

FACT SHEET

WSRB Insurance Ratings 2018



- The Washington Surveying and Rating Bureau (WSRB) looks at four areas of the community when evaluating. The Fire Department (40%), Water Supply (35%), Emergency Communications Systems (the 911 system) (9%), and Fire Safety Control (16%). We are the first and the last. We have no control of water or communications. We are working toward some of the issues raised by the WSRB that apply directly to us. We made significant improvements after we were upgraded five years ago (from a 7 to a 6) by adding paid firefighters among other improvements, however, the evaluation scoring process for the WSRB apparently changed so that didn't give us as much credit as we hoped for this time in order to stay the same or improve.
- One issue identified was the number of firefighters we have "on shift" at any given time. We must have a minimum of 6 firefighters available 24 hours a day to improve our rating. It takes 3 volunteers to count as 1 career person in that count. In August of 2021, we implemented full time staffing of Station 36, and we now have 4 career firefighters on each shift. We are investigating adding additional full-time and/or an on duty shift program for our volunteers to bring us up to the minimum staffing of 6.
- We were discounted because we haven't done fire code inspections. We are training all of our career firefighters as inspectors and hope to begin fire safety inspections in 2023.
- One of the areas we were discounted was in fire training. According to the WSRB, all of our firefighters are required to have 20 hours of structural fire training each month or 240 hours per year. Training in medical (78% of our workload), hazardous materials, mass casualty, disaster, leadership, wildland fire, rescue, marine fire/rescue, vehicle fires, etc. does not count. Officer training counts only if it is focused on firefighting. We train every week and our volunteers are finding it almost impossible to keep up. The WSRB is only interested in what training we do for fires in the built environment. This will continue to be a significant challenge. Even our career folks have difficulty keeping up due to our call volume (about 2700/year).

- We were significantly discounted because we don't have an aerial apparatus in the department, nor the staffing to operate it. The aerial requirement was identified because we have 3 buildings on the south end that would require its use in WSRB's opinion. This will be a really large ticket for taxpayers should we decide to go there. Aerials tend to run in the \$850,000-\$1,000,000 range, plus we need another 6 firefighters dedicated to the truck. That is in the \$500,000 range. Our tax levy currently does not give us any room for that type of expansion.
- The age of our fire apparatus was also an issue. The guideline the WSRB uses is the National Fire Protection Association's standard on fire apparatus which states that engines should be replaced every 15 years. That is probably true in the urban setting, however, it is unrealistic and not necessary in the rural setting. We have a strong predictive maintenance program and have extended the functional life of our apparatus to 20 years. We were, however, discounted for that. If we have 2 reserve engines, regardless of their age, then the age requirement for all engines goes away. We currently have one reserve and we have two new engines in this year's budget, which will give us two reserve engines once they arrive in 2023.
- Construction of our new station on Bayview Road completed our long-range Strategic Plan for facilities and allowed us to add 24-hour staffing to improve response times. Furthermore, it will allow us to hire more career staff in the future if needed to help correct some of the issues raised by the WSRB report.

We take this very seriously and are working to correct all of the deficiencies. Once we get to a good position we will ask WSRB to re-evaluate. We were informed, however, that more changes in the evaluation process are coming. We don't know what those are yet but will take them into consideration as we move forward. If you have further questions or give me a call at the number below. Thanks.

Nicholas Walsh
Fire Chief