



City of Rockwall
The New Horizon

**CITY OF ROCKWALL, TEXAS
FIRE DEPARTMENT
MEMORANDUM**



DATE: June 3, 2013
TO: Mayor & City Council Members
FROM: Mark Poindexter, Fire Chief
SUBJECT: Insurance Services Offices, Inc. (Public Protection Class & Outside Protected Area Rating)

ISO Background:

Prior to 1994 we were graded under the Texas Key Rate by the Fire Prevention and Engineering Bureau. On September 1, 2004 the Commissioner of the State Board of Insurance adopted the Insurance Services Offices Inc. (ISO) Fire Suppression Rating Schedule (FSRS). ISO evaluates information for communities on their structure fire suppression capabilities. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the Public Protection Class (PPC) program – and low fire losses. So, insurance companies use the PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC rating is substantially lower than a community with a poor PPC, assuming all other factors are equal.

ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators, and others by providing information about risk. ISO's staff collects information about municipal fire suppression efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data and assigns a Public Protection Classification (PPC) – a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and a Class 10 indicates that the area's fire suppression program does not meet the ISO minimum criteria. The FSRS consist of 46 pages but ISO has a Field Reference Guide they use to grade a community and it has approximately 668 pages. The Commissioner at State Board of Insurance and Fire Chiefs in any State has never been able to review this document. The only public document we have is the 46 page FSRS. The 668 page Field Reference Guide is not for public view, because it belongs to ISO, which is an independent incorporation. Along with the FSRS the Commissioner forced ISO to include a document called the Texas Addendum. The Texas Addendum added six and one

half (6.5) extra points to the FSRS 100 points grading scale. The FSRS grades the fire department on fifty points scale or (50%), water department on forty points scale or (40%), dispatch on a ten point scale or (10%) and fire marshal's office, building inspection, training at Texas A &M, and Compressed Air Foam System on six and one half point scale or (6.5%).

If the classification is a single class, the classification applies to properties with a Needed Fire Flow of 3,500 GPM or less in the community. If the classification is a split class (e.g., 2/9) the following applies:

- ❖ The first class (e.g., "2" in a 2/9) applies to properties within 5 road miles of recognized fire station and properties within 1,000 feet of a fire hydrant capable of delivering the needed fire flow.
- ❖ Class 8B or 9 applies to properties beyond 1,000 feet of a fire hydrant, but within 5 road miles of a recognized fire station. (The present schedule must have 15% or more the existing structures in a community outside a 1000-foot hose lay distance of a creditable fire hydrant before the /9 is applied. Under the new proposed schedule this will not be the case.
- ❖ Class 10 applies to properties over 5 road miles of a recognized fire station.
- ❖ Specific properties with a Needed Fire Flow in excess of 3,500 GPM are evaluated separately and assigned an individual classification.

Rockwall Community History Background:

The First Court House located on the S.E. corner of the square was destroyed by fire in 1875. In 1878 the second Rockwall County Court House constructed. In 1891, the second courthouse was destroyed by fire. The City of Rockwall's first Fire Limits & Regulations of Buildings was approved March 2, 1896 by the Council. It made it unlawful to build any building within the limits with any material other than Stone, Iron, Brick walls, Metal, Gravel or Slate roofing materials. In 1902, the first water well was dug so that water did not have to be hauled from nearby lakes. (Mineral Water). In 1903, City Council voted to lay its first water pipes in the downtown area. After several noteworthy fires, the Rockwall Fire Department was formed 1903. In 1904, fire destroyed five downtown Rockwall businesses and the Post Office. On June 26, 1939 Mayor Ben Klutts received a letter from the State Board of Insurance stating that the City of Rockwall needed to build an elevated water storage tank at a minimum 100', build an 8" main water line in the downtown area, install fire hydrants and buy a new pumper truck. Rockwall Population was 2,500 at that time.

In 1994 when the ISO Fire Suppression Rating Schedule (FSRS) went into effect in Texas, Rockwall's Key Rate equated into a Class 6 ISO PPC. In 1994 I was appointed Fire Chief under the City Manager. At that time, I advised the City Manager that I believed that Rockwall Fire Department could achieve a Class 2 PPC rating in the future. I informed her that we could become a Class 4 PPC rating with an all volunteer department, Class 3 PPC rating with a volunteer department supplemented by a paid administrative staff, and Class 2 PPC rating with a traditional combination department. I explained the only way we would ever be a Class 1 PPC rating was to be fully paid fire department and build a

