

TDI **InsurED**

Public Protection Classification Oversight

March 23, 2023

TDI | Public Protection Classification oversight

The Texas State Fire Marshal's Office:

- Oversees public protection classification (PPC) surveys statewide.
- Reviews each classification rating submittal.
- Mediates appeals.
- Approves/denies ISO recommended PPC's.

The Insurance Services Office (ISO)

- State-approved organization.
- Leading source for risk analysis.
- Surveys communities on their capability to suppress first-alarm structure fires using the Fire Suppression Rating Schedule (FSRS).
- Survey is free to communities.
- Insurance providers register for a subscription to ISO's data.

Verisk

- Verisk is the parent company of ISO.
- Recently ISO has been rebranded to be known as a product of Verisk.
- ISO will continue using their name.

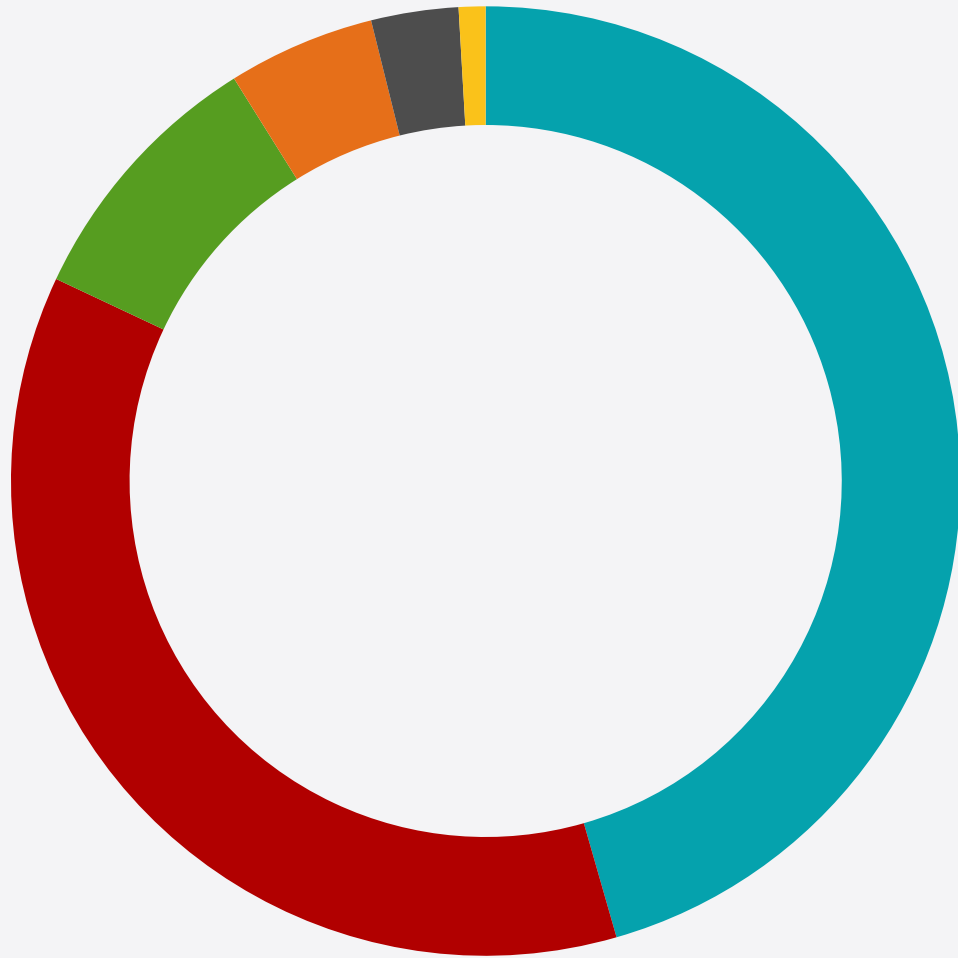
TDI | Fire Suppression Rating Schedule

Fire Suppression Rating Schedule (FSRS)

- Manual of criteria used in reviewing a community's fire prevention and fire suppression capabilities.
- Standards based on:
 - National Fire Protection Association (NFPA)
 - American Water Works Association (AWWA)
 - Association of Public-Safety Communications Officials (APCO).
- Involves multiple departments of a community.
- ISO offers a free copy of the FSRS to fire chiefs.

