



OFFICE OF
INSURANCE COMMISSIONER

August 10, 2020

To: All Authorized Property and Casualty Insurance Companies

During the 2019 legislative session, the Washington state Legislature passed Second Substitute Senate Bill (2SSB) 5284 relating to smoke detection devices.

A section of this bill has been codified in [RCW 48.19.540](#) and requires the insurance commissioner to report to the Legislature the use of fire alarm and smoke detection device rate discounts prior to and after July 28, 2019 and the type of fire alarm or smoke detection device qualifying for a credit or discount. Therefore, pursuant to [RCW 48.02.060\(3\)](#), Insurance Commissioner Mike Kreidler hereby directs each authorized property and casualty insurer to provide certain information regarding the use of smoke detection rate discounts through the [fire alarm discount survey](#). A list of definitions is enclosed below to assist you.

The [full list of survey questions](#) can be found at the Office of the Insurance Commissioner's website.

All companies that do cover residential dwellings of any type must fully complete the survey. If your company does NOT cover residential dwellings of any type, including a single-family residence, apartment, condominium, or cooperative unit, you must complete question #1 on the survey affirming this. If your company has multiple product lines that offer different rate discounts, please submit them through individual surveys.

The mandatory survey must be completed no later than **5:00 p.m. on September 2, 2020**. Failure to complete this survey may result in enforcement action.

If you have any questions, please contact my staff, David Forte, at DavidF@oic.wa.gov.

Sincerely,

A handwritten signature in blue ink that reads "Candice Myrum".

Candice Myrum,
Deputy Insurance Commissioner, Policy and Legislative Affairs

To: All Authorized Property and Casualty Insurance Companies

RE: Fire Alarm Rate Discount Survey

August 10, 2020

Page 2

Definitions for survey

December 31, 2020: Encompasses rates that are approved and in effect, approved and not in effect, and filed but not yet approved.

Residential Dwelling: Means a residential dwelling of any type, including a single-family residence, apartment, condominium or cooperative unit.

Line of Business: The type of insurance coverage.

Program/Marketing Name: Name given to insurer's rating plan.

Local: Alerts only at the location of the device.

Central station: Location where a hired company provides services to monitor customers for fire detection and contact appropriate authorities in the event an alarm is signaled.

Fire alarm: A device that produces an alarm when it senses heat, smoke, gas or other indicators of fire.

Smoke detector: A device that produces an alarm when it senses smoke.

Fire suppression system: Devices used to extinguish or prevent the spread of a fire. A partial fire suppression system does NOT cover the entire structure, while a full fire suppression system does.

Combined with other protective devices: Types of discounts that require a combination of multiple protective devices to qualify. For example, locks on all doors and a smoke detector would be a type of combination discount.