training facility. I also stated to achieve any of the above PPC class ratings, we would have to build fire stations in response districts which were 50% built upon, purchase and maintain the proper number of pumpers and ladder trucks, upgrade the water system and make improvements within dispatch. I began to attend classes to try to understand what effects the FSRS had on a City. With the FSRS Field Reference Guide not being something Fire Chiefs could read, it made it difficult to understand the 46 page overview. As I learned more about the FSRS, I began to correct and make changes to how we operated so that we could attempt to lower our PPC rating. With some major changes in the grading areas of the Texas Addendum, I was able to file the paperwork and get the City PPC rating lowered to a Class 5 in 1999. We continued to work on deficiencies in all three areas of the FSRS and in areas of the Texas Addendum. In 1999 I was able to get a grading completed on the entire Rockwall County for the Outside Protected Class (OPA). We were the first County within Texas to ever get an official OPA rating. All of the Cities within Rockwall County were assigned a split classification. Our rating was a 5 PPC and a 9 OPA (5/9). We continued to work on improvements in the fire department, water department and in dispatch. In June 2002, we requested a complete re-grade on the City of Rockwall because we had made significant changes within all areas of the FSRS. In March 2003 ISO conducted our re-grading. Finally in March 2004, after having our grading reviewed three times by ISO main office in New Jersey, we received a letter stating we had achieved a Class 3 PPC rating and an OPA rating of a Class 9. They stated the new rating would go into effect July 1, 2004. We continued to address the deficiencies so we could attempt to lower our PPC rating.

Current:

From 2003 until today, we have made many improvements within the fire department, water department and in dispatch services. Some of those improvement highlights are; we constructed two new stations, purchased a second ladder truck, built a third elevated water storage facility and created two water system pressure planes, installed new radio system with redundant back up, adopted the latest versions of the building / fire code and hired more full-time firefighters. In the 2011-12 budget the City Council approved funds for us to move forward to have the City of Rockwall re-graded by ISO. Our Goal was to lower our PPC from a Class 3 to a Class 2 rating. In February 2012 we began to work with ISO to correct the Batch Report. We had over seventy-five commercial buildings within the City which were not getting sprinkler credit. We worked with ISO to get those buildings credit for those suppression systems and removed from the batch report. We continued to work on documentation which prepared us to have the City re-graded. In August 2012 we received our grading from ISO. In January 2013 we were advised by ISO that they were recommending our grading be lowered from a Class 3 PPC to a Class 2 PPC. In February we received a letter from State Board of Insurance stating we would receive a Class 2 PPC with an effective date of July 1, 2013. We are still a Split class City which shows our Class 3 PPC and our Class 9 OPA. I have attached the Class Details report which shows the exact number of points received in the Fire Department, Water Department, Dispatch and in the Texas Addendum.

Effects to owners of Commercial & Residential Properties:

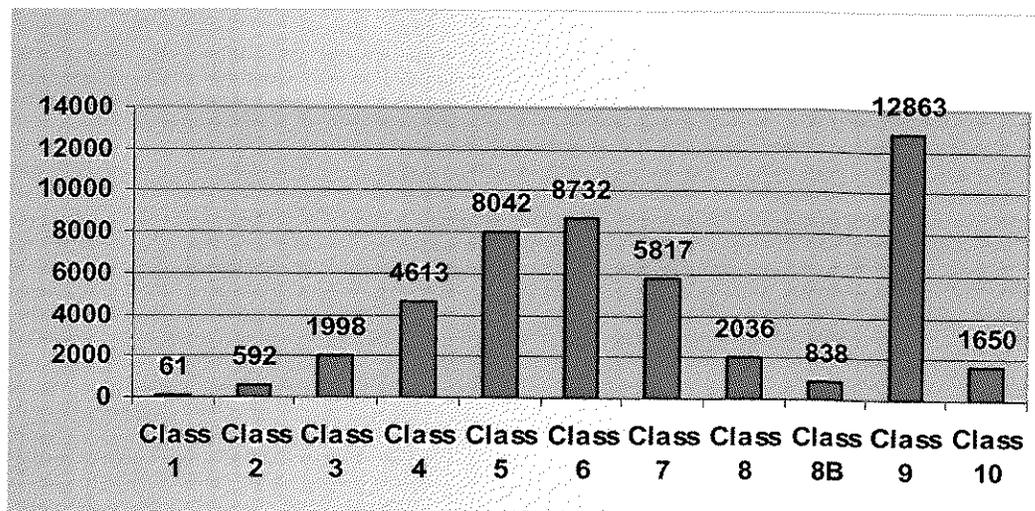
How does this effect homeowners and business owners? If the insurance company uses ISO PPC rating to determine FIRE insurance premiums, then they could see a reduction in the FIRE insurance premiums ONLY and not on the entire policy. Many factors go into the percentage of savings such as; age, construction type and special hazards. Larger commercial properties have specific ratings or individual ratings so the ISO does not apply. You also have at least one insurance company that states they do not use ISO information to rate properties. The percentages in the attached 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. The attached charts are based on construction type; Wood Frame & Brick Veneer. They show that by going from a Class 3 to a Class 2, you could have a reduction of as little as 8.2% and a maximum reduction of possibly 8.5%. For more information go to www.tdi.texas.gov/fire/fmppcfaq.html

