



**Texas Department of Insurance
State Fire Marshal's Office**

Mail Code 112-FM, 333 Guadalupe • P.O. Box 149221, Austin, Texas 78714-9104
512-676-6800 telephone • 512-490-1063 fax • www.tdi.texas.gov

March 15, 2017

Mr. Jerry Ward
Fire Chief of Tri Lakes VFD
75 Cr 2850
Pittsburg, Texas 75686

Place Code: Titus: 44928

Dear Mr. Ward:

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 06/10.

Insurance Services Office is recommending that the classification be changed to a split Class 04/10, with an effective date of 08/01/2017. The recommendation is based on a review of your community performed on 11/08/2016 and does include application of the Addendum to the Fire Suppression Rating Schedule.

With a split **Class 04/10**, all class-rated properties located within 5 miles of a fire station will use **Class 04**.
All class-rated properties located farther than 5 miles of a fire station will use **Class 10**.

Hydrant distance requirement does not apply due to an alternate creditable water supply.

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 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 08/01/2017 effective date.

If you have any questions regarding this change, I may be reached at the address indicated above or by telephone at (512) 676-6784.

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 Officer
jesse.williams@tdi.texas.gov

Texas Department of Insurance
Approved by

MAR 15 2017

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PPC SUBMITTAL

Municipality:	Tri Lakes VFD	County:	Titus	Population:	3500
Surveyed:	11/08/2016	Total Credit:	62.92	Class:	04/10
Submitted:	03/01/2017	Effective Date:	08/01/2017		
Place Code:	44928	Addendum Applied:	11/08/2016		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit Texas
Emergency Communications	7.85		10.00
Water Supply	28.58		40.00
Fire Department	26.28		50.00
Texas State Training (CTT)		1.43	3.26
FSRS Community Risk Reduction		1.99	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
* Divergence:	< 3.21 >		
Total Points:	59.50	3.42	109.76

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

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Chris Conway
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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

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.

$$\text{Divergence} = 50\% (100\% \text{ water supply credit} - 80\% \text{ of fire department credit})$$