

February 28, 2020
Fire Chief Norvin Collins
San Juan County Fire District 3

Fire Chief Collins,

Washington Surveying and Rating Bureau (WSRB) has completed its evaluation of the fire protection capabilities of your community as they relate to fire insurance rating. It is our pleasure to inform you that the Protection Classification (PC) for San Juan County Fire District 3 has improved from Protection Class 7 to Protection Class 6, effective July 1, 2020.

A Protection Class (PC) 6 rating will apply to dwelling and commercial properties located within five road miles of a responding fire station and having standard fire hydrant distribution and water supply. Properties in the community not meeting the above requirements will receive a different PC rating. In our initial letter we detailed our concerns about Stations 32, 36 and 37 not meeting minimum criteria for their number of volunteer firefighters. After reviewing your letter dated February 17, 2020, and our phone conversation on February 25, 2017, this issue for Station 36 and 37 has been resolved. Station 32 however is still not meeting minimum criteria. Dwelling properties within five road miles of only Station 32 and not within five road miles of another responding fire station will have their PC rating changed to a PC 9 or 9A.

WSRB supports your efforts to improve the fire insurance rating of your community. If you believe the conditions that contributed to the change in Protection Class around Station 32 have been resolved, please contact me immediately. WSRB would be pleased to conduct another evaluation to update the rating.

Protection Class ratings for individual dwelling and commercial properties are available free of charge by calling WSRB Customer Service at (206) 217-0101 or emailing customerservice@wsrb.com. We recommend residents of your community contact their insurance agents to determine the relative effect this new community protection classification will have on their insurance premiums.

San Juan County Fire District 3 was also evaluated for WSRB Tender Credit, and it was determined that the community will retain this PC rating credit.

We wish to thank you and your staff for the cooperation during the evaluation. Accompanying this letter, you will find a copy of the new Protection Class Report. This report shows the various items evaluated and points associated with each item. The points total for all items determines the Protection Class of the community.

This survey was not conducted for property loss prevention or for life safety purposes. The purpose was to gather information needed to determine a fire insurance relevant Public Protection Classification that may be used to develop fire insurance rates or loss costs. Our evaluation criterion incorporate many nationally recognized standards, such as those developed by NFPA, ICC and AWWA, and have been filed with and approved by the Washington State Office of the Insurance Commissioner. If you have any questions, please let us know.

Sincerely,



Daryl Girus
Fire Protection Analyst
Seattle Office 206.273.7148
daryl.girus@wsrb.com