Where does Rockwall Community Rank in United States and In Texas:

Distribution of Public Protection Classification Numbers

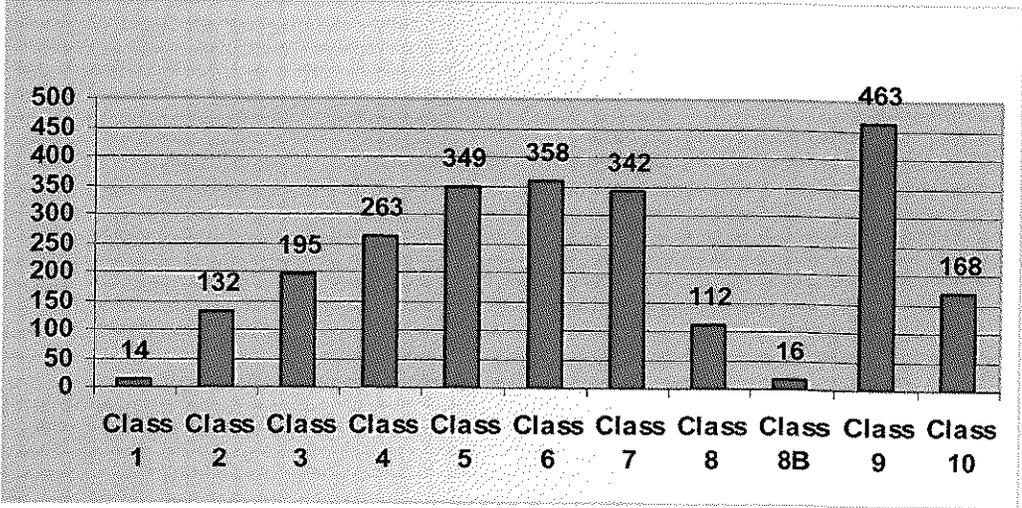
The 2011 published statewide distribution of communities by the Public Protection Classification number is shown below. In the 10 classes, you have a total of 47,242 communities. Rockwall falls into Class 2, which is somewhere in the 653 area of the 47,242 graded communities. This puts Rockwall in the lower 13% in United States.

Countrywide



The 2011 published statewide distribution of communities by the Public Protection Classification number is shown below. In the 10 classes you have a total of 2,412 communities. Rockwall falls into Class 2, which is somewhere in the 146 of the 2,412 communities. This puts Rockwall in the lower 6% within Texas.

Texas



Attachments:

- Letter from State Board of Insurance on PPC (2 pages)
- Summary of Public Protection Classification Class Detail Report on PPC (4 pages)
- Letter from State Board of Insurance on OPA (2 pages)
- Summary of Public Protection Classification Class Detail Report on OPA (4 pages)
- Percentage of Change Charts (Wood Frame & Brick Veneer)



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, 2013

Mr. Mark Poindexter
Fire Chief of Rockwall
385 South Goliad
Rockwall, Texas 75087

Place Code: Rockwall: 39714

Dear Mr. Poindexter:

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 3.

Insurance Services Office is recommending the classification be changed to a Class 2, with an effective date of 07/01/2013. The recommendation is based on a review of your community performed on 08/28/2012 and does include application of the Texas Addendum.

With a single class rating of 2, all class-rated properties will use **Class 2**.

