



Texas Department of Insurance

State Fire Marshal's Office

Mail Code 112-FM, 333 Guadalupe • P. O. Box 149221, Austin, Texas 78714-9221

November 11, 2007

Mr. Thomas Shellenberger
Fire Chief of Harris County ESD No 21
17702 Bullis Gap
Hockley, Texas 77447

Place Code: Harris: 20222

Dear Mr. Shellenberger:

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 Class 5/9.

Insurance Services Office is recommending that the classification be changed to a split Class 4/8b, with an effective date of 04/01/2008. The recommendation is based on a review of your community performed on 07/18/2007 and does include application of the Texas Addendum.

With a split Class 4/8b, all class-rated properties located within 1000 feet of a fire hydrant and within 5 miles of a fire station will use Class 4. All class-rated properties located farther than 1000 feet of a fire hydrant and within 5 miles of a fire station will use Class 8b.

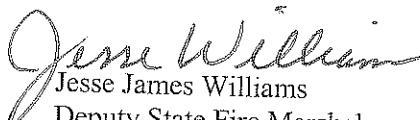
Public Protection Classifications range from 1 (best) to 10 (worst).

We have reviewed the information provided and believe it is sufficient to grant approval. Enclosed is a PPC Submittal sheet indicating point totals for the major areas associated with the review. We will notify Insurance Services Office of our approval of the recommendation and of the 04/01/2008 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 Officer

TEXAS DEPARTMENT OF INSURANCE

Approved

NOV 11 2007

State Fire Marshal

PPC Oversight Officer
E-Mail: jesse.williams@tdi.state.tx.us



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PPC SUBMITTAL

Municipality	<u>Harris County ESD No 21</u>	County	<u>Harris</u>	Population	<u>16103</u>
Date Surveyed	<u>07/18/2007</u>	Total Credit	<u>67.73</u>	Class	<u>4/8b</u>
Date Submitted	<u>11/01/2007</u>	Effective Date	<u>04/01/2008</u>		
Place Code	<u>20222</u>	Addendum Applied	<u>08/06/2007</u>		

SUMMARY OF CREDIT

<u>Feature</u>	<u>Assigned Credit</u>		<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	9.68		10.00%
Water Supply	26.51	Total:FD/CTT	40.00
Fire Department	26.96	28.92	50.00
Texas State Training (CTT)	1.96	Total:CTT/CTX	3.26
Texas Addendum Credit (CTX)	4.31	6.27	6.50
* Divergence	< 1.69 >		
Total Points	67.73		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)

WOOD FRAME CONSTRUCTION

Percentage Change from Current PPC to Other PPC

Current PPC	Factor	Proposed PPC										
		1	2	3	4	5	6	7	8	8B	9	10
1	1.08	0.0%	+0.0%	+9.3%	+11.1%	+16.7%	+22.2%	+27.8%	+33.3%	+57.4%	+80.6%	+83.3%
2	1.08	-0.0%	0.0%	+9.3%	+11.1%	+16.7%	+22.2%	+27.8%	+33.3%	+57.4%	+80.6%	+83.3%
3	1.18	-8.5%	-8.5%	0.0%	+1.7%	+6.8%	+11.9%	+16.9%	+22.0%	+44.1%	+65.3%	+67.8%
4	1.20	-10.0%	-10.0%	-1.7%	0.0%	+5.0%	+10.0%	+15.0%	+20.0%	+41.7%	+62.5%	+65.0%
5	1.26	-14.3%	-14.3%	-6.3%	-4.8%	0.0%	+4.8%	+9.5%	+14.3%	+34.9%	+54.8%	+57.1%
6	1.32	-18.2%	-18.2%	-10.6%	-9.1%	-4.5%	0.0%	+4.5%	+9.1%	+28.8%	+47.7%	+50.0%
7	1.38	-21.7%	-21.7%	-14.5%	-13.0%	-8.7%	-4.3%	0.0%	+4.3%	+23.2%	+41.3%	+43.5%
8	1.44	-25.0%	-25.0%	-18.1%	-16.7%	-12.5%	-8.3%	-4.2%	0.0%	+18.1%	+35.4%	+37.5%
8b	1.70	-36.5%	-36.5%	-30.6%	-29.4%	-25.9%	-22.4%	-18.8%	-15.3%	0.0%	+14.7%	+16.5%
9	1.95	-44.6%	-44.6%	-39.5%	-38.5%	-35.4%	-32.3%	-29.2%	-26.2%	-12.8%	0.0%	+1.5%
10	1.98	-45.5%	-45.5%	-40.4%	-39.4%	-36.4%	-33.3%	-30.3%	-27.3%	-14.1%	-1.5%	0.0%