TDI | FSRS survey frequency

- ISO's goal = 5-year grading cycle
- Fire Chief can request a survey at anytime at ISO_Texas@iso.com.
- Fire Chief can submit updates via [email](#) or on [ISO's Mitigate website](#).



Maximum points by category

Type	Points
Fire departments	50.00
Water supply and distribution	40.00
Emergency communications	10.00
Community risk reduction	5.50
Texas exception: training*	3.26
Texas exception: compressed air foam system	1.00

* Texas exception training credit for attending / instructing at annual fire school or having certified volunteers is added to the FSRS training section. This section is a maximum of nine points.

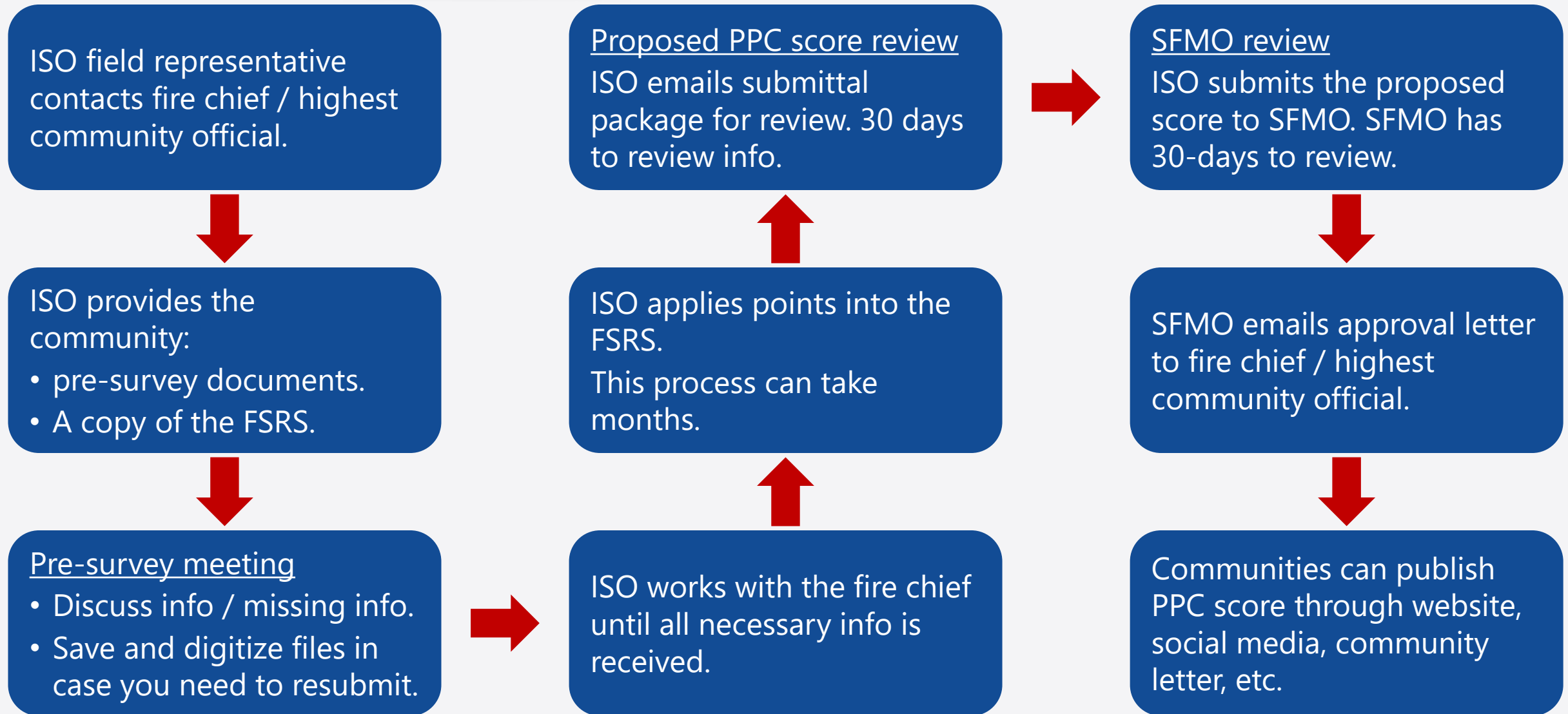
Set of ideal standards for:

- Fire prevention.
- Public fire safety education.
- Fire investigation.
- ISO – FSRS – Section 1000.

