State of Washington Office of the Insurance Commissioner

RFP S2505: Property Protection Classification Study

Addendum 1: Preproposal Conference Questions & Answers

1. Does WA OIC maintain a statewide parcel database in a full spatial format?
   - Answer: No. We access the WA Geospatial Open Data Portal on geo.wa.gov. There is a Current Parcels dataset: https://geo.wa.gov/maps/2b603a599a0842a3b2284c04c8927f35/about

2. If yes - what is the percentage of coverage for the state?
   - Answer: It looks like the whole state.

3. If yes - what is general currency of the data? What range of years were the parcels last updated in?
   - Answer: update on Sept 12, 2025

4. If yes - What structure data points are included with the parcel data? Examples: tax assessed value of land, tax assessed value of improved area, square footage of improved area, year built, roof material, roof age, exterior material, replacement or reconstruction value, any other available attributes.
   - Answer: Land value, building value, parcel ID, and land use code. Nothing about structure itself; often has links to tax assessor sites for detailed info about parcels.

5. Does WA OIC or another collaborating state agency coordinate or collect & aggregate property level inspection data? May be standard inspection by local fire marshal for code compliance/enforcement or inspection for WUI risk reduction.
   - Answer: Not within the OIC and we are unaware of what is available. OIC is willing to work with the successful contractor to uncover if it exists with a state partner.

6. If yes, how frequently is this data updated?
   - Answer: N/A

7. What data assets does WA OIC have on properties, fire protection, etc?
   - Answer: WA is a prior approval state. We have public records of WSRB rate manuals and community score filings.

8. Does WA OIC have their own Esri AGO instance? Or do they leverage an Esri AGO instance from another state agency?
   - Answer: Our agency has AGO and ArcGIS Pro access via the ArcGIS Pro Basic license. Our agency is the sole license holder for our AGO instance.

9. Does WA OIC currently license any parcel, property, and/or specific hazard risk data from Cotality/CoreLogic or another data provider?
   - Answer: No, we do not, but by the time the contract is in place, we might.

10. I would like to inquire as to whether the insurance loss data and protection class assignments will be provided by the OIC through a data call or other method, or whether we would be responsible for obtaining the data to be used for the study through other means.
    - Answer: When the RFP is awarded, we will include some form of data sharing agreement in the contract. Collaborate with contractor to collect the data needed.

11 We have built fire suppression scores and protection classes for various clients in the past several years and have used loss history as well as qualitative information from fire safety organizations. Will the WA OIC be providing the WA specific loss data through a data call for this study, or will we need to obtain the data ourselves?
   - Answer: OIC will help facilitate collection of that. We would likely get access to historical data through ISO claim search depending on how far back you go. About 90% of our market uses this. May not be able to get all loss data, but most if it.

11. Do you have another state agency collaborating for property collection data? Any kind of code compliance enforcement data?
    - Answer: There may be public info available.

12. Does WA OIC maintain a statewide parcel database in a full spatial format?
    - Answer: Answered above

13. Does WA OIC or another collaborating state agency coordinate or collect & aggregate property level inspection data? May be standard inspection by local fire marshal for code compliance/enforcement or inspection for WUI risk reduction.
    - Answer: The OIC does not. We are happy to work with the successful contractor to uncover if the data is available.

14. Does OIC have or can they provide access to statewide information on fire agencies and fire hydrants?
    - Answer: No, we don't have that data on hand. The OIC has good relationships with our fire marshal office and fire chiefs. OIC would be happy to work with awarded contractor to figure that out.
15. What does the OIC view as the primary outcome of this project — validation of existing methods, development of modernization options, or readiness for regulatory reform?
    - Answer: To learn the efficacy of current property protection classification rating methodologies and to learn whether an alternative process provides accurate reporting of fire districts' capabilities.
16. Is the OIC aiming to establish its own independent classification methodology, or to modernize oversight of existing third-party ones?
    - Answer: To assist the insurance industry in having the most accurate data available when considering a fire district's capabilities.
17. What kind of property loss data is available to OIC like claim filings?
    - Answer: We likely have access to 90% of the fire loss data going back many years.
18. Would the OIC be open to us purchasing data that has been compiled on fire hydrants and agencies if we end up needing that to get to 100%?
    - Answer: No opinion or concerns if you do. It's your budget.
19. Do you expect this research to evaluate wildfire fire protection or risk mitigation?
    - Answer: No, this is separate. This is proper protection classification rating study. This is not a wildfire risk score study.
20. Is there any active collaboration or dependency with ISO/Verisk, NFPA, or Fire Underwriters Survey (FUS)?
    - Answer: Collaboration or dependency, not sure what that means, but our current rating is produced by our domestic bureau, Washington Survey and Rating Bureau. Similar to ISO in the way manuals are generated, not one for one identical, which common for states with domestic rating bureaus. We would anticipate awarded contractor would have deep

knowledge of these standards to provide input and how to measure capabilities.

21. Will the new protection class apply to both residential and commercial structures. I heard the answer is that the residential risk is what spurred the need but that it could apply to both residential and commercial structures.
    - Answer: The basis for this study comes from the residential space and from observation of local fire chiefs working with our rating bureau on how ratings are validated. When we get these filings, we want to do a better job reviewing them and need help understanding the current method. If something needs done differently, can we evolve and use metrics and analytics or software to provide better info to insurers.
22. Is there any active collaboration or dependency with ISO/Verisk, NFPA, or Fire Underwriters Survey (FUS)?
    - Answer: Answered above
23. Can OIC provide access to WSRB manuals and rate classifications for all properties in WA?
    - Answer: Last manual was 2019 and we can provide community rate filings and that is what the bureau submits to us after approximately a 5-year review. After reviewing, they submit changes for the rating schedule for that community with a disclaimer. We are happy to share what we have on public record.
24. How broad a stakeholder group should we plan to engage insurers, municipalities, fire chiefs, or the public?
    - Answer: That is dependent on the successful contractor. OIC is happy to facilitate discussions with any interested party.
25. Is there interest or requirement for the new methodology and associated data to be open sources and publicly available?
    - Answer: I know the Commissioner would appreciate open transparency to determine why the rating is what it is and what steps can be taken to improve it. Primary concern is accuracy and methodology to validate it. Fire chiefs want proof of how it translates to reduce loss. To answer that is the first step. If insurers rely on something, we need to have confidence that we are using the most current data. And as a reminder, any approved filing will be public record and available.