



## TEXAS DEPARTMENT OF INSURANCE

### State Fire Marshal's Office (112-FM)

333 Guadalupe Street, Austin, Texas 78701 ★ PO Box 149221, Austin, Texas 78714  
(512) 676-6800 | F: (512) 490-1054 | TDI.texas.gov/fire | @TXSFMO

5/15/2020

Mr. Samuel Pena  
Chief of Houston  
1801 Smith Street  
Houston, Texas 77002

**Place Code: Fort Bend: 15824 Harris: 20224 Montgomery: 30424**

Dear Mr. Pena:

Insurance Services Office (ISO) has submitted a recommendation concerning your community's Public Protection Classification (PPC). Currently, the Community's Public Protection Classification is a Class 1.

**Insurance Services Office is recommending the classification be changed to a single Class 1, with an effective date of 9/1/2020.** The recommendation is based on a review of your community performed on 9/3/2019 and does include application of the Texas Addendum to the Fire Suppression Rating Schedule.

With a single **Class 1** rating, all class-rated properties will use **Class 1**.

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

We have reviewed the information provided and believe it is enough to grant approval. Enclosed is a PPC Submittal sheet indicating the point totals for the major areas associated with the review. The Insurance Services Office will be notified of our approval of their recommendation and the 9/1/2020 effective date.

If you have any questions regarding this change, you may be reached at the address indicated above or by email to [PPCOversight@tdi.texas.gov](mailto:PPCOversight@tdi.texas.gov).

***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.***

We'd really like to find out how you feel about the Public Protection Classification (PPC) process and the Insurance Services Office (ISO) inspection services, by your participation in a brief customer satisfaction survey.

As a newly rated community you are our target audience and we would appreciate your feedback. The data you provide to us will assist us in reviewing our processes to make our relationships better. Please click [here](#) to complete our customer satisfaction survey.

We thank you for your time.

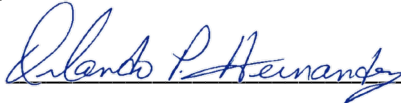
Sincerely,



Jesse James Williams  
PPC Oversight Officer  
[PPCOversight@tdi.texas.gov](mailto:PPCOversight@tdi.texas.gov)

**TEXAS STATE FIRE MARSHAL**

- Approved
- Disapproved

Signature:  Date: 6-2-2020



## TEXAS DEPARTMENT OF INSURANCE

### State Fire Marshal's Office (112-FM)

333 Guadalupe Street, Austin, Texas 78701 ★ PO Box 149221, Austin, Texas 78714  
(512) 676-6800 | F: (512) 490-1054 | TDI.texas.gov/fire | @TXSFMO

5/15/2020

Mr. Samuel Pena  
Chief of Houston OPA  
1801 Smith Street  
Houston, Texas 77002

**Place Code: Harris: 20237 Montgomery: 34027**

Dear Mr. Pena:

Insurance Services Office (ISO) has submitted a recommendation that extends your fire department response to an area outside the city limits. This area is an Outside Protected Area (OPA) and is limited to the area marked on the map that came with the request. This does not apply to the area within the city limits or the area covered by the Public Protection Classification (PPC). Currently, the area outlined in the OPA is a Class 1.

**Insurance Services Office is recommending the Public Protection Classification for the OPA be changed to a single Class 1, with an effective date of 9/1/2020.** The recommendation is based on a review of your community performed on 9/3/2019 and does include application of the Texas Addendum.

With a single **Class 1** rating, all class-rated properties will use **Class 1**.

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

We have reviewed the information provided and believe it is enough to grant approval. Enclosed is a PPC Submittal sheet indicating the point totals for the major areas associated with the review. The Insurance Services Office will be notified of our approval of their recommendation and the 9/1/2020 effective date.

If you have any questions regarding this change, I may be reached at the address indicated above or by email to [PPCOversight@tdi.texas.gov](mailto:PPCOversight@tdi.texas.gov).

***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.***

We'd really like to find out how you feel about the Public Protection Classification (PPC) process and the Insurance Services Office (ISO) inspection services, by your participation in a brief customer satisfaction survey.

