

March 24, 2016

Chief Duncan McLane  
Whatcom County FPD 11  
3809 Legoe Bay Rd.  
PO Box 130  
Lummi Island, Washington 98262

Chief McLane:

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. It is our pleasure to inform you that the Protection Classification (PC) for Whatcom County Fire Protection District 11 has improved from Protection Class 8 to Protection Class 7, effective July 1, 2016.

A Protection Class (PC) 7 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 protection classification will have on their insurance premiums.

We wish to thank you and Assistant Chief Michael Lish for the cooperation during the evaluation.

Please find enclosed a copy of the new Protection Class Report. This report shows the various items evaluated and points associated with each item. The points total for all items determines the Protection Class of the community.

This survey was not conducted for property loss prevention or for life safety purposes. The purpose was to gather information needed to determine a fire insurance relevant Public Protection Classification that may be used to develop fire insurance rates or loss costs. Our evaluation criteria incorporate many national recognized standards, such as those developed by NFPA and AWWA, and has been filed with and approved by the Washington State Office of Insurance Commissioner.

If you have any questions, please let us know.

Sincerely,



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CC: Board of Commissioners