

WSRB Fire Protection Ratings: Introducing “W” Classifications

WSRB periodically reviews and updates the **Public Protection/BCEGS Classification Manual (PPCM)** to ensure classifications reflect real-world fire protection conditions.

Over time, it became clear that properties beyond five road miles from a fire station do not all present the same level of fire suppression capability, and properties between five and seven miles that continue to benefit from Class A response and reliable water supply warranted additional differentiation.

To better reflect these realities, we've developed a new **“W” Protection Class designation**, providing insurers with an optional refinement when evaluating properties located farther from fire stations but supported by meaningful fire protection infrastructure.

This refinement builds on years of analysis, collaboration with the fire service, and prior updates to WSRB's classification framework.

For more information, visit the [W Classification FAQ](#).

Greater precision

WSRB's Public Protection/BCEGS Classification Manual (PPCM) establishes the framework used to determine **Protection Class** (PC) for individual class rated properties. These classifications are a critical underwriting and rating tool for subscribing insurers, reflecting a community's ability to prevent, control, and suppress fires.

Approximately 96% of properties in Washington state are located within five road miles of a fire station, meaning that most properties fit cleanly within long-established classification parameters. For properties beyond five miles, available data is more limited—but that does not mean fire protection capability is absent or uniform.

The need for greater differentiation in how these properties are classified has grown as fire service practices / infrastructure have evolved. WSRB has long recognized that properties outside traditional distance thresholds can experience very different levels of fire suppression capability, depending on factors such as:

- Fire department staffing, training, and apparatus
- Water supply availability, including hydrants and mobile water resources
- Organized response from recognized Class A fire stations



PPCM refinements

The PPCM has been revised several times over the years, most recently in 2019, with the last two revisions specifically focused on improving how properties more than five road miles from a fire station are classified.

Those updates acknowledged that distance alone does not fully capture fire protection capability. However, WSRB determined that additional refinement was appropriate, particularly for properties that fall between five and seven road miles from a responding fire station and benefit from adequate water supply.

This led to the development of a new classification approach that better distinguishes these properties from areas with more limited fire suppression resources.

Introducing the “W” Protection Class

Under this refinement, WSRB recognizes properties that are:

- Located **between five and seven road miles** from a **recognized Class A fire station**, and
- **Within 1,000 feet of a fire hydrant**, or located in a community that receives **Mobile Water Supply Credit**
- For dwellings and farm dwellings, **Tender Credit is also considered**, consistent with current PPCM provisions.

To reflect the difference in protection capability, WSRB assigns a “W” suffix to the community or fire district’s Protection Class. The “W” designation signals that while distance introduces additional response challenges, the overall fire suppression capability is demonstrably stronger than that associated with a traditional PC 9 classification.

The W Classification offers insurers an optional refinement through the Alternative Public Protection Classification Manual, allowing them to evaluate whether this additional distinction supports their underwriting and rating objectives.

Insurers may choose to adopt the W Classification by using the Alternative Public Protection Classification Manual and completing the appropriate filing. This enables more refined Protection Class differentiation where it adds value, without altering the underlying structure of existing classifications.

Because the W Classification is new in Washington, WSRB has submitted separate, concurrent filings for each property line of business, which include the corresponding proposed rating factors.



Collaboration with the fire service

This refinement is the result of sustained collaboration between WSRB and the **Washington Fire Chiefs (WFC)** through the WFC Rating Bureau Committee.

Over several years, these discussions have led to multiple improvements to both the Community Protection Class Grading Schedule and the PPCM. The committee agreed that introducing the “W” classification is a **common-sense approach**—one that more accurately reflects real-world fire suppression capabilities for properties located five to seven miles from a responding Class A fire station.

Accurately reflecting fire protection capability

The introduction of “W” Protection Classes reflects WSRB’s continued commitment to accuracy, collaboration, and practical application of data. By distinguishing between limited fire protection and meaningful fire suppression capability, this refinement gives insurers an additional tool to align underwriting decisions with on-the-ground conditions.

As with all Protection Class determinations, insurers are encouraged to evaluate how this refinement fits within their broader underwriting strategies and to consult the [W Classification FAQ](#) for detailed guidance.

