

*PUBLIC PROTECTION/BCEGS
CLASSIFICATION MANUAL
WASHINGTON*

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I. PUBLIC PROTECTION CLASSIFICATION

A. INTRODUCTION

The Washington Surveying and Rating Bureau (WSRB) evaluates the fire defenses of communities based on criteria established in filed grading documents. The word “community” is used in a broad sense to include cities, towns, villages, fire districts, and other similar jurisdictions. Communities so graded are assigned a numeric classification from 1 to 10, where Class 1 represents exemplary fire protection and Class 10 indicates that the fire protection facilities, if any, are not considered adequate for recognition. These numeric classifications are referred to as Community Gradings. These communities and their Community Gradings are published separately from this manual and available to WSRB Subscribers on WSRB’s web site, www.wsrb.com. The listing is updated monthly.

Individual properties receive a separate classification (Public Protection Class, or PPC); depending on physical conditions, rating criteria, and this manual, it may be the same as or different from the community’s grade. This section describes the rules for using a community’s grading to determine the PPC of an individual property located in the community.

WSRB’s web site, www.wsrb.com, is the authoritative resource for assigning an accurate PPC for a property. The web site incorporates the rules of this manual and available information regarding community grades, boundaries, fire stations, and fire hydrants to produce PPCs for individual class-ratable properties that match what can be produced through application of the rules in this manual, and serves as an automated alternative to this manual.

B. TERMS AND DEFINITIONS

1. FIRE STATIONS

Fire stations are classified, as part of WSRB’s grading process, as Class A, Class B, or Unrecognized for rating, and recognized only within their own jurisdiction, unless evaluated for Automatic Aid Agreement Credit. Class A fire stations are staffed and/or equipped at a higher level than Class B fire stations. Credit from Class B stations is limited to PPC 9.

2. FIRE HYDRANTS

Public fire hydrants, to be recognized as standard, must be (1) connected to a public water system capable of delivering at least 250 gpm for a period of 2 hours at a residual water pressure of 20 psi for fire protection plus consumption at the maximum daily rate, (2) of approved frost-proof design, available for use in all seasons of the year, (3) equipped with at least two standard 2-1/2 inch hose outlets, and (4) supplied by pipe not less than 4 inches in diameter. Alternative water supplies that meet WSRB requirements may be recognized as equivalent to standard public fire hydrants.

3. TRAVEL DISTANCES

Distances from properties to the nearest recognized fire station are measured over roadways accessible year-round to fire apparatus. Distances from properties to standard fire hydrants are measured as a radius over land.

4. TENDER (TANKER) CREDIT

Tender Credit applies only to dwellings with no standard fire hydrant within 1,000 feet.

5. MOBILE WATER SUPPLY CREDIT

Mobile Water Supply Credit applies to dwellings and class rated commercial property with no standard fire hydrant within 1,000 feet. Communities with Mobile Water Supply Credit can supply water for a longer duration than communities with Tender Credit.

6. AUTOMATIC AID AGREEMENT CREDIT

Automatic Aid Agreement Credit applies to qualifying portions of a fire department's jurisdiction that are responded to by a neighboring department's recognized fire station when the agreement has been evaluated and recognized by WSRB as creditable. These areas are classified based on the rules applicable to their own community.

C. ASSIGNMENT OF PUBLIC PROTECTION CLASS (PPC)

The applicable PPC for each individual property, whether specifically rated or class rated, shall be derived from the published Community Grade applicable inside the recognized legal boundaries of the community in which the property is located, using the following rules.

Alternatively, the applicable PPC for each class rated property may be obtained automatically from WSRB's web site, www.wsrb.com.

1. SPECIFICALLY RATED PROPERTIES

The overall grade of the community applies to those properties located within 5 road miles of a recognized responding fire station and with available standard fire hydrants and fire flows as required by the applicable rating schedule. These properties are evaluated individually by WSRB for their PPC. The PPC of a specifically rated property can be found on WSRB's web site, www.wsrb.com and is symbolized as the last two digits of the RCP code for the building.

