



CAMANO ISLAND FIRE & RESCUE

NEIGHBORS HELPING NEIGHBORS

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FOR IMMEDIATE RELEASE
29 July, 2009

NEW FIRE PROTECTION CLASSIFICATION RECOGNIZES IMPROVEMENTS TO CAMANO ISLAND'S FIRE SAFETY

Insurance Rates for Businesses and Home Owners May Be Affected

Thanks to the efforts of Camano Island Fire and Rescue (CIFR) and local water associations, Island residents may be eligible to save money on their home and business insurance. The Washington State Surveying and Rating Bureau (WSRB) evaluates all Washington communities for their fire protection/suppression capabilities using a schedule approved by the state Office of Insurance Commissioner. CIFR requested a re-evaluation of Camano Island which has an existing rating of 8A on a scale of 1-10 where 1 is the highest rating. Effective September 1st, 2009, Camano Island will carry a classification of 6 for buildings within 5 road miles of a recognized fire station and with standard hydrant distribution and water supply. Buildings not meeting these requirements are eligible for a class 7 rating.

“Approximately 50% of the evaluation is related to fire department operations” advises Assistant Chief Craig Helgeland. “The remainder relies heavily upon private water associations that provide water with which to fight fire.” Also evaluated as part of WSRB’s process are the capabilities of the 911 dispatch center, climate and geologic features of the community, and fire/building inspections. “Increasing the Island’s fire protection capabilities is a team effort” said Assistant Chief Levon Yengoyan. “All of the water systems on the Island are privately owned and without the efforts of the residents that develop and maintain them we could not have achieved this new rating” Yengoyan added.

According to WSRB, “when a community improves its classification, there is often a corresponding savings in a property owner’s insurance premium. However, insurance companies are not required to follow WSRB’s recommendations and WSRB does not supervise or set insurance premiums”. “We have been advised by some insurance agents that the change in classification may save property owners \$5-\$10 per month depending on their carrier and specific plan” said Fire Chief Mike Ganz. It is recommended that homeowners and business owners notify their insurance agents of the change in classification to determine if their rates will be affected. “This new classification is a positive sign that our community is on the right track to making our Island a safer place to live” concluded Chief Ganz.

The detailed grading report and WSRB announcement are available on the District’s website at www.camanofire.com. To learn more about the Washington Surveying and Rating Bureau please visit www.wsrb.com.

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For more information about the fire district’s levies, operations, or to schedule a meeting with Fire Chief Mike Ganz, please call the administration office at 360-629-3008.