

WSRB and Protection Classes: Answers to Your Residents' Questions

Here, we answer common questions about WSRB and how our work affects your residents. Feel free to copy this content and post it on your website or share it with residents.

What is WSRB?

WSRB, the Washington Surveying and Rating Bureau, is an independent, not-for-profit organization operating in the public interest. We produce data that insurance companies covering property in Washington state can use to better understand, assess and price fire risk.

Accurate data from an independent source helps insurance companies evaluate risk and helps insurance consumers feel confident their fire premiums are fair.

Learn more about WSRB by visiting our website: <https://www1.wsrb.com>

The criteria we use to produce data are evaluated and approved by the Washington State Office of the Insurance Commissioner (OIC). Learn more about the OIC at its website:

<https://www.insurance.wa.gov/>

What is a Protection Class (PC)?

A WSRB Protection Class (PC) is a score from 1 to 10 that represents the community-provided fire protection capabilities available at a specific property. A PC of 1 indicates exemplary fire protection capabilities are available; a PC of 10 indicates the fire protection capabilities, if any, are not sufficient to receive credit for insurance. Each community in Washington state also has a PC, which is used as a starting point to determine a property's PC.

WSRB assigns a PC to each property in Washington state based on:

- The PC of the community the property is in.
- The distance to a recognized responding fire station.
- The distance to a standard fire hydrant.
- Fire-department-supplied water, if the property is not near a standard fire hydrant (known as water tender operations).



In other states, other organizations determine PCs, so you may hear names such as Public Protection Classification or ISO rating. One organization that determines PCs for several states is called ISO, which stands for Insurance Services Office. That's why you might hear a PC referred to as an ISO rating. Some agents or insurance companies may even get PC data for Washington state through ISO; that PC data still originates from WSRB.

Get an overview of Protection Classes on our website: <https://www1.wsrb.com/fire-professionals>

Get an in-depth description in our guide: <https://www1.wsrb.com/resources/public-protection>

How do PCs get used?

Most, but not all, insurance companies covering property in Washington state use WSRB data as one input to setting fire insurance premiums. If an insurance company uses WSRB PC data, that company also uses other factors to determine fire insurance premiums; WSRB PC data isn't the only input.

Fire coverage is also just one part of a standard property insurance policy. In other words, many factors affect the total premium you, as a homeowner or commercial property owner, pay.

Insurance companies that choose to use WSRB PC data use the PC of the individual property, not the community PC, to help set premiums.

You may have insurance through a company that doesn't use WSRB PC data. If so, WSRB PC data won't affect your insurance premium. To find out whether your insurance company uses our data, contact your agent or insurance company.

How do PCs get determined?

First, WSRB evaluates the fire protection capabilities of a community based on:

- Fire department.
- Water supply.
- Emergency communications system.
- Fire safety control.

As part of the evaluation, a WSRB Fire Protection Analyst visits the community.

Next, WSRB calculates the PC for each individual property in the community based on the factors listed above (community PC, distance to recognized responding fire station, distance to standard fire hydrant and water tender operations, if applicable).

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Does every property in a community have the same PC?

No. The community's PC is the starting point for determining the PC of each property within that community. The distance to a recognized responding fire station, distance to a standard fire hydrant and where applicable, water tender operations, are also used to determine the property's PC.

A community's PC is the best PC any property in that community can have. For example, if a community has a PC of 5, all the properties within that community will have a PC of 5 or higher. No property within that community will have a PC of 4 or lower.

Learn more in our blog post: How WSRB Determines the Protection Class for Each Property: <https://www1.wsrb.com/blog/how-wsrb-determines-address-protection-class>

What is a recognized responding fire station?

Recognized

For a station to be recognized, it must meet minimum staffing and equipment criteria. A fire station needs to have enough firefighters and sufficient firefighting equipment to provide effective structural fire protection.

Responding

Fire stations serve specific areas. You may live near a fire station that doesn't respond to your property, most likely because it serves another fire protection district. If so, that fire station won't count as a responding station when WSRB determines the PC for your property.

What is a standard fire hydrant?

A standard fire hydrant is properly installed and supplies adequate water for firefighting purposes. Fire hydrants that don't meet minimum criteria aren't considered standard and won't be considered in the PC determination process.

What are water tender operations?

Not every property is near a standard fire hydrant. To help protect those properties, fire departments can transport water to them in a water-hauling apparatus known as a "tender." If your community has adequate water tender operations, WSRB will account for those when determining your property's PC.

Our community's PC changed. What happens next?

After WSRB finalizes the PC for your community and each property within it, there is a three-month notification period before that PC becomes effective. During that interval, WSRB notifies insurance companies that the PC will change so they can update their policy management systems.

Contact your agent or insurance company to ask about how and when the PC change could affect you, bearing in mind the three-month notification period.

Please note that not all insurance companies covering property in Washington state use WSRB PC data. If you have insurance through a company that doesn't use our data, the PC change will not affect you. To find out if your insurance company uses WSRB PC data, contact your agent or insurance company.

I have another question about PCs. What do I do?

Please call our Customer Service team during our business hours: 7:30 a.m. to 4 p.m. Monday to Friday. The number is 206-217-0101. We're happy to answer your questions, and there's never a fee to contact us or speak with us.