

TITUS COUNTY COMMISSIONER'S COURT

Public Participation Form

Instructions: Fill out all appropriate blanks. Please print or write legibly.

NAME: Roy Tillman

ADDRESS: 960 CR 4240, MP

Which agenda item (or items) do you wish to address? COUNTY VED ISO RATINGS

Do you wish to make an inquiry under Section 551.042 of the Open Meetings Act?

No

Signature: Roy Tillman Date: 6-23-14

Note: This Public Participation Form **must be presented to the County Clerk prior** to the time that the agenda item (or items) you wish to address are discussed before the Court.



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

Mail Code 112-FM, 333 Guadalupe • P.O. Box 149221, Austin, Texas 78714-9104
512-305-7900 telephone • 512-305-7359 fax • www.tdi.texas.gov

February 11, 2014

Mr. Roy W. Tillman
Fire Chief of NorTex VFD
544 CR 4240
Mount Pleasant, Texas 75455

Place Code: Titus: 44920

Dear Mr. Tillman:

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 9/10.

Insurance Services Office is recommending that the classification be changed to a split Class 7/10, with an effective date of 07/01/2014. The recommendation is based on a review of your community performed on 10/10/2013 and does include application of the Texas Addendum.

With a split Class 7/10, all class-rated properties located within 5 miles of a fire station will use Class 7. All class-rated properties located farther than 5 miles of a fire station will use Class 10.

With the alternative water supply grading, hydrant distance does not apply.

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 07/01/2014 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 by
Chris Connolly
FEB 11 2014
State Fire Marshal

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.

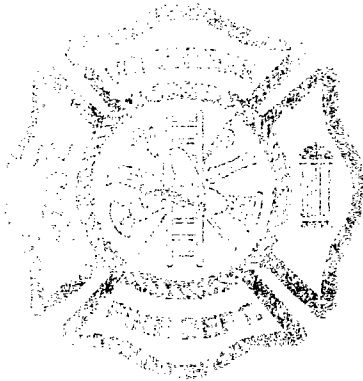
To truly get an idea of how different types of residential construction classifications may benefit you, contact various insurance agents in your area.

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.

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Source: Texas Personal Lines Manual, Homeowners - Table B

NORTEX



**HAMBURGER LUNCH FUNDRAISER
NORTEX FIRE DISTRICT INFORMATION MEETING
SATURDAY JUNE 28TH 2014
11AM – 3PM
AT NORTEX FIRE STATION ON HWY 49**

To The Citizens Living In The NORTEX Fire District,
We Have Exciting News! The Dept Has Received
A “Class 7” Rating From The Insurance Services Office
This Allows Citizens Living Within 5 Road Miles of Either
NORTEX Fire Stations To Receive Cost Savings On Their
Homeowners Insurance Rates. This Becomes Effective
July 1st 2014.

Please Join Us For a Burger, Chips and a Drink On June 28th
An Information Meeting Will Be Held At 1pm To explain The
Details Of This New Grading System. Donations Will Be
Accepted To Help Us To Continue To Serve Your Community.
Please Come Out To Support Your Local Fire Dept And Learn
How To Save Money On Your Insurance!