



WSRB Fire Protection Ratings: Introducing “W” Classifications

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

Properties beyond five road miles from a fire station do not all present the same level of fire suppression capability, and properties located five to seven miles from a responding Class A fire station that benefit from reliable water supply warranted additional differentiation.

To address this, WSRB developed a new “W” Protection Class designation, providing insurers with an optional refinement when evaluating properties supported by meaningful fire protection infrastructure. This refinement builds on years of analysis, collaboration with the fire service, and prior PPCM updates.

Approximately 96% of properties in Washington are within five road miles of a fire station. For properties beyond that threshold, distance alone does not fully capture fire protection capability, which can vary based on:

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

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

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 is available through the Alternative Public Protection Classification Manual. Insurers may choose to adopt it by completing the appropriate filing, enabling more refined Protection Class differentiation without altering the underlying structure of existing classifications.

The “W” classification reflects sustained collaboration between WSRB and the Washington Fire Chiefs (WFC) and provides insurers with a more accurate tool to align underwriting decisions with on-the-ground fire protection conditions.

For details, visit the [W Classification FAQ](#)