The numbers to the bottom left of the bolded **0.0%** diagonal indicate a reduction in premiums as the PPC rating improves.

The numbers to the upper right of the bolded **0.0%** diagonal indicate an increase in premiums as the PPC rating retrogrades.

Wood Frame Construction: Outer walls of frame; iron clad; sheet aluminum or aluminum on wood; composition siding; and asphalt covered fiber board.

Although many companies use this classification for wood frame construction, individual companies may also establish their own rating system.

To truly get an idea of how different types of residential construction classifications may benefit you, contact various insurance agents in your area.

The percentages in the above chart show the change from one PPC to another. However, this may not be the same amount a change in PPC would have on an insurer's bottom line premium, even if nothing else changes. That is because the rating sequences don't always apply all factors in a multiplicative manner. Also, endorsements may add or subtract from an insured's premium and PPC factors typically don't apply to endorsements.

For a more accurate rate effect change, contact insurance agents in your area.

Insurer's writing homeowners insurance policies in Texas are not required to use the PPC factors from the Texas Personal Lines Manual. Insurers may file and use their own factors.

Source: Texas Personal Lines Manual, Homeowners - Table B

BRICK CONSTRUCTION

Percentage Change from Current PPC to Other PPC

Current PPC	Factor	Proposed PPC										
		1	2	3	4	5	6	7	8	8B	9	10
1	0.86	0.0%	0.0%	9.3%	11.6%	16.3%	22.1%	27.9%	33.7%	36.0%	37.2%	39.5%
2	0.86	0.0%	0.0%	9.3%	11.6%	16.3%	22.1%	27.9%	33.7%	36.0%	37.2%	39.5%
3	0.94	-8.5%	-8.5%	0.0%	2.1%	6.4%	11.7%	17.0%	22.3%	24.5%	25.5%	27.7%
4	0.96	-10.4%	-10.4%	-2.1%	0.0%	4.2%	9.4%	14.6%	19.8%	21.9%	22.9%	25.0%
5	1.00	-14.0%	-14.0%	-6.0%	-4.0%	0.0%	5.0%	10.0%	15.0%	17.0%	18.0%	20.0%
6	1.05	-18.1%	-18.1%	-10.5%	-8.6%	-4.8%	0.0%	4.8%	9.5%	11.4%	12.4%	14.3%
7	1.10	-21.8%	-21.8%	-14.5%	-12.7%	-9.1%	-4.5%	0.0%	4.5%	6.4%	7.3%	9.1%
8	1.15	-25.2%	-25.2%	-18.3%	-16.5%	-13.0%	-8.7%	-4.3%	0.0%	1.7%	2.6%	4.3%
8B	1.17	-26.5%	-26.5%	-19.7%	-17.9%	-14.5%	-10.3%	-6.0%	-1.7%	0.0%	0.9%	2.6%
9	1.18	-27.1%	-27.1%	-20.3%	-18.6%	-15.3%	-11.0%	-6.8%	-2.5%	-0.8%	0.0%	1.7%
10	1.20	-28.3%	-28.3%	-21.7%	-20.0%	-16.7%	-12.5%	-8.3%	-4.2%	-2.5%	-1.7%	0.0%

The numbers to the bottom left of the bolded **0.0%** diagonal indicate a reduction in premiums as the PPC rating improves.

