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Dear County Fire Chiefs Association President,

Recently you may have received an email for the Washington Fire Chiefs (WFC) which included a joint letter from WFC and Washington Surveying and Rating Bureau (WSRB) detailing some pending changes in how WSRB will test and credit Tender Operations and introducing new Protection Class (PC) 9A.

Your fire department may currently have WSRB credit for Tender Operations, so we are sending you a copy of the WFC email and a document showing the new testing criteria and PC credit for Tender Operations. These changes have been approved by the Washington State Office of the Insurance Commissioner and will go into effect on January 1, 2010. Fire departments that have WSRB credit for Tender Operations will still have the credit after these new rules go into effect, but this credit will, in general, be less than what it was. We will however reevaluate Tender Operations, using the new testing criteria, the next time we evaluate a community for a Public Protection Classification.

We also ask that you distribute the enclosed materials at your next County Fire Chiefs Association meeting to help spread the news of these coming changes. If you feel it would be of value for someone from WSRB to attend the meeting and discuss these issues please contact Robert Ferrell for arrangements.

Should you have any questions related to the enclosed documents, feel free to contact one of our Public Protection Team members listed below.

Many thanks,  
WSRB, Public Protection Department

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Enclosure

## Robert Ferrell

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**From:** Kathleen Harmon [kathleen@washingtonfirechiefs.org]  
**Sent:** Thursday, July 23, 2009 5:04 PM  
**To:** kburdette@ckfr.org; Brian Upton-Rowley; Robert Ferrell  
**Subject:** WSRB and WFC Joint Letter

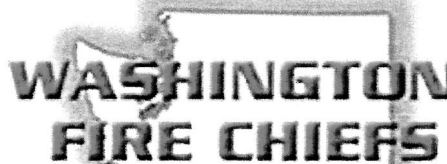
**Follow Up Flag:** Follow up  
**Flag Status:** Completed



**Dear Chief Fire Officer,**

For the past several years, the Washington Surveying & Rating Bureau (WSRB) has been

working with the Washington Fire Chiefs (WFC), through its Rating Bureau Committee, to address a number of issues that affect the fire departments and citizens of Washington. The agenda issues for these meetings have included CAFS, Accreditation, Automatic Aid, the 5-mile rule, training, proration, RFAs, Tender Operations and more. Discussion continues on some items, while on others, significant agreement has been achieved. The purpose of this letter is to inform you of what this committee has achieved, and to outline upcoming changes.



Working together, we on the committee have agreed on ways to increase the credit for automatic aid fire response from neighboring fire departments. We have designed a system that will alert insurance companies when a response is coming from a station more than 5 miles away, and distinguish it from situations when no response can be expected. We have revised the training portion of our evaluations to take into account state certifications. And, after considerable effort, we developed a system that will allow many communities to improve their Public Protection Classification (PPC) even when a relatively small number of fire hydrants are present.

As part of these changes, WSRB, the Rating Bureau Committee, and the Washington Fire Chiefs Board of Directors have worked out a compromise on how WSRB will test and credit Tender Operations. We all believe this compromise will fairly meet the needs of fire departments, consumers and insurers. During our discussions, we identified several points of agreement:

- A well-run Tender Operation is capable of providing significant fire suppression capabilities and deserves insurance credit.
- Many communities have made significant, long-term investments in Tender equipment and operations.
- WSRB, as a public service organization, is committed to encouraging communities to make investments in water supply systems that improve fire suppression capabilities, and cannot discourage the installation of fixed water systems. By not providing an insurance incentive for installing fixed water systems, WSRB would be doing a disservice to the citizens of the State.
- In order to provide the new, lower fire hydrant threshold for PPC evaluations mentioned above, it is necessary to have a system that distinguishes between the different service areas of communities - areas where fire hydrants are installed, areas with no hydrants but with approved Tender Operations, and areas with neither.

In order to achieve the above goals, the amount of credit for approved Tender Operations and the WSRB test to evaluate Tender Operations will be revised. 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:

- Dwellings in a Class 8 community - no change, Protection Class 8
- 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

This system preserves the investment in Tender Operations, and also preserves an incentive for fixed fire hydrant systems.

The revised WSRB Tender Operations test is more objective - rather than picking the most geographically demanding area of a community, it is only necessary to test the actual ability of the department to flow the required water with a minimum fire fighter response. (The revised Tender Operations Test procedures are enclosed, and were also developed and approved by the Rating Bureau Committee and the WFC Board. The procedures have been field-tested and represent a minimum capability that should be easier for most fire departments to pass.) At this time we do not plan on retesting communities that currently have approved Tender Operations. Tender Operations for these communities will be evaluated during the next PPC evaluation of the community and a new test following the revised procedures may be done at that time.

The other significant change generated by the Rating Bureau Committee meetings is the introduction of a new Public Protection Classification, Class 9A. Class 9A would apply 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.

The committee agreed that 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. Initially, Class 9A would have the same insurance rates as Class 10. But having the new class would allow the insurance industry to begin gathering and reporting their loss data, and after sufficient credible data has been reported, conclusions could be drawn. It also provides a way for WSRB to give insurers a more accurate evaluation of the fire suppression capabilities of a community.

This may lead to increased availability of insurance in areas affected by the 5-mile rule.

