



PUBLIC PROTECTION CLASS UPDATE

CITY OF MORGAN'S POINT RESORT

AUGUST 10TH 2021

INTRODUCTION

ISO collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using our Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC™) grade is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a PPC change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country.

The FSRS recognizes fire protection features only as they relate to suppression of first alarm structure fires. In many communities, fire suppression may be only a small part of the fire department's overall responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service, and understands the complex decisions a community must make in planning and delivering emergency services. However, in developing a community's PPC grade, only features related to reducing property losses from structural fires are evaluated. Multiple alarms, simultaneous incidents and life safety are not considered in this evaluation. The PPC program evaluates the fire protection for small to average size buildings. Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual PPC grade.

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC grade is substantially lower than in a community with a poor PPC grade, assuming all other factors are equal.

ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators, and others by providing information about risk. ISO's expert staff collects information about municipal fire suppression efforts in communities throughout the United States. In each of those

communities, ISO analyzes the relevant data and assigns a PPC grade – a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

ISO's PPC program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. A community's PPC grade depends on:

1. Needed Fire Flows, which are representative building locations used to determine the theoretical amount of water necessary for fire suppression purposes.
2. Emergency Communications, including emergency reporting, telecommunicators, and dispatching systems.
3. Fire Department, including equipment, staffing, training, geographic distribution of fire companies, operational considerations, and community risk reduction.
4. Water Supply, including inspection and flow testing of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires up to 3,500 gallons per minute.

DATA COLLECTION AND ANALYSIS

ISO has evaluated and classified over 48,000 fire protection areas across the United States using its FSRS. A combination of meetings between trained ISO field representatives and the dispatch center coordinator, community fire official, and water superintendent is used in conjunction with a comprehensive questionnaire to collect the data necessary to determine the PPC grade. In order for a community to obtain a grade better than a Class 9, three elements of fire suppression features are reviewed. These three elements are Emergency Communications, Fire Department, and Water Supply.

A review of the Emergency Communications accounts for 10% of the total classification. This section is weighted at 10 points, as follows:

1. Emergency Reporting 3 points
2. Telecommunicators 4 points
3. Dispatch Circuits 3 points

A review of the **Fire Department** accounts for 50% of the total classification. ISO focuses on a fire department's first alarm response and initial attack to minimize potential loss. The fire department section is weighted at 50 points, as follows:

1. Engine Companies 6 points
2. Reserve Pumpers 0.5 points
3. Pump Capacity 3 points
4. Ladder/Service Companies 4 points
5. Reserve Ladder/Service Trucks 0.5 points
6. Deployment Analysis 10 points
7. Company Personnel 15 points
8. Training (CT + CTT) 9 points
9. Operational considerations 2 points
10. Community Risk Reduction 5.5 points (in addition to the 50 points above)

A review of the Water Supply (**Utilities**) system accounts for 40% of the total classification. ISO reviews the water supply a community uses to determine the adequacy for fire suppression purposes. The water supply system is weighted at 40 points, as follows:

1. Credit for Supply System 30 points
2. Hydrant Size, Type & Installation 3 points
3. Inspection & Flow Testing of Hydrants 7 points

PUBLIC PROTECTION CLASSIFICATION SCORE

ISO concluded its review of the fire suppression features being provided for The City of Morgan's Point Resort. The resulting community classification is Class **03/3X**. This represents a **marked improvement** over the previous PPC Classification of 6/6X. The split classification applies as follows:

1. The first class (e.g., "6" in a 6/XX) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply.
2. The second class (XX or XY) applies to properties beyond 1,000 feet of a fire hydrant but within 5 road miles of a recognized fire station.
3. Alternative Water Supply: The first class (e.g., "6" in a 6/10) applies to properties within 5 road miles of a recognized fire station with no hydrant distance requirement.