The numbers to the upper right of the bolded **0.0%** diagonal indicate an increase in premiums as the PPC rating retrogrades.

Brick: Outer walls of solid masonry; stone; concrete, hollow brick tile; hollow masonry units; ICM (iron clad metal) and ICMS (iron clad metal substandard).
 Although many companies use this classification for brick construction, individual companies may also establish their own rating system.
 To truly get an idea of how different types of residential construction classifications may benefit you, contact various insurance agents in your area.

The percentages in the above chart show the change from one PPC to another. However, this may not be the same amount a change in PPC would have on insurer's bottom line premium, even if nothing else changes. That is because the rating sequences don't always apply all factors in a multiplicative manner. Also, endorsements may add or subtract from an insured's premium and PPC factors typically don't apply to endorsements.
 For a more accurate rate effect change, contact insurance agents in your area.

Insurers writing homeowners insurance policies in Texas are not required to use the PPC factors from the Texas Personal Lines Manual.
 Insurers may file and use their own factors.

Source: Texas Personal Lines Manual, Homeowners - Table B

BRICK VENEER CONSTRUCTION

Percentage Change from Current PPC to Other PPC

Current PPC	Factor	Proposed PPC										
		1	2	3	4	5	6	7	8	8B	9	10
1	0.90	0.0%	+0.0%	+8.9%	+11.1%	+16.7%	+22.2%	+27.8%	+33.3%	+35.6%	+36.7%	+38.9%
2	0.90	-0.0%	0.0%	+8.9%	+11.1%	+16.7%	+22.2%	+27.8%	+33.3%	+35.6%	+36.7%	+38.9%
3	0.98	-8.2%	-8.2%	0.0%	+2.0%	+7.1%	+12.2%	+17.3%	+22.4%	+24.5%	+25.5%	+27.6%
4	1.00	-10.0%	-10.0%	-2.0%	0.0%	+5.0%	+10.0%	+15.0%	+20.0%	+22.0%	+23.0%	+25.0%
5	1.05	-14.3%	-14.3%	-6.7%	-4.8%	0.0%	+4.8%	+9.5%	+14.3%	+16.2%	+17.1%	+19.0%
6	1.10	-18.2%	-18.2%	-10.9%	-9.1%	-4.5%	0.0%	+4.5%	+9.1%	+10.9%	+11.8%	+13.6%
7	1.15	-21.7%	-21.7%	-14.8%	-13.0%	-8.7%	-4.3%	0.0%	+4.3%	+6.1%	+7.0%	+8.7%
8	1.20	-25.0%	-25.0%	-18.3%	-16.7%	-12.5%	-8.3%	-4.2%	0.0%	+1.7%	+2.5%	+4.2%
8B	1.22	-26.2%	-26.2%	-19.7%	-18.0%	-13.9%	-9.8%	-5.7%	-1.6%	0.0%	+0.8%	+2.5%
9	1.23	-26.8%	-26.8%	-20.3%	-18.7%	-14.6%	-10.6%	-6.5%	-2.4%	-0.8%	0.0%	+1.6%
10	1.25	-28.0%	-28.0%	-21.6%	-20.0%	-16.0%	-12.0%	-8.0%	-4.0%	-2.4%	-1.6%	0.0%

The numbers to the bottom left of the bolded **0.0%** diagonal indicate a reduction in premiums as the PPC rating improves.

The numbers to the upper right of the bolded **0.0%** diagonal indicate an increase in premiums as the PPC rating retrogrades.

Brick Veneer Construction: Outer walls of brick-veneer or stone-veneer.

