



Texas Department of Insurance

State Fire Marshal's Office, Mail Code 112-FM
333 Guadalupe • P. O. Box 149221, Austin, Texas 78714-9221
512-305-7900 • 512-305-7910 fax • www.tdi.state.tx.us

May 9, 2005

Mr. Brian Edwards
Fire Chief of Montgomery County ESD No. 2
PO Box 693
Montgomery, Texas 77356

Place Code: Montgomery: 34002

Dear Mr. Edwards:

Insurance Services Office (ISO) has submitted a recommendation concerning your community's Public Protection Classification (PPC). Currently, the Community's Public Protection Classification rating is a split class 5/9.

Insurance Services Office is recommending that the classification be changed to a split class 4/8B, with an effective date of 10/01/2005. The recommendation is based on a review of your community performed on 10/06/2004 and does include the application of the Texas Addendum.

With a split class, all property located within 1000 feet of a fire hydrant, and within 5 miles of a fire station, will use **Class 4**. All property located farther than 1000 feet of a fire hydrant, and within 5 miles of a fire station, will use **Class 8B**.

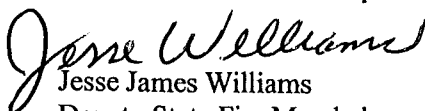
Public Protection Classifications range from 1 (best) to 10 (worst).

We have reviewed the information provided and believe it is sufficient to grant approval. Enclosed is a PPC Submittal sheet indicating the point totals for the major areas associated with the review. We will notify Insurance Services Office of our approval of the recommendation and the 10/01/2005 effective date.

If you have any questions regarding this change, I may be reached at the address indicated above or by telephone at (512) 305-7941.

Please make sure all community officials and residents within your district are notified of the new Public Protection Classification rating for your community, and the effective date.

Sincerely,


Jesse James Williams
Deputy State Fire Marshal
PPC Oversight Representative

TEXAS DEPARTMENT OF INSURANCE

Approved

MAY 09 2005

State Fire Marshal

E-mail: jesse.williams@tdi.state.tx.us



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PPC SUBMITTAL

Municipality	<u>Montgomery County ESD No. 2</u>	County	<u>Montgomery</u>	Population	<u>35000</u>
Date Surveyed	<u>10/06/2004</u>	Total Credit	<u>61.35</u>	Class	<u>4/8B</u>
Date Submitted	<u>05/02/2005</u>	Effective Date	<u>10/01/2005</u>		
Place Code	<u>34002</u>	Town Code	<u></u>		

SUMMARY OF CREDIT

<u>Feature</u>	<u>Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	6.35	10.00%
Water Supply	29.48	40.00
Fire Department	24.38	50.00
Additional Credit (CTT)	1.14	
Texas F.S. Addendum Credit (CTX)	4.53	6.50
* Divergence	<4.53 >	
Total Points	61.35	106.50

The Public Protection Class is based on the total percentage credit as follows:

<u>Class</u>	<u>Percentage %</u>
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0 to 9.99

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* Divergence is a reduction in credit to reflect a difference in the relative credits for the Fire department and Water Supply.

The difference between the protection provided by the fire department and the water supply prevents the better feature from being utilized to its fullest extent. Therefore, an adjustment (divergence) is made to reflect any difference between these two features. Because of the difference in the total weights assigned to the two features, the total for the Fire Department, *which has the higher total weight*, is adjusted to make the comparison reflect the relative adequacies of the two features.

Divergence = 50% (100% water supply credit – 80% of fire department credit)

The above classification has been developed for use in property insurance premium calculations only.