



Travis County ESD #9

Westlake Fire Department

248 Addie Roy Rd, Bldg B, Suite 103 - Austin, TX 78746

Mailing Address: P. O. Box 162170 - Austin, TX 78716-2170

Headquarters: (512) 327-9405 Fax: (512) 327-2780

www.westlakefd.org

Insurance Service Office (ISO) Public Protection Classification (PPC) For

Travis County Emergency Service District No. 9

The Insurance Service Office (ISO) rates fire departments to determine what level of classification should be used when calculating home and business insurance premiums.

The ratings for the fire departments include communications, fire hydrant water supply, fire department personnel, station locations and equipment. The ratings are called the Public Protection Classification (PPC) and range from 1 (best) to 10 (worst). Dual ratings with letters indicate what the rating would be if there were no fire hydrants in the area.

On April 5, 2005 the Texas Department of Insurance updated our Public Protection Classification (PPC) to the following:

City of Rollingwood – PPC Class 3

City of West Lake Hills – PPC Class 3

Unincorporated Areas of Travis County ESD#9 – PPC Class 4/8B (This means if there are fire hydrants in the area the rating is a Class 4 and if there are no fire hydrants present the rating is a Class 8B).

We recommend that property owners make sure their property insurance providers are aware of these ratings even though they should have reports from the Texas Department of Insurance.

If you have any questions please call our business office at 512-327-9405.



Texas Department of Insurance

State Fire Marshal's Office, Mail Code 112-FM
333 Guadalupe • P. O. Box 149221, Austin, Texas 78714-9221
512-305-7900 • 512-305-7910 fax • www.tdi.state.tx.us

PPC SUBMITTAL

Municipality	<u>Rollingwood</u>	County	<u>Travis</u>	Population	<u>1388</u>
Date Surveyed	<u>11/17/2004</u>	Total Credit	<u>73.66</u>	Class	<u>3</u>
Date Submitted	<u>04/01/2005</u>	Effective Date	<u>09/01/2005</u>		
Place Code	<u>45334</u>	Town Code	<u></u>		

SUMMARY OF CREDIT

<u>Feature</u>	<u>Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	8.25	10.00%
Water Supply	33.06	40.00
Fire Department	29.12	50.00
Additional Training Credit (CTT)	2.62	
Texas Addendum Credit (CTX)	4.45	6.50
* Divergence	< 3.84 >	
Total Points	73.66	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

TEXAS DEPARTMENT OF INSURANCE

Approved

APR 05 2005

State Fire Marshal

* 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)

The above classification has been developed for use in property insurance premium calculations only.



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PPC SUBMITTAL

Municipality	<u>Travis County ESD No. 9</u>	County	<u>Travis</u>	Population	<u>13496</u>
Date Surveyed	<u>11/17/2004</u>	Total Credit	<u>61.32</u>	Class	<u>4/8B</u>
Date Submitted	<u>04/01/2005</u>	Effective Date	<u>09/01/2005</u>		
Place Code	<u>45410</u>	Town Code	<u></u>		

SUMMARY OF CREDIT

<u>Feature</u>	<u>Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	8.25	10.00%
Water Supply	22.58	40.00
Fire Department	24.15	50.00
Additional Credit (CTT)	2.62	
Texas F.S. Addendum Credit (CTX)	4.30	6.50
* Divergence	<0.58 >	
Total Points	61.32	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

TEXAS DEPARTMENT OF INSURANCE

Approved

APR 05 2005

State Fire Marshal

* 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)

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PPC SUBMITTAL

Municipality	<u>West Lake Hills</u>	County	<u>Travis</u>	Population	<u>3116</u>
Date Surveyed	<u>11/17/2004</u>	Total Credit	<u>70.40</u>	Class	<u>3</u>
Date Submitted	<u>03/01/2005</u>	Effective Date	<u>08/01/2005</u>		
Place Code	<u>45336</u>	Town Code	<u></u>		

SUMMARY OF CREDIT

<u>Feature</u>	<u>Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	8.25	10.00%
Water Supply	28.37	40.00
Fire Department	28.23	50.00
Additional Training Credit (CTT)	2.62	
Texas Addendum Credit (CTX)	4.78	6.50
* Divergence	< 1.85 >	
Total Points	70.40	106.50

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

<u>Class</u>	<u>Percentage %</u>	TEXAS DEPARTMENT OF INSURANCE
1	90.00 or more	Approved
2	80.00 to 89.99	
3	70.00 to 79.99	MAR 07 2005
4	60.00 to 69.99	
5	50.00 to 59.99	
6	40.00 to 49.99	State Fire Marshal
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 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)

The above classification has been developed for use in property insurance premium calculations only.