We are working towards completing these changes before the end of the year and we welcome your questions. We also plan on attending the WFCAs annual conference in Spokane this May and holding regional meetings throughout the state to provide more details and answer any questions you might have. Thanks go out to all those who participated in the many sessions we held, and represented their departments: Anacortes; Central Kitsap; Central Whidbey; Chelan FPD 5; Chelan FPD 7; Douglas FPD 2; Eastside; Edmonds; Grant FPD 3; Grant FPD 5; King FPD 45; Maple Valley; Pend Oreille FPD 3; South Kitsap; South Pierce; Spokane FPD 3; Spokane FPD 9; and Spokane FPD 10.

**Wayne Senter, President  
Washington Fire Chiefs**

**Brian Upton-Rowley, President and CEO  
Washington Surveying and Rating Bureau**

## TENDER WATER SUPPLY CREDIT (Dwelling Properties Only)

Approved tender operations are recognized in areas where hydrants are not available. Tender Credit for the district will result in an improved class at risk for dwelling properties within 5 road miles of a fire station in a district grading Class 8 or better.

WSRB's goal is to measure how a Tender operation contributes to the suppression of a residential structure fire. In this situation, the general criteria for Tender Credit are Response, Staffing and Flow.

- **RESPONSE**

- The ability of the nearest engine to arrive at the test site within 10 minutes of leaving its station.
- The minimum staffing requirement and initiation of the flow requirement must be achieved within 5 minutes of the first engine's arrival.

- **STAFFING**

- The ability to maintain a minimum of four firefighters on site once the flow starts. This represents 2 in / 2 out (one of these can be the pump operator).
- Additional personnel may be required to coordinate the tender operations.

- **FLOW**

- The ability to develop and maintain, uninterrupted for 30 minutes, a fire flow of 250 gpm at any site in the district within 5 road miles of a fire station, resulting in a total water requirement of 7,500 gallons.
- If it is necessary to draft water, the water must be obtained from a source that is accessible year-round.

To obtain Tender Credit, a department should submit a written request to WSRB, including a brief outline or demonstration of the fire department's ability to meet the criteria. A map of the district showing the location and capacity of all responding apparatus, as well as the location of water supply points, should also be submitted. Any assistance from other districts or municipalities must be on an automatic aid basis (first alarm), including a signed written agreement and run cards documenting the response procedure.

If, after evaluating the information submitted, WSRB is satisfied that the criteria can be met, credit will be given from this office and a physical test waived. Otherwise, the district will be listed for a test at the earliest opportunity.



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## THE TEST

Every department has its own unique combination of staffing, equipment and geographic challenges. If a test is required, it will be designed to evaluate one or more aspects of the criteria listed above. They are the minimum requirements and a failure on any one of them means the department has failed the test and no credit will be granted. A department may request a retest after six months. If a test cannot be completed because of unforeseen, non-failure related circumstances, such as an actual emergency call, the test can be rescheduled.

If the department has any safety or liability concerns about the test requirements, it may request or propose an alternative testing procedure which WSRB would evaluate. For instance, if a department could not pass the test without a full code response but was unwilling to test that response, a test procedure could be arranged that accounted for the time delay caused by traveling at drill speed.

**NOTIFICATION:** The date and time of the test will be announced well in advance. If a department receives WSRB credit for any volunteer stations, it is likely they will be involved in the test. The department is encouraged to use the test as a drill opportunity, and schedule its volunteers to be at their assigned stations. At notification time, the test procedure will be reviewed in detail with the department, so that everyone knows what to expect. The department and WSRB can discuss any requirements or limitations related to actually measuring the flow (pitots, monitors, etc.) so that the test runs smoothly.

A pre-test meeting, either by phone or in person, can be arranged, and the department may reschedule the test, if necessary.

**LOCATION:** WSRB will have several test sites in mind that are acceptable to the department as far as the logistics of traffic control, maneuvering, water drainage, safety, etc.; the test site will not be announced until just before the test begins. The test site will be chosen such that the Drive Time from the station nearest the test site will not exceed 10 minutes at or below speed limit.

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**TIME:** In a test situation, WSRB will measure **Drive Time**, **Setup Time** and **Flow Time**.

**Drive Time** starts when the first-in engine leaves the station and ends when the engine arrives at the test site. 10 minutes are allowed.

**Setup Time** begins when the first-in engine arrives and ends when water is flowing at 250 gpm AND a minimum of 4 firefighters are on the scene. 5 minutes are allowed.

Once Setup Time has ended, 4 firefighters must remain at the scene for the remainder of the test, and may not participate in any shuttle or water supply activities. In order to facilitate testing, flows may be measured from a deck gun as long as the simulation of the hose lay has been completed.

The total time from toneout to flowing 250 gpm at the test site shall not exceed 15 minutes.

**Flow Time** begins once 250gpm is achieved and must last 30 minutes at that rate. Flow time may be ended earlier than 30 minutes when WSRB is satisfied that the required water has arrived on site.

In order to retain Tender Credit, from time to time departments will be asked to provide updated information to verify that the qualifying conditions still exist. Additional tests may also be required.

**CREDIT:**

Departments which pass the test will be credited as follows:

<b>Class of Community</b>	<b>Class of Dwelling with Tender Credit</b>
8	8
7	8
6	7
5	6
4 or better	5

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