



MONROE FIRE DISTRICT #3

163 Village Court • Monroe, WA 98272

NEWS RELEASE

FOR IMMEDIATE RELEASE

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CONTACT: Richelle Risdon, Public Education & Information Officer
PHONE: (360) 805-0338
EMAIL: rrisdon@monroefire.org

Monroe Fire District #3 Earns Better Fire Protection Class Rating

A potential benefit for residents' insurance premiums

Monroe, WA—As of January 1, 2010, the fire protection class rating within the unincorporated areas of Monroe Fire District #3 (MFD #3) will be lowered substantially; from a Class 8 to a Class 5. The protection class within the City of Monroe will be lowered from a Class 4 to a Class 3. Generally, the lower the protection class rating is, the lower the insurance premiums are. The Washington Survey & Rating Bureau (WSRB) evaluates all Washington communities on their fire protection and suppression capabilities, making classification recommendations to its insurance company subscribers so they can establish annual fire insurance premiums for residential and commercial property owners. The fire district score accounts for approximately 40% of the final ratings score for the community.

MFD #3 sought a re-grading from WSRB for the benefit of district taxpayers and it took over a year to complete. MFD #3 encourages residents to contact their insurance companies to find out if the lower ratings will lower their insurance premiums. Though all properties within the fire district will be eligible for the new, lower rating, not all will qualify. If your home is not located within five miles of a fire station, your residential property may not receive the lower rating. If you have questions as to whether or not your home is located within five miles of a fire station, please map it using Internet websites such as Mapquest to calculate the distance. If you have questions, please call the Fire Prevention Division at 360-805-0338. MFD #3 fire stations are located at: 163 Village Court, Monroe, WA 98272 and 22122 132nd ST SE, Monroe, WA 98272.

MFD #3 received its last full review by WSRB back in 1989. In 1991, the fire district earned a tender credit from the Bureau. In 1994, MFD #3 requested a full review for re-grading but was denied by WSRB due to lack of fire hydrants, particularly near commercial buildings. Fire Chief Jamie Silva states that "MFD #3 requested the recent re-grading process from WSRB in order to help our taxpayers' insurance premiums. It has been 20 years since we have received a full review by WSRB and our fire district has made significant strides in that time. The Board of Fire Commissioners and I felt that our fire district was deserving of a much better rating based on many improvements we have made. This new rating validates our efforts and potentially rewards our taxpayers with reduced insurance costs."

WSRB and the Grading Process: Communities are assigned a class between 1 and 10, with 10 indicating no creditable fire protection, using their filed and approved Municipal Grading Schedule. When grading a community, WSRB specifically looks at the following:

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| 1. Current boundaries | 7. Fire engine pump tests | 14. Training programs |
| 2. Water systems | 8. Ladder tests, if applicable | 15. Fire station locations and facilities |
| 3. Water consumption | 9. Vehicle maintenance programs | 16. Dispatch systems |
| 4. Hydrants – number, location, inspection and maintenance programs | 10. Response to structural alarms | 17. Fire Inspection programs |
| 5. Fire hydrant flow tests | 11. Roster, including station staffing levels | 18. Building Code enforcement |
| 6. Fire department apparatus | 12. Automatic and mutual aid | 19. Pumper Supply Points |
| | 13. Equipment and Hose inventories | 20. Tender operations |

Though not every property will benefit from receiving a lower rating due to increased distance from a fire station, many properties will. Be assured that MFD #3's 2009 Station Location Analysis was cognizant of locating future fire stations within five miles of the largest number of properties. This analysis indicates that three additional fire stations are required in order to achieve the district's response objectives as well as lower the protection class rating for most areas.

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