As a newly rated community you are our target audience and we would appreciate your feedback. The data you provide to us will assist us in reviewing our processes to make our relationships better. Please click [here](#) to complete our customer satisfaction survey.

We thank you for your time.

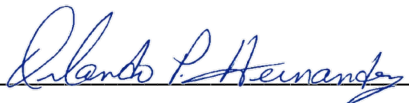
Sincerely,



Jesse James Williams  
PPC Oversight Officer  
[PPCOversight@tdi.texas.gov](mailto:PPCOversight@tdi.texas.gov)

**TEXAS STATE FIRE MARSHAL**

- Approved
- Disapproved

Signature:  Date: 05-29-2020



**TEXAS DEPARTMENT OF INSURANCE**

**State Fire Marshal's Office (112-FM)**

333 Guadalupe Street, Austin, Texas 78701 ★ PO Box 149221, Austin, Texas 78714  
 (512) 676-6800 | F: (512) 490-1054 | TDI.texas.gov/fire | @TXSFMO

**PUBLIC PROTECTION CLASSIFICATION (PPC) SUBMITTAL**

**Fire protection area: Houston**  
**County: Fort Bend / Harris / Montgomery**  
**Population: 2,643,331**  
**Surveyed: 9/3/2019**  
**# of days to complete survey: 212**  
**PPC Class: 1**  
**Received at TDI: 5/1/2020**  
**New PPC Class effective date: 09/01/2020**  
**\*TICO Place Code: 15824 / 20224 / 34024**  
**Insurance Service Office (ISO) field rep: Jeffery Edwards, jedwards@iso.com**  
**Fire Department Contact Email: Samuel.pena@houstontx.gov**  
**City Contact Email: mayor@houstontx.gov**

**SUMMARY OF ASSIGNED CREDIT**

Feature	Assigned Credit	Addendum Credit	Texas Maximum Credit
Emergency Communications	10.00		10.00
Water Supply	39.37		40.00
Fire Department	47.16		50.00
Texas State Training (CTT)		0.00	3.26
FSRS Community Risk Reduction		5.09	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
<b>**Divergence:</b>	<b>&lt; 0.82 &gt;</b>		
<b>Total Points:</b>	<b>95.71</b>	<b>5.09</b>	<b>109.76</b>
<b>Total Credit: 100.80</b>			

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

Class	Percentage %
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

\*TICO (Texas Insurance Checking Office)

\*\*Divergence is a reduction in credit to reflect a difference in the relative credits for the Fire Department and Water Supply. The difference in 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 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)



# TEXAS DEPARTMENT OF INSURANCE

## State Fire Marshal's Office (112-FM)

333 Guadalupe Street, Austin, Texas 78701 ★ PO Box 149221, Austin, Texas 78714

(512) 676-6800 | F: (512) 490-1054 | TDI.texas.gov/fire | @TXSFMO

### PUBLIC PROTECTION CLASSIFICATION (PPC) SUBMITTAL

Fire protection area: Houston OPA

County: Harris / Montgomery

Population: 65,977

Surveyed: 9/3/2019

# of days to complete survey: 212

PPC Class: 1

Received at TDI: 5/1/2020

New PPC Class effective date: 09/01/2020

\*TICO Place Code: 20237 / 34027

Insurance Service Office (ISO) field rep: Jeffery Edwards, jedwards@iso.com

Fire Department Contact Email: Samuel.pena@houstontx.gov

City Contact Email: mayor@houstontx.gov

### SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Texas Maximum Credit
Emergency Communications	10.00		10.00
Water Supply	39.37		40.00
Fire Department	47.16		50.00
Texas State Training (CTT)		0.00	3.26
FSRS Community Risk Reduction		5.09	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
<b>**Divergence:</b>	<b>&lt; 0.82 &gt;</b>		
<b>Total Points:</b>	<b>95.71</b>	<b>5.09</b>	<b>109.76</b>
<b>Total Credit: 100.80</b>			

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

Class	Percentage %
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

\*TICO (Texas Insurance Checking Office)

\*\*Divergence is a reduction in credit to reflect a difference in the relative credits for the Fire Department and Water Supply. The difference in 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 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)