



News Release

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FOR IMMEDIATE RELEASE

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San Juan Island Fire & Rescue Announces WSRB Insurance Rating Changes

San Juan Island Fire & Rescue (SJIF&R) announced receiving notification by the Washington State Rating Bureau (WSRB) of a significant change to their evaluation of San Juan Island's property underwriting and rating information for the insurance industry following its re-rating review that occurs approximately every 5 years.

WSRB issued the updated rating: The WSRB rating for San Juan Island (outside of the Town of Friday Harbor) has been reduced from a Fire Protection Classification 7 to a Fire Protection Classification 6. The WSRB rating for the Town of Friday Harbor remains at a Fire Protection Classification of 6.

As a private, for profit company, WSRB does not directly set insurance rates but provides this data to Washington State Office of the Insurance Commissioner (OIC) and private insurance companies. Theoretically, the lower the score, the more insurance providers would be willing to provide you coverage and at a lower premium than a higher score. WSRB recommend residents of San Juan Island contact their insurance agents to determine the relative effect this new community protection classification will have on their insurance premiums.

Bob Jarman, Chair of Fire District #3 said, "The new WSRB ratings resulted from Fire District #3's increased focus on comprehensive emergency response, training standards, and community risk reduction programming. The direction of our fire commissioners, coupled with the professionalism and commitment by our members continues showing positive results that are beneficial for our island residents. Our fire protection rating is one performance measurement our district uses to evaluate effective services to our taxpayers, our residents and our visitors."

SJIF&R Chief Norvin Collins said, "The WSRB rating score is a primary tool used by insurance companies to develop rates for insurance premiums. WSRB conducts inspections of each fire organization in the state and assigning a number based on their evaluation of several performance metrics. I am proud of the work our volunteers and paid staff do each and every day to improve emergency services throughout our served communities. We are focused on making additional changes to potentially reduce future WSRB ratings for all of our served communities."

As a private company, WSRB is one source of property underwriting and rating information for the insurance industry. WSRB is the only approved company to submit filings to the OIC. WSRB evaluation scores are used by insurance carriers to determine service areas and rates for insurance premiums based upon fire organization readiness.

“We believe these rating results are just the beginning of what we can achieve. Our district is focused on comprehensive community risk reduction and the involvement of our residents in increasing the safety of all our homes and island communities,” said Chief Collins.

WSRB states, “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 incorporates 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.”

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.

For more about WSRB, please go to their website at:

<https://www1.wsrb.com/>

For more about the OIC, please go to their website at:

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

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The San Juan Island Fire & Rescue was established on October 6, 1958. The fire department covers about 55 square miles, includes all of San Juan Island, as well as Brown and Pearl Islands. For more information, please visit <http://www.sjfire.org/>