perform the work!

If you do not use ISO for your inspection work (BMI has a non-compete with current ISO customers), call us up and ask for a BMI survey. If done in conjunction with a WSRB Specific Rate survey or sprinkler report the cost is greatly reduced.

If you have custom questionnaires, we can do those for you instead. How is that for cost effective? A high quality WSRB Commercial Property Report and a casualty review!

[Back to the top](#)

