

July 3, 2024

Fire Chief vanSchaick  
Orcas Island Fire and Rescue

Fire Chief vanSchaick,

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. As indicated in our April 19, 2024 letter, San Juan County Fire District 2 is currently a Protection Class (PC) 6 with our recent evaluation indicating a change to PC 7.

Since our discussions on this matter, we have received additional information on the new volunteer firefighters and for the various water systems on the island. After incorporating this new information into the evaluation, Fire Station 27 will retain the rating of the community. However, the resulting change in the evaluation was not enough to retain the PC 6 for the district. At this point, we plan to move forward with publishing the new PC 7 for San Juan County Fire District 2, effective October 1, 2024.

A PC 7 rating will apply to dwelling and commercial properties located in the community within five road miles of Fire Station 21, 22, 23, 25, or 27 and having standard fire hydrant distribution and water supply. Properties in the community not meeting the above requirements will receive a different PC rating. As detailed in our April 19, 2024 letter, Fire Stations 24 and 26 are not currently meeting minimum criteria to retain the PC rating of the community. Six volunteer firefighters living within five road miles of each station are required to meet minimum criteria. Dwelling properties within five road miles of only these stations will have their PC rating changed to a PC 9 or 9A depending on the distance to the next closest recognized responding fire station.

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

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 have been resolved, please contact me immediately. WSRB would be pleased to conduct another evaluation to update the rating.

San Juan County Fire District 2 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 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 the credit attained for each item.

Please note that the WSRB survey was not conducted for property loss prevention or for life safety purposes. Rather, the purpose was to gather information needed to determine a fire insurance relevant Protection Class that may be used to develop fire insurance rates or Loss Costs. Our evaluation criteria 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,

A handwritten signature in black ink, appearing to read 'JS', is positioned above the typed name.

Jason Sanders  
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