** EAST JEFFERSON FIRE RESCUE**

**James Walkowski**

Fire Chief

**CONTACT**: Bill Beezley

Public Information Officer

**Office**: (360) 344-4609

**Cell**: (360) 381-0466

wbeezley@ejfr.org

24 Seton Road, Port Townsend, WA 98368

www.ejfr.org

**NEWS RELEASE**

**FOR IMMEDIATE RELEASE**

January 30, 2019

**Inaccuracies in WSRB ratings for some area homes**

**PORT TOWNSEND, WA —** East Jefferson Fire Rescue has identified inaccuracies regarding a Fire Protection Classification re-rating conducted by the Washington State Ratings Bureau (WSRB), according to EJFR Fire Chief Jim Walkowski.

“The WSRB conducted a routine re-rating evaluation of our area in 2017 and the results of the re-rating took effect in February 2018. Upon reviewing a specific customer request regarding their rating, we discovered the potential that a number of area homes may have an incorrect insurance rating.”

If reclassified, impacted homeowners will likely benefit from a reduced fire insurance premium.

Washington State is one of a handful of states which utilize the services of an independent rating service to evaluate communities for their fire protection and suppression capabilities. Using a schedule approved by the Washington State Office of the Insurance Commissioner, they assign each community a Protection Class of 1 (exemplary) through 10 (insufficient for insurance credit). This Rating may be utilized by an insurance company to assist in determining fire insurance premiums for properties. However, not all insurance companies use the WSRB rating to set insurance rates. Communities are evaluated on a five-year frequency and evaluations include four major areas, fire department, water supply, emergency communications systems and fire safety control.

According to Chief Walkowski, the inaccuracies resulted in some area houses that were within a 5-mile driving radius of some EJFR stations incorrectly receiving a lowering in their insurance rating from a 5 to a 9. In addition, the recent rating process hadn’t properly accounted for the regular response of Engine 91, the firefighting and EMS crew from Naval Magazine Indian Island.

One area impacted includes Marrowstone Island south of East Beach Road. Residents of that region who had experienced an increase in their premiums as a result of the re-rating can have their Fire Protection Classification restored back to its pre-2018 rating.

If insured structures are within 1,000’ of a fire hydrant, the Fire Protection Classification will be restored to a 5. If they are are further than 1,000’ from a fire hydrant, the Fire Protection Classification will be restored to a 6.

Other areas potentially impacted by the inaccuracy are the Kala Point and Cape George communities. Homeowners in those areas who have experienced a recent increase in their Fire Protection Class (resulting in higher premiums) and believe they reside within five road miles of the Chimacum Fire Station at 9193 Rhody Drive, Jacob Miller Fire Station at 35 Critter Lane, or the Uptown Fire Station at 701 Harrison St. should contact the Washington Survey and Rating Bureau (WSRB) to confirm the current Fire Protection Class of their insured structure. If the Fire Protection Classification given is different than what their insurance carrier recently provided, Chief Walkowski recommends they contact their insurance provider and advise them of the discrepancy immediately.

Chief Walkowski stressed that in order to obtain a corrected rating, area residents must take the initiative to contact the WSRB and if in error, their insurance provider. “This correction will not be initiated by the WSRB,” he said. “Residents are encouraged to contact them directly at their customer service telephone line at 206-217-0101. Specifically request you want to confirm the Fire Protection Classification of your insured structure and ask them to calculate the driving distance from your home to the nearest fire station.”

###