2. CLASS RATED PROPERTIES

The overall grade of the community applies to those properties located within 5 road miles of a recognized responding fire station and within 1,000 feet of a standard fire hydrant. This corresponds to column "A" in the following tables. Successive columns represent progressively reduced recognition of fire suppression capabilities.

Use the grade of the community to select a row in the column marked "Grade of Community." All possible PPCs for class-ratable property are listed in that row. Select the applicable PPC from one of the columns marked "A" through "G" (Table A) or "A" through "D" (Table B).

Table A applies to Dwelling and Farm Dwelling Property.

Table B applies to class ratable Commercial Property, Farm Outbuildings, or Dwelling Property written with Commercial Risks or as part of a Commercial Property.

TABLE A
Dwelling and Farm Dwelling Property

Grade of Community:	PPC of Dwelling Property						
	A	B	C	D	E	F	G
1	1	2	5	7	8A	9	9A
2	2	3	5	7	8A	9	9A
3	3	4	5	7	8A	9	9A
4	4	5	5	7	8A	9	9A
5	5	6	6	7	8A	9	9A
6	6	7	7	8A	8A	9	9A
7	7	8	8	8A	8A	9	9A
8	8	8	8	8A	8A	9	9A
9	9	9	9	9	9	9	9A
10	10						

- A. A standard fire hydrant is within 1,000 feet of property, and a recognized responding Class A fire station is within 5 road miles of property.
- B. Community receives Mobile Water Supply Credit, no standard fire hydrant is within 1,000 feet of property, and a recognized responding Class A fire station is within 5 road miles of property.
- C. Community receives Tender (Tanker) Credit, no standard fire hydrant is within 1,000 feet of property, and a recognized responding Class A fire station is within 5 road miles of property.
- D. No Mobile Water Supply Credit, no Tender Credit, no standard fire hydrant within 1,000 feet of property, and a recognized responding Class A fire station is within 2 road miles of property.
- E. No Mobile Water Supply Credit, no Tender Credit, no standard fire hydrant within 1,000 feet of property, and a recognized responding Class A fire station is between 2 and 5 road miles of property.
- F. A standard fire hydrant is within 1,000 feet of property or community receives Mobile Water Supply Credit or Tender Credit, and a recognized responding Class A fire station is over 5 road miles but within 7 road miles of property. Also applies when property is more than 5 road miles from a recognized responding Class A fire station and not more than 5 road miles from a recognized responding Class B fire station.
- G. Applies to all other dwelling property located within the legal boundaries of a community graded better than 10.

TABLE B

Class Ratable Commercial Property, Farm Outbuildings, or Dwelling Property written with Commercial Risks or as part of a Commercial Property

Grade of Community:	PPC of Class-Rated Commercial Property			
	A	B	C	D
1	1	8	9	10
2	2	8	9	10
3	3	8	9	10
4	4	8	9	10
5	5	8	9	10
6	6	8	9	10
7	7	8	9	10
8	8	8	9	10
9	9	9	9	10
10	10			

- A. A standard fire hydrant is within 1,000 feet of property, and a recognized responding Class A fire station is within 5 road miles of property.
- B. Community receives Mobile Water Supply Credit, no standard fire hydrant is within 1,000 feet of property, and a recognized responding Class A fire station is within 5 road miles of property.
- C. No standard fire hydrant is within 1,000 feet of property, no Mobile Water Supply Credit, and a recognized responding Class A fire station is within 5 road miles of property Or Property is more than 5 road miles from a recognized responding Class A fire station and not more than 5 road miles from a recognized responding Class B fire station. Also applies when a standard fire hydrant is within 1,000 feet of property or community receives Mobile Water Supply Credit, and a recognized responding Class A fire station is over 5 road miles but within 7 road miles of property.
- D. No recognized responding fire station within 5 road miles of property.

3. ALL PROPERTY

Property outside of any recognized fire jurisdiction or within a jurisdiction grading Class 10 is assigned PPC 10 at risk.