Although many companies use this classification for brick veneer construction, individual companies may also establish their own rating system. To truly get an idea of how different types of residential construction classifications may benefit you, contact various insurance agents in your area.

The percentages in the above chart show the change from one PPC to another. However, this may not be the same amount a change in PPC would have on an insurer's bottom line premium, even if nothing else changes. That is because the rating sequences don't always apply all factors in a multiplicative manner. Also, endorsements may add or subtract from an insured's premium and PPC factors typically don't apply to endorsements. For a more accurate rate effect change, contact insurance agents in your area.

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Source: Texas Personal Lines Manual, Homeowners - Table B

ASBESTOS CLAD & STUCCO CONSTRUCTION

Percentage Change from Current PPC to Other PPC

Current PPC	Factor	Proposed PPC										
		1	2	3	4	5	6	7	8	8B	9	10
1	0.91	0.0%	0.0%	+8.8%	+11.0%	+16.5%	+22.0%	+27.5%	+33.0%	+48.4%	+63.7%	+67.0%
2	0.91	0.0%	0.0%	+8.8%	+11.0%	+16.5%	+22.0%	+27.5%	+33.0%	+48.4%	+63.7%	+67.0%
3	0.99	-8.1%	-8.1%	0.0%	+2.0%	+7.1%	+12.1%	+17.2%	+22.2%	+36.4%	+50.5%	+53.5%
4	1.01	-9.9%	-9.9%	-2.0%	0.0%	+5.0%	+9.9%	+14.9%	+19.8%	+33.7%	+47.5%	+50.5%
5	1.06	-14.2%	-14.2%	-6.6%	-4.7%	0.0%	+4.7%	+9.4%	+14.2%	+27.4%	+40.6%	+43.4%
6	1.11	-18.0%	-18.0%	-10.8%	-9.0%	-4.5%	0.0%	+4.5%	+9.0%	+21.6%	+34.2%	+36.9%
7	1.16	-21.6%	-21.6%	-14.7%	-12.9%	-8.6%	-4.3%	0.0%	+4.3%	+16.4%	+28.4%	+31.0%
8	1.21	-24.8%	-24.8%	-18.2%	-16.5%	-12.4%	-8.3%	-4.1%	0.0%	+11.6%	+23.1%	+25.6%
8B	1.35	-32.6%	-32.6%	-26.7%	-25.2%	-21.5%	-17.8%	-14.1%	-10.4%	0.0%	+10.4%	+12.6%
9	1.49	-38.9%	-38.9%	-33.6%	-32.2%	-28.9%	-25.5%	-22.1%	-18.8%	-9.4%	0.0%	+2.0%
10	1.52	-40.1%	-40.1%	-34.9%	-33.6%	-30.3%	-27.0%	-23.7%	-20.4%	-11.2%	-2.0%	0.0%

The numbers to the bottom left of the bolded **0.0%** diagonal indicate a reduction in premiums as the PPC rating improves.

The numbers to the upper right of the bolded **0.0%** diagonal indicate an increase in premiums as the PPC rating retrogrades.

Asbestos Clad & Stucco Construction: Outer walls of stucco; asbestos board; rigid asbestos; and hard cement type sidings.

Although many companies use this classification for asbestos clad & stucco construction, individual companies may also establish their own rating system. To truly get an idea of how different types of residential construction classifications may benefit you, contact various insurance agents in your area.

The percentages in the above chart show the change from one PPC to another. However, this may not be the same amount a change in PPC would have on an insurer's bottom line premium, even if nothing else changes. That is because the rating sequences don't always apply all factors in a multiplicative manner. Also, endorsements may add or subtract from an insured's premium and PPC factors typically don't apply to endorsements. For a more accurate rate effect change, contact insurance agents in your area.

Insurers writing homeowners insurance policies in Texas are not required to use the PPC factors from the Texas Personal Lines Manual. Insurers may file and use their own factors.

Source: Texas Personal Lines Manual, Homeowners - Table B