

October 4, 2024

Fire Chief Carleton  
Whatcom County Fire District 5

Fire Chief Carleton,

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. We're pleased to inform you that the Protection Classification (PC) for Whatcom County Fire District 5 has improved from PC 5 to PC 4, effective February 1, 2025.

The new PC 4 rating will apply to dwelling and commercial properties located within five road miles of a responding fire station and having standard fire hydrant distribution and water supply. Properties in the community not meeting the above requirements will receive a different PC rating. Protection Class ratings for individual dwelling and commercial properties are available free of charge 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 this new community PC will have on their insurance premiums.

We wish to thank you for your 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,



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