

What is Protection Class?

Washington Surveying and Rating Bureau (WSRB) evaluates communities across the state and establishes the Protection Class grading for the community. WSRB assigns each community a Protection Class of 1 through 10, where 1 indicates exemplary fire protection capabilities, and 10 indicates the capabilities, if any, are insufficient for insurance credit. This class is based on an evaluation of the effort the community has made to provide fire-protection services.

How is a Protection Class determined?

To determine a community's Protection Class, WSRB measures the fire protection capabilities of a community in the following areas:

- Water Supply
- Fire Department
- Emergency Communication
- Fire Safety Control

The Protection Class produced by evaluating the community is the overall Protection Class of the community, not the Protection Class of all the property located in the community. The rules of the applicable protection class manual must be applied to the Community Protection Class to determine the Protection Class of an individual property located within the community. Buildings and property located within the graded community are eligible for the Protection Class of the community, but no better, if they meet the distance to fire station and applicable fire hydrant requirements.

If these requirements are not met, the building will receive a different Protection Class Rating than the Protection Class of the community. For example, if a community has a Protection Class Grading of 5, a home in that community will also have a Protection Class rating of 5 if the home is within 5 road miles of a recognized responding fire station and has a standard fire hydrant within 1000 feet. If these conditions are not met, the Protection Class rating for the home will be different than the community's, with Protection Class possibilities ranging from 6 to 9A, depending on conditions at the specific property.

The Protection Class evaluation process recognizes the efforts of communities to provide fire-protection services for citizens and property owners. This is why insurance companies use Protection Classes to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the evaluation provides a real incentive for improving and maintaining fire protection. WSRB recommends property owners contact their insurance agents to determine the relative effect Protection Class will have on their insurance premiums.

What is the Protection Class Rating of my home?

For specific questions regarding Protection Class rating for an individual property, please feel free to contact WSRB Customer Service at (206) 217-0101 or CustomerService@wsrb.com.

Why did my Protection Class Change?

There are several common reasons for a dwelling or a community's protection class to change, such as the opening or closing of a fire station, updating of hydrant locations, or rule and regulation changes. One of the changes you may have seen recently came from an update made to more accurately rate homes 5 – 7 road miles from a fire station. If the Protection Class for your property has changed feel free to contact WSRB Customer Service at (206) 217-0101 or CustomerService@wsrb.com for an explanation of the change.

Who is WSRB?

WSRB is an independent, non-profit, surveying and ratings bureau that has been operating out of Washington State for over 100 years. The bureau works hard for the community and insurance industry to gather accurate, up-to-date information about risk and to make it easily accessible.

Find out more about WSRB and Protection Class by visiting their website at: www.WSRB.com.