NOTE: If such property receives recognized, contracted fire department protection from a neighboring jurisdiction, the property is assigned a PPC based on the grade of the community providing fire protection and the applicable rules of this manual. PPC for properties so evaluated will be available on WSRB's web site with an indication that the property is outside a fire protection jurisdiction but receives contracted fire protection.

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D. MISCELLANEOUS

1. Property located on the premises of industrial, institutional, or similar properties that are specifically classified as to fire protection shall be classified based upon the classification of the premises.
2. If manually computed, compliance with the fire hydrant and fire department travel distances must be indicated on the policy.
3. The foregoing rules for class rated property contemplate conditions and circumstances typical to the protection of such properties. When unusual conditions exist, WSRB may specifically classify affected properties as to their PPC. Such conditions include, but are not limited to: inaccessibility to fire department apparatus, inaccessibility to all sides of the property, non-compliance with building codes, uncontrolled external sources of combustible material, or any ongoing circumstance or combination of circumstances that would likely delay or prevent an effective fire suppression response.

Because these situations, by definition, are not contemplated in the foregoing rules, they can only be evaluated when encountered or on request. Properties so evaluated will be available on WSRB's web site with an indication that the PPC is based on an evaluation of existing non-typical conditions that may significantly affect the anticipated fire suppression response.

4. Communities and property outside WSRB jurisdiction: There are communities and properties in Washington State over which WSRB has no jurisdiction, such as military bases. However, WSRB will evaluate the fire defenses of such communities if requested or permitted and develop a Community Grade based on our filed grading documents. For such communities that have not requested or permitted WSRB to conduct a full evaluation of their fire defenses, Community Grades will be assigned as follows: Communities known to be protected by a fire department and fire hydrant system shall be assigned a Community Grade of Class 5. Communities known to be protected by a fire department but with no fire hydrant system shall be assigned a Community Grade of Class 8. Communities not known to be protected by a fire department shall be assigned a Community Grade of Class 10. Community Gradings developed for such jurisdictions shall be considered as informational only. For individual properties located in these jurisdictions, informational PPCs may be developed using the rules in this manual.

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II. BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS)

The Building Code Effectiveness Grading Schedule (BCEGS) develops community gradings of 1 to 10 for incorporated cities and counties based on the adequacy of its building code and the effectiveness of its enforcement of that code. Separate gradings for dwellings (one- and two-family only) and for all other property are developed. The community grades are determined by using the filed BCEG Schedule. The list of graded communities and their grades, both current and previous, along with the year each grade became effective, is published separately from this manual and is available to WSRB Subscribers on WSRB's web site, www.wsrb.com and is updated monthly.

WSRB's web site, www.wsrb.com, is the authoritative resource for assigning accurate BCEGS grades. The web site incorporates the rules of this manual and available information regarding community grades, effective dates of grades, community boundaries and user entered information to produce BCEGS grades that match what can be produced through application of the rules in this manual.

The grades are applicable as follows:

1. Grade 10 indicates that the building department facilities, if any, are not considered adequate for recognition. Grade 99 indicates no participation in the program and applies to all communities not listed in the manual. Communities may have different gradings applicable to different years as a result of changes in adopted codes and their enforcement.
2. Property that is inside the legal limits of an incorporated city receives the applicable grade of that city. Property that is not within the legal boundaries of any incorporated city receives the applicable grade of the county or community it is located in.
3. A property's grade is determined by the community it is located in and the year the property's certificate of occupancy was issued. A grade 99 applies to property with certificates of occupancy dated prior to the initial community grading.
4. Where certificates of occupancy are not issued, equivalent documentation acceptable to the insurance company may be used.
5. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the grading for the community applicable at the time the reconstruction is completed will apply to such building.
6. Credits apply to Windstorm, Hail, and Earthquake Insurance. See Commercial Lines Manual for credits and additional information.
7. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is less than 1, exception rating procedures may apply. Any building may be classified as Grade 1 for windstorm, hail and/or earthquake upon certification by a registered or licensed design professional, based on an on-site inspection that such building is in compliance with one of the nationally recognized building codes with respect to mitigation of the windstorm, hail and/or earthquake hazard. This classification is effective only from the date of the certification.