

Press Release

FOR IMMEDIATE RELEASE

CONTACT:

Lt. Russell D. Armstrong – Fire Prevention Officer
Stevens County Fire District No. 1
4532 Railroad Avenue
P.O. Box 246
Clayton, Washington 99110
509-953-8054 or 509-262-9660

DATE: March 28, 2008

GOOD NEWS FOR HOMEOWNERS AND BUSINESS OWNERS IN STEVENS COUNTY FIRE DISTRICT 1

Stevens County Fire Protection District No. 1 was recently evaluated by the Washington Surveying and Rating Bureau (WSRB). The Fire District covers southern Stevens County and serves the communities of Clayton, Loon Lake, Deer Lake, Springdale, Ford, Tum Tum, Williams Valley and Suncrest. It has eight fire stations, daytime staffing of seven career firefighters and 65 volunteers. After a thorough review of the property risk, available fire flow, dispatch center communications capabilities, equipment, staffing and operations the rating bureau notified the Fire District of its intent to improve the fire classification rating from a category 8a to a category 7 effective April 1, 2008.

WSRB is Washington's premier source of property underwriting and rating information for the insurance industry. Using the 1974 ISO Grading Schedule for Municipal Fire Protection, communities are assigned a fire protection class between 1 and 10, with 10 indicating no credible fire protection.

There are about 700 grading entities in the state of Washington, half of which are class 7 or better. In order for a fire district to be considered for a class 7 or better, at least 50 percent of the commercial buildings in the district must be covered by fire hydrants.

Several key issues can impact fire classification ratings. To get credit for a local fire station, a property must be within five actual road miles of the station including driveway setbacks. Private roads and the absence or presence of road maintenance agreements can impact the credit. The class 7 rating only applies to those properties on a standard hydrant distribution system. Those properties outside of the maximum travel distance to available fire hydrants are not eligible for the lower class rating.

The reduction in the classification rating may result in a fire insurance premium savings. Some insurance companies rate all households by area or zip code, based on average loss data for the area. Other insurance companies establish rates based primarily on the WSRB classes. It is not uncommon to see a reduction in insurance premiums when the rate class drops one category. If you have questions regarding your particular insurance rates, call your agent or the fire district and see if you are eligible for a rate reduction.