SUMMARY OF PPC REVIEW

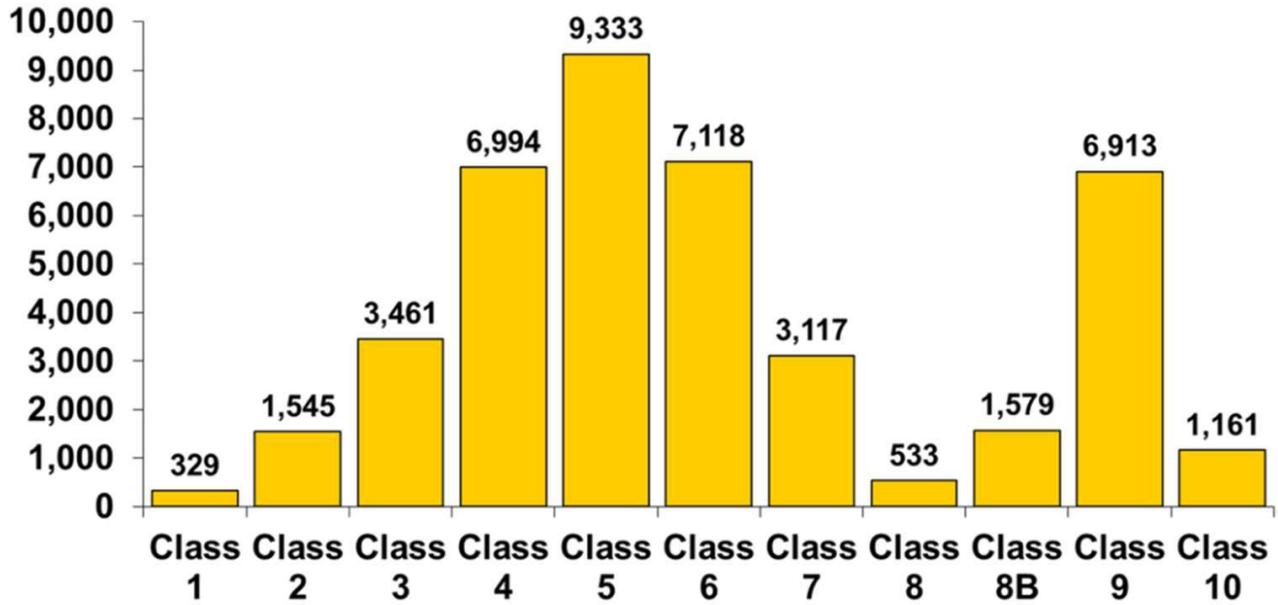
FSRS Feature	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	2.55	3
422. Credit for Telecommunicators	2.84	4
432. Credit for Dispatch Circuits	2.61	3
440. Credit for Emergency Communications	8.00	10
Fire Department		
513. Credit for Engine Companies	6.00	6
523. Credit for Reserve Pumpers	0.00	0.50
532. Credit for Pump Capacity	3.00	3
549. Credit for Ladder Service	1.35	4
553. Credit for Reserve Ladder and Service Trucks	0.50	0.50
561. Credit for Deployment Analysis	6.66	10
571. Credit for Company Personnel	6.83	15
581. Credit for Training	6.45	9
580A. Credit for Texas State Training	2.48	3.26*
*Note: Maximum value for 581 + 580A = 9 points		
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	35.27	50
Water Supply		
616. Credit for Supply System	25.23	30
621. Credit for Hydrants	2.84	3
631. Credit for Inspection and Flow Testing	5.50	7
640. Credit for Water Supply	33.57	40
Divergence	-2.68	--
1050. Community Risk Reduction	3.14	5.50
Texas Addendum Credit- CAFS	0.00	1
Total Credit	77.30	106.50

