



Thurston County Fire Protection District 8

Proudly Serving Northeast Thurston County Since 1953

Date: 1 February 2026

To: District Residents, Homeowners and Business Owners

From: Brian VanCamp, Fire Chief

Re: Fire Insurance Related Information

The Washington Survey & Rating Bureau (WSRB) is an independent non-profit public service organization that gathers and publishes information to assist the insurance industry in determining fire protection and suppression capabilities for the purpose of setting fire insurance premium rates. WSRB assigns all Washington State communities a grade, or Community Protection Classification (CPC), ranging from 10 (little or no capability) to 1 (exemplary fire protection capabilities).

The WSRB systematically re-evaluates fire departments all over the state on a regular basis and ours was completed during the fourth quarter of 2025. As a result of that evaluation, the WSRB notified the District that it retained its CPC of “Class 3” originally achieved in 2020. The District also retained its “tender credits” capability with the new CPC.

A CPC of “Class 3” will apply to residential and commercial properties located within seven road miles of a recognized responding firestation and having standard fire hydrant distribution and water supply. Properties in the community not meeting the above requirements will receive a different protection class rating than the CPC. The three recognized responding firestations are located at:

- 3506 Shincke Road NE (South Bay Firestation),
- 5046 Boston Harbor Road NE (North Olympia Firestation), and
- 8100 Johnson Point Road NE (Johnson Point Firestation).

The CPC and the individual property’s protection class may affect the owner’s fire insurance premiums (depending on the process the insurance company uses to establish premium rates). Generally, a higher protection class can be expected to result in higher fire insurance premiums, however insurance companies set their premiums independently and may use other criteria as well.

The WSRB survey was not conducted for property loss prevention or for life safety purposes. The purpose was to gather information needed to determine a fire insurance relevant CPC that may be used to develop fire insurance rates or loss costs. The WSRB evaluation criteria incorporates many nationally recognized standards and has been filed with and approved by the Washington State Office of Insurance Commissioner.

Please contact me if you have any questions or require further information. My telephone number is 360-491-5320 and my e-mail address is VanCamp@SouthBayFire.com.