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: Montgomery
County: Montgomery
Population: 922
Surveyed: 08/06/2019
# of days to complete survey: 116
PPC Class: 2
Received at TDI: 12/1/2019
New PPC Class effective date: 5/1/2020
*TICO Place Code: 33914
Insurance Service Office (ISO) field rep: Jeffery Edwards, jedwards@iso.com

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Texas Maximum Credit
Emergency Communications	10.00		10.00
Water Supply	34.87		40.00
Fire Department	36.72		50.00
Texas State Training (CTT)		0.40	3.26
FSRS Community Risk Reduction		4.77	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
**Divergence:	< 2.59 >		
Total Points:	79.00	5.17	109.76
Total Credit: 84.17			

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)