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 07/01/2013 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

FEB 11 2013

State Fire Marshal



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PPC SUBMITTAL

| | | | | | |
|---------------|------------|-------------------|------------|-------------|-------|
| Municipality: | Rockwall | County: | Rockwall | Population: | 37790 |
| Surveyed: | 08/28/2012 | Total Credit: | 80.18 | Class: | 2 |
| Submitted: | 02/01/2012 | Effective Date: | 07/01/2013 | | |
| Place Code: | 39714 | Addendum Applied: | 08/28/2012 | | |

SUMMARY OF ASSIGNED CREDIT

| Feature | Assigned Credit | Addendum Credit | Maximum Credit |
|------------------------------------|-----------------|-----------------|----------------|
| Receiving and Handling Fire Alarms | 8.95 | | 10.00 |
| Water Supply | 37.90 | | 40.00 |
| Fire Department | 31.28 | | 50.00 |
| Texas State Training (CTT) | | 1.53 | 3.26 |
| Texas Addendum Credit (CTX) | | 6.35 | 6.50 |
| * Divergence: | < 5.83 > | | |
| Total Points: | 72.30 | 7.88 | 106.50 |

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

Texas Department of Insurance
Approved by

Chris Comely

FEB 11 2013

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)

Email: jesse.williams@tdi.texas.gov

INSURANCE SERVICES OFFICE, INC.

CLASSIFICATION DETAILS

Graded Area: Rockwall

County: Rockwall

State: Texas

Date Surveyed: August, 2012

Total credit: 80.18

Class: 02

Pop.: 37,790

RECEIVING AND HANDLING FIRE ALARMS

This section of the Fire Suppression Rating Schedule reviews the facilities provided for the general public to report fires, and for the operator on duty at the communication center to dispatch fire department companies to the fires.

| | <u>Actual</u> | <u>Credit</u> <u>Maximum</u> |
|--|---------------|---------------------------------|
| 1. Credit for Telephone Service (Item 414) | | |
| This item reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory. | 2.00 | 2.00 |
| 2. Credit for Operators (Item 422) | | |
| This item reviews the number of operators on-duty at the communication center to handle fire calls. | 1.95 | 3.00 |
| 3. Credit for Dispatch Circuits (Item 432) | | |
| This item reviews the dispatch circuit facilities used to transmit alarms to fire department members. | 5.00 | 5.00 |
| 4. Total Credit for Receiving and Handling Fire Alarms: | 8.95 | 10.00 |
| Relative Classification for Receiving and Handling Fire Alarms: | 2 | |

CLASSIFICATION DETAILS

Graded Area: Rockwall
 County: Rockwall
 Date Surveyed: August, 2012 Total credit: 80.18 Class: 02 State: Texas
 Pop.: 37,790

FIRE DEPARTMENT

This section of the Fire Suppression Rating Schedule reviews the engine and ladder-service companies, equipment carried, response to fires, training and available fire fighters.

| | <u>Actual</u> | <u>Credit</u> <u>Maximum</u> |
|--|---------------|---------------------------------|
| 1. Credit for Engine Companies (Item 513) | | |
| This item reviews the number of engine companies and the hose equipment carried. | 6.67 | 10.00 |
| 2. Credit for Reserve Pumpers (Item 523) | | |
| This item reviews the number of reserve pumpers, their pump capacity and the hose equipment carried on each. | 0.67 | 1.00 |
| 3. Credit for Pump Capacity (Item 532) | | |
| This item reviews the total available pump capacity. | 5.00 | 5.00 |
| 4. Credit for Ladder-Service Companies (Item 549) | | |
| This item reviews the number of ladder and service companies and the equipment carried. | 4.85 | 5.00 |
| 5. Credit for Reserve Ladder-Service Companies (Item 553) | | |
| This item reviews the number of reserve ladder and service trucks, and the equipment carried. | 0.97 | 1.00 |

CLASSIFICATION DETAILS

Graded Area: Rockwall

County: Rockwall

State: Texas

Date Surveyed: August, 2012

Total credit: 80.18

Class: 02

Pop.: 37,790

FIRE DEPARTMENT (continued)

| | <u>Actual</u> | <u>Credit</u> <u>Maximum</u> |
|---|---------------|---------------------------------|
| 6. Credit for Distribution (Item 561) | | |
| This item reviews the percent of the built-upon area of the city which has an adequately-equipped, responding first-due engine company within 1.5 miles and an adequately-equipped, responding ladder-service company within 2.5 miles. | 1.28 | 4.00 |
| 7. Credit for Company Personnel (Item 571) | | |
| This item reviews the average number of equivalent fire fighters and company officers on duty with existing companies. | 4.37 | 15.00+ |
| 8. Credit for Training (Item 581) | | |
| This item reviews the training facilities and their use. | 7.47 | 9.00 |
| ** Additional Credit for Training (CTT) | 1.53 | |
| | 9.00 | |
| 9. Total Credit for Fire Department: | 32.81 | 50.00+ |

Relative Classification for Fire Department:

+ This indicates that credit for manning is open-ended, with no maximum credit for this item.