RANKING IN BELL COUNTY

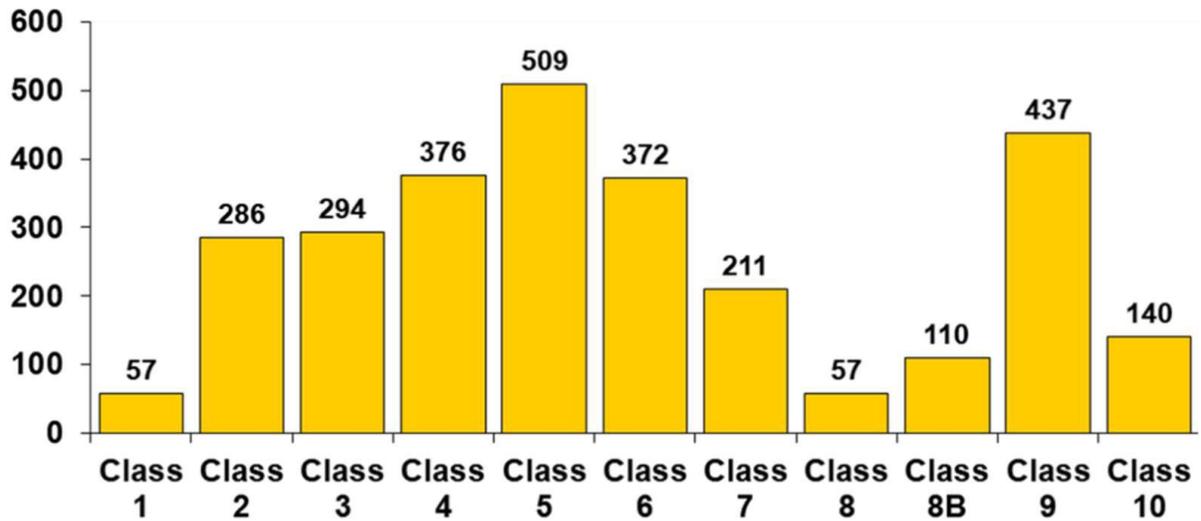
Department	Rating
Killeen Fire & EMS	1
Copperas Cove Fire Department	2
Belton Fire Department	3
Temple Fire & Rescue	3
Morgan's Point Resort Fire	3/3X
<i>Unpublished</i>	4/4Y
<i>Unpublished</i>	5/5X
<i>Unpublished</i>	5/5Y
<i>Unpublished</i>	6/6X
<i>Unpublished</i>	6/6X
<i>Unpublished</i>	6/6X
<i>Unpublished</i>	7
<i>Unpublished</i>	7/7X
<i>Unpublished</i>	7/7X
<i>Unpublished</i>	7/7X

DISTRIBUTION OF ISO RATINGS

Countrywide



Texas



FREQUENTLY ASKED QUESTIONS

What does the PPC program mean to me?

In Texas, the PPC program shows how well your community fire department responds to first-alarm structure fires and fire mitigation. Improving your community's PPC score could reduce home, business, and fire insurance premiums in your area.

An improved PPC score means a safer community. A good PPC score shows the community is working to provide fire protection for property owners and citizens. The FSRS also helps identify areas that need improvement and can help justify funding requests.

Does my community's PPC score affect homeowner insurance premiums?

Although home insurance rates are driven mainly by claims in your community, the local PPC score is also a factor.

If a community's PPC score improves, insurance premiums will generally decrease. If the PPC score declines, premiums may increase. Insurers determine how much a PPC score affects premiums based on their experience, so the amount will vary by insurer.

To find out how your community's PPC score affects your insurance costs, contact your insurer. If you are shopping for insurance, contact several insurers in your community.

What about homes in remote locations?

Any building more than five road miles from a fire station or outside the boundary of a city or volunteer fire department service area has a PPC score of 10.

An exception is an area that has an automatic aid agreement with a recognized and rated fire department. In those cases, ISO assigns a score after evaluating the automatic aid agreement. The score will depend on how far individual buildings are from a fire station.

How can I find my community's PPC score?

Contact your insurance company or agent or call ISO Customer Service at 800-444-4554, option 2.

How can my community get a better PPC score?

By making improvements to fire protection and services. The community's fire chief or a city official can then send a letter to ISO requesting reevaluation. City officials can call ISO Customer Service at 800-444-4554.

If your community has never been inspected, contact ISO Mitigation.

Does ISO penalize communities with volunteer fire departments?

No. Volunteer fire departments and paid fire departments are scored on their ability to respond to first alarm structure fires and fire mitigation with the FSRS.

Does TDI make sure PPC scores are fair and accurate?

Yes. TDI has a PPC oversight officer who reviews proposed classification scores to ensure accuracy. If the new score is accurate, TDI authorizes ISO to publish it for use by insurance companies.

If you have questions or concerns about accuracy, contact the PPC oversight officer at PPCOversight@tdi.texas.gov.