

July 17, 2009

CIRCULAR 2009-14

Addition of Public Protection Classification 9A and Commercial Property Public Protection Class Manual Revision - Tender (Tanker) Credit Revision

This circular is intended exclusively for the Washington Surveying and Rating Bureau Subscribers for their information and advance planning.

WS&RB FILING DESIGNATION NUMBER: PPCM-BCEG-46-2010

EFFECTIVE DATE: These changes are applicable to all policies written on or after **January 1, 2010**.

CHANGES: We are introducing a new Public Protection Classification, Class 9A. Class 9A applies to dwelling property that is more than 5 road miles from a responding fire station, but within a fire department's legal response boundaries. Class 10 would be reserved for property outside the boundaries of any recognized fire department.

There is a common-sense understanding that a fire station 7 miles away would provide a value that is somewhere between the value of a fire station 5 miles away and no response at all. The challenge is how to determine the value. Class 9A gives us a way to begin measuring this value.

The other significant change in this filing is the revised amount of credit for approved Tender Operations. Currently, dwellings in communities with WSRB approved Tender Operations and within 5 road miles of a responding fire station receive the same PPC as the community. Under the revised credit for Tenders Operations, dwellings within 5 road miles of a responding fire station and without a fire hydrant within 1000 feet of the dwelling will receive the following PPC:

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| • Dwellings in a Class 8 community – | Protection Class 8 (no change) |
| • Dwellings in a Class 7 community – | Protection Class 8 |
| • Dwellings in a Class 6 community - | Protection Class 7 |
| • Dwellings in a Class 5 community – | Protection Class 6 |
| • Dwellings in a Class 4 or better community - | Protection Class 5 |

COMPANY ACTION:

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are NOT required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to NOT use our revision, you must make an appropriate submission with the Insurance Department.

In all correspondence with the Insurance Department regarding this revision, include File Designation Numbers shown above, *not this circular number*.

A COMPLETE COPY OF THIS CIRCULAR AND FILING can be found on our website at <http://wsrb.com/members/circulars2009>.

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