CLASSIFICATION DETAILS

Graded Area: Rockwall
 County: Rockwall
 Date Surveyed: August, 2012 Total credit: 80.18 Class: 02 State: Texas
 Pop.: 37,790

WATER SUPPLY

This section of the Fire Suppression Rating Schedule reviews the water supply system that is available for fire suppression in the city.

| | <u>Actual</u> | <u>Credit</u> <u>Maximum</u> |
|---|---------------|---------------------------------|
| 1. Credit for the Water System (Item 616) | | |
| This item reviews the supply works, the main capacity and hydrant distribution. | 34.63 | 35.00 |
| 2. Credit for Hydrants (Item 621) | | |
| This item reviews the type of hydrants, and method of installation. | 2.00 | 2.00 |
| 3. Credit for Inspection and Condition of Hydrants (Item 631) | | |
| This item reviews the frequency of inspections of hydrants and their condition. | 1.27 | 3.00 |
| 4. Total Credit for Water Supply: | 37.90 | 40.00 |
| Relative Classification for Water Supply: | 1 | |



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February 11, 2013

Mr. Mark Poindexter
Fire Chief of Rockwall OPA
385 South Goliad
Rockwall, Texas 75087

Place Code: Rockwall: 39715

Dear Mr. Poindexter:

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 2/9 with an effective date of 07/01/2013. The recommendation is based on a review of your community performed on 08/28/2012 and does include application of the Texas Addendum.

With a split Class 2/9, 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 2**. 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 07/01/2013 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

FEB 11 2013

State Fire Marshal

Email: jesse.williams@tdi.texas.gov



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PPC SUBMITTAL

| | | | | | |
|---------------|--------------|-------------------|------------|-------------|------|
| Municipality: | Rockwall OPA | County: | Rockwall | Population: | 4600 |
| Surveyed: | 08/28/2012 | Total Credit: | 80.18 | Class: | 2/9 |
| Submitted: | 02/01/2012 | Effective Date: | 07/01/2013 | | |
| Place Code: | 39715 | Addendum Applied: | 08/28/2012 | | |

SUMMARY OF ASSIGNED CREDIT

| Feature | Assigned Credit | Addendum Credit | Maximum Credit |
|------------------------------------|-----------------|-----------------|----------------|
| Receiving and Handling Fire Alarms | 8.95 | | 10.00 |
| Water Supply | 37.90 | | 40.00 |
| Fire Department | 31.28 | | 50.00 |
| Texas State Training (CTT) | | 1.53 | 3.26 |
| Texas Addendum Credit (CTX) | | 6.35 | 6.50 |
| * Divergence: | < 5.83 > | | |
| Total Points: | 72.30 | 7.88 | 106.50 |

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

Texas Department of Insurance
Approved by

Chris Combs

FEB 11 2013

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 |
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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 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)

Email: jesse.williams@tdi.texas.gov

INSURANCE SERVICES OFFICE, INC.

CLASSIFICATION DETAILS

Graded Area: Rockwall OPA

County: Rockwall

State: Texas

Date Surveyed: August, 2012

Total credit: 80.18

Class: 02/09

Pop.: 4,600

RECEIVING AND HANDLING FIRE ALARMS

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| Relative Classification for Receiving and Handling Fire Alarms: | 2 | |

CLASSIFICATION DETAILS

Graded Area: Rockwall OPA

County: Rockwall

State: Texas

Date Surveyed: August, 2012

Total credit: 80.18

Class: 02/09

Pop.: 4,600

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| 5. Credit for Reserve Ladder-Service Companies (Item 553) | | |
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CLASSIFICATION DETAILS

Graded Area: Rockwall OPA

County: Rockwall

State: Texas

Date Surveyed: August, 2012

Total credit: 80.18

Class: 02/09

Pop.: 4,600

FIRE DEPARTMENT (continued)

| | <u>Actual</u> | <u>Credit</u> <u>Maximum</u> |
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| This item reviews the average number of equivalent fire fighters and company officers on duty with existing companies. | 4.37 | 15.00+ |
| 8. Credit for Training (Item 581) | | |
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| ** Additional Credit for Training (CTT) | 1.53 | |
| | 9.00 | |
| 9. Total Credit for Fire Department: | 32.81 | 50.00+ |

Relative Classification for Fire Department:

+ This indicates that credit for manning is open-ended, with no maximum credit for this item.

CLASSIFICATION DETAILS

Graded Area: Rockwall OPA

County: Rockwall

State: Texas

Date Surveyed: August, 2012

Total credit: 80.18

Class: 02/09

Pop.: 4,600

WATER SUPPLY

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| Relative Classification for Water Supply: | 1 | |

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 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.

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