



Your Independent Rating Bureau

**WASHINGTON SURVEYING &
RATING BUREAU
QUARTERLY NEWSLETTER
APRIL 2010**

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

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In This Issue — Changes at WSRB

This is an exciting time for the Washington Surveying and Rating Bureau. When we use the word “exciting” it probably should be in a bold, italicized and underlined font. Something like this: ***exciting***.



For months we have been working on major enhancements to the services we provide you — our subscribers. Products and services have been added that will not only improve what we do for you, but that will add profitability to your business.

This issue of our quarterly newsletter outlines the changes and how you can and will benefit from them. We encourage you to spend some time researching what we have done and contact us with your questions.

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**Insurance Agents:
BMI, InsureSafe — An Important
Change from WSRB**

InsureSafe™

**We've Been
Telling You
About It:
Now It's Here**

Some of you may have noticed you are now automatically directed to a new application when you log on the WSRB website. The application is developed especially for insurance agents by WSRB, Building Metrix, Inc. and Succeed Management Solutions, LLC. It is the BMI, **InsureSafe™** webpage. Over the next several weeks, all agents will be moved to this BuildingMetrix.com website.

You will still have access to all you've had before:



- PROTECTION
- Specific Loss Costs
- Property Reports
- And more...

Over the next several weeks, all agents will be moved to the BuildingMetrix.com website.

Now www.Buildingmetrix.com is the site for all WSRB information for agents. And like before — it's — **ABSOLUTELY FREE!**

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Protection Plus — An InsureSafe Plus

Adding **Protection Plus** to your InsureSafe account is a big agency plus. Comprehensive — and we mean **comprehensive** — risk assessment is fast and easy.

Protection Plus integrates Google street views and 3-D fly-by-maps, satellite, street and topographic views with a built-in distance measuring tool and demographic market data.

You can quickly access information on:

- The distance from an insured property to an earthquake fault.
- Soil liquefaction and type information.
- Exposure to wild lands and brush.
- Risk of Tsunami.
- Mud flow zones.
- FEMA flood zones.

Protection Plus is one of the most accurate measuring services available and gives you a complete, accurate picture of the risk.

The geographic positioning and information on a building from Protection Plus is pinpoint accurate, too. In fact, it is one of the most accurate measuring services available and gives you a complete, accurate picture of the risk.

Need an inspection to go along with the submission? Protection Plus can do it as part of the process and it's fast. Check this out:

- Want to know the distance to the nearest fire hydrant or fire station?
- Want to know if the station has paid staff or volunteers?
- Want to know what kind of buildings are near your insured?
- Want to know area building conditions?
- Want to know specific demographics for the area?



*Name the details you need and Protection Plus produces it — not in days — not in hours — not in minutes. **Protection Plus produces information in seconds.** These are cutting edge tools that used to be the province of reinsurers.*

Now they can be yours.

To add Protection Plus to your InsureSafe account contact:

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A Major Change in Commercial Class Loss Costs

WSRB has revised Rule 85. It will be effective on October 1 of this year.

The revision is for Basic Group 1 class rating eligibility criteria under Rule 85. This revision has required us to also revise Rule 84 — Oil Distributing Stations Class Rates (Class Codes 1751 and 1752) and the Terrorism Pricing — Federal Backstop Rule in the Terrorism Supplement under Division Five — Fire and Allied Lines Manual.

To smooth any unintended impact due to a change in loss costs, a two-year transition rule is being implemented that limits changes in rates for individual insureds. It provides annual caps of +25% to -20%.

Here are many of the changes — but not all.



- Class rating eligibility is extended to additional occupancies, subject to criteria for size and construction applicable to class of risk.
 - *Light manufacturing (i.e. Textile Mill Products; Baking on Premises, Delivery to Outlets; Distilleries and Wineries)*
 - *Dry Cleaners and Dyeing Plants*
 - *Laundries*
 - *Tire Recapping and Vulcanizing*
 - *Waste and Reclaimed Materials including Yards*
 - *Building Supply Yards, Including Retail Lumberyards, Cole and Coke Yard*
 - *Mill Yards*
 - *Hotels*
 - *Limited Cooking facilities (i.e. Motels and Hotels with Limited Cooking Restaurant; Gambling Casinos with Limited Cooking Restaurants; Mercantile – Sole Occupancy Only – Restaurants with Limited Cooking)*
- Class rating is extended to all construction-types for non-habitational properties up to 5,000 square feet.
- The maximum size limitation for non-habitational properties of frame, joisted masonry or non-combustible construction is increasing from 5,000 square feet to 25,000 square feet.
- The maximum height limitation is eliminated.
- Motels without Restaurants will be class rated for all constructions if the total floor area is 5,000 square feet or less; and up to 25,000 feet for frame, joisted masonry or non-combustible construction.
- The Commercial Fire and Allied Lines line of business Classification Table is withdrawn from the multi-line Classification Table and introduced as a monoline Classification Table as a separate section under Division Five of the CLM.
 - *Classification and rating applicable to other lines of business or irrelevant to Fire are omitted.*
 - *Closely allied classifications have been consolidated.*



WSRB will provide the class loss costs associated with the expansion and necessary revisions of class rating eligibility. They are developed so the aggregate loss cost level is unchanged.

**If help or training is needed on the new rule, let us know
and we can help!**

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Report: The Annual Meeting of WSRB Subscribers

Much of the content in this quarter's newsletter was explained to the WSRB Subscribers on Thursday, March 18th in Bellevue. Also on the agenda was information on what WSRB did in 2009. Here are some statistics:

- In 2009 the WSRB surveyed 2792 buildings.
- We evaluated and graded 798 automatic sprinkler systems.
- There were 461 inspection reports written for BMI clients.
- Our monthly average for all types of reports was 338 in 2009.

Most important of all — WSRB took care of you — our customers:

- Customer Service fielded 7,513 assistance calls.
- During the year only 12 calls were lost.
- We offered many excellent and informative CE courses.
- We offered basic property rating training.

During the year WSRB:

- Evaluated 52 fire departments for PPC.
- Evaluated 53 building departments for BCEG.
- Held frequent meetings with fire chiefs at fire departments around the state.

WSRB:

- Improved workflows and reduced costs and paperwork.
- Reviewed and revised Survey assignment processes.
- Introduced the new 9A Protection Class for Dwellings.
- Revised the Tender Credit and testing (Dwellings).
- Reviewed a new Fire Suppression Rating System (FSRS).

And WSRB worked to improve the staff:

- With continued training and education.
- With a comprehensive review of the General Basic Schedule.
- By completely overhauled the QC program and initiated many new improvements.

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Have a Question WSRB has Answers



Don't waste valuable hours trying to puzzle something out. Contact us and ask Your Independent Rating Bureau — WSRB. The only thing more important than a question is its answer.

Have a rating question? Click [here](#) to access our new form and ASK WSRB.

WSRB also keeps an archive of past questions and our answers to those questions on our [Rating Help Q&A page](#).

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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 Director
Erica Brownell
Click [here](#).

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