



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

April 15, 2015

Mr. James Mallinger
Fire Chief of Cedar Park OPA
450 Cypress Creek Road, Bldg 3
Cedar Park, Texas 78613

Place Code: Travis: 45414 Williamson: 49205

Dear Mr. Mallinger:

Insurance Services Office (ISO) has submitted a recommendation that extends your fire department response to an area outside the city limits. This area is considered an Outside Protected Area (OPA) and is limited to the area indicated on the map which accompanied the request. Please note this does not apply to the area within the city limits or the area covered by the Public Protection Classification (PPC). Currently, the area outlined in the OPA is a Class 3/9.

Insurance Services Office is recommending the Public Protection Classification for the OPA be changed to a split Class 1/9 with an effective date of 09/01/2015. The recommendation is based on a review of your community performed on 10/01/2014 and does include application of the Texas Addendum.

With a split **Class 1/9**, all class-rated properties located within 1000 feet of a fire hydrant or water supply suction point and within 5 miles of a fire station will use **Class 1**. All class-rated properties located farther than 1000 feet of a fire hydrant or water supply suction point and within 5 miles of a fire station will use **Class 9**.

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 the 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 09/01/2015 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

Texas Department of Insurance
Approved by

APR 15 2015

State Fire Marshal



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PPC SUBMITTAL

Municipality:	Cedar Park OPA	County:	Travis / Williamson	Population:	26000
Surveyed:	10/01/2014	Total Credit:	91.92	Class:	1/9
Submitted:	04/02/2015	Effective Date:	09/01/2015		
Place Code:	45414 / 49205	Addendum Applied:	10/01/2014		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
Receiving and Handling Fire Alarms	10.00		10.00
Water Supply	34.75		40.00
Fire Department	41.64		50.00
Texas State Training (CTT)		0.00	3.26
Texas Addendum Credit (CTX)		6.25	6.50
* Divergence:	< 0.72 >		
Total Points:	85.67	6.25	106.50

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

Texas Department of Insurance
Approved by

Chris Combs

APR 15 2015

State Fire Marshal

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.

Divergence = 50% (100% water supply credit – 80% of fire department credit)



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April 15, 2015

Mr. James Mallinger
Fire Chief of Cedar Park
450 Cypress Creek Road
Cedar Park, Texas 78613

Place Code: Travis: 45311 Williamson: 49105

Dear Mr. Mallinger:

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 1.

Insurance Services Office is recommending the classification be changed to a Class 1, with an effective date of 09/01/2015. The recommendation is based on a review of your community performed on 10/01/2014 and does include application of the Texas Addendum.

With a single class rating of **1** all class-rated properties will use **Class 1**.

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 the 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 09/01/2015 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

Texas Department of Insurance
Approved by
Chris Combs
APR 15 2015

State Fire Marshal



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PPC SUBMITTAL

Municipality:	Cedar Park	County:	Travis / Williamson	Population:	61000
Surveyed:	10/01/2014	Total Credit:	92.63	Class:	1
Submitted:	04/02/2015	Effective Date:	09/01/2015		
Place Code:	45311 / 49105	Addendum Applied:	10/01/2014		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
Receiving and Handling Fire Alarms	9.90		10.00
Water Supply	37.82		40.00
Fire Department	41.12		50.00
Texas State Training (CTT)		0.00	3.26
Texas Addendum Credit (CTX)		6.25	6.50
* Divergence:	< 2.46 >		
Total Points:	86.38	6.25	106.50

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

Texas Department of Insurance
Approved by

Chris Combs

APR 15 2015

State Fire Marshal

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.

Divergence = 50% (100% water supply credit – 80% of fire department credit)



INSURANCE SERVICES OFFICE, INC.

8911 N. Capital of Texas Highway, Building II, Suite 2110
Phone (800) 444-4554 FAX (800) 736-3289

April, 2015

James Mallinger, Fire Chief
City of Cedar Park
450 Cypress Creek Rd., Bldg. 3
Cedar Park, TX 78613

RE: Public Protection Classification Results
City of Cedar Park, Travis/Williamson Counties, Texas

Dear Chief Mallinger:

We wish to thank you and the other community officials for your cooperation during our recent Public Protection Classification (PPC) survey. ISO is the leading supplier of statistical, underwriting and actuarial information for the property/casualty insurance industry. Most insurers use the PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

ISO has completed its analysis of the structure fire suppression delivery system provided in your community. We would like to report that ISO has recommended a classification of Class 1 to the Texas Department of Insurance/State Fire Marshal's Office. Congratulations on this recognition of your commitment to serve the needs of your community's property owners and residents.

Please note that this classification is not effective until the official letter is received from the Texas Department of Insurance/State Fire Marshal's Office listing the approved effective date.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know how your community's classification could improve, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call me at the phone number listed below.

The PPC program is not intended to analyze all aspects of a comprehensive structure fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making recommendations about loss prevention or life safety.

If you have any questions about your classification, please let us know.

Sincerely,

Public Protection Department

Public Protection Department
(800) 444-4554, Option 2 FAX: (800) 736-3289

www.isomitigation.com

Encl.

cc: Brenda Eivens, City Manager
Eric Rauschuber, Water Superintendent
Sarah Floyd, Communications Director

THE ISO PUBLIC PROTECTION CLASSIFICATION (PPC) PROGRAM

ISO's PPC program evaluates communities according to a uniform set of criteria defined in the Fire Suppression Rating Schedule (FSRS). These criteria incorporate nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association.

Using the FSRS, ISO objectively reviews the fire suppression capabilities of a community and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire suppression program does not meet minimum recognition criteria.

The FSRS allocates credit by evaluating the following three major features:

- Fire alarm and communication system. This review accounts for 10% of the total classification which centers upon a community's facilities and support for handling and dispatching fire alarms.
- Fire department. This review accounts for 50% of the total classification which focuses upon items such as engine companies, ladder or service companies, distribution of fire stations and fire companies, equipment carried on apparatus, pumping capacity, reserve apparatus, department manning, and training.
- Water supply system. This review accounts for 40% of the total classification highlighting the water supply a community uses for fire suppression, including hydrant size, type, and installation, as well as the inspection frequency and condition of fire hydrants.

When ISO develops a single classification for a community, all of the community's properties receive that classification. In many communities, ISO develops a split classification (for example, 5/9). Generally, the first class, (Class 5 in the example) applies to properties within a defined distance (5-road miles in most states) of a fire station and within 1000 feet of a fire hydrant. The second class (Class 9 in the example) applies to properties beyond 1000 feet of a hydrant but within the defined distance of a fire station. ISO generally assigns Class 10 to properties beyond the defined distance

Countrywide Public Protection Classification Summary