TDI | Texas exceptions

- Use of compressed air foam systems (CAFS) – up to 1 point.
- Apparatus must have:
 - 300-gallon tank capacity.
 - Minimum 750 GPM pump.
 - Minimum 120 SCFM air compressor, permanently mounted.
 - Minimum 2.5 Class A foam concentrate pump.
 - Minimum 20-gallon foam tank.
- At least one apparatus equipped with CAFS unit must respond on all structure fires on first alarm assignment.
- CAFS apparatus must be 1 of first 3 apparatus to arrive.

TDI | FSRS survey process



TDI | What makes up a PPC score?

- Community scores are based on the info submitted during the survey.
- First number is properties within:
 - Five road miles of a fire station.
 - 1,000 feet of a creditable water supply.
- Second number is properties:
 - Within five road miles of a fire station.
 - Beyond 1,000 feet of a creditable water supply.

TDI | What makes up a PPC score?

Scores are based on the information submitted during the survey.

First number is properties within:

- Five road miles of a fire station.
- 1,000 feet of a creditable water supply.

Second number is properties:

- Within five road miles of a fire station.
- Beyond 1,000 feet of a creditable water supply.

2015 classification changes

Old	New	Old	New
1/9	1/1X	1/8B	1/1Y
2/9	2/2X	2/8B	2/2Y
3/9	3/3X	3/8B	3/3Y
4/9	4/4X	4/8B	4/4Y
5/9	5/5X	5/8B	5/5Y
6/9	6/6X	6/8B	6/6Y
7/9	7/7X	7/8B	7/7Y
8/9	8/8X	8/8B	8/8Y
9	9	8B	8B

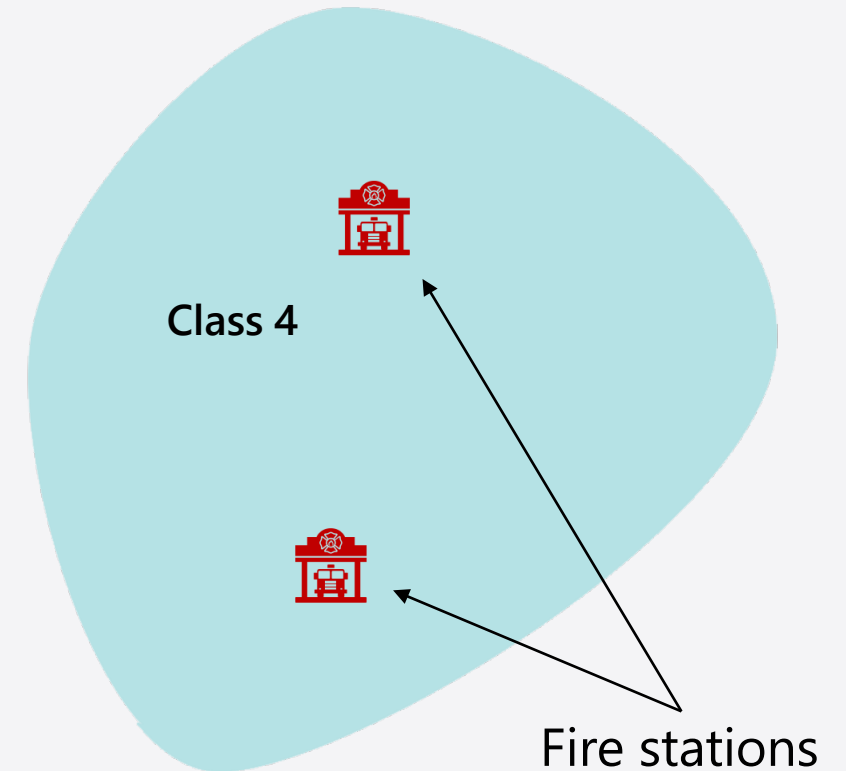
TDI | Classification example

Example: Single class 4

Properties within:

- Five road miles of a fire station.
- Within 1,000 feet of a creditable water supply.

The community is a single Class 4.



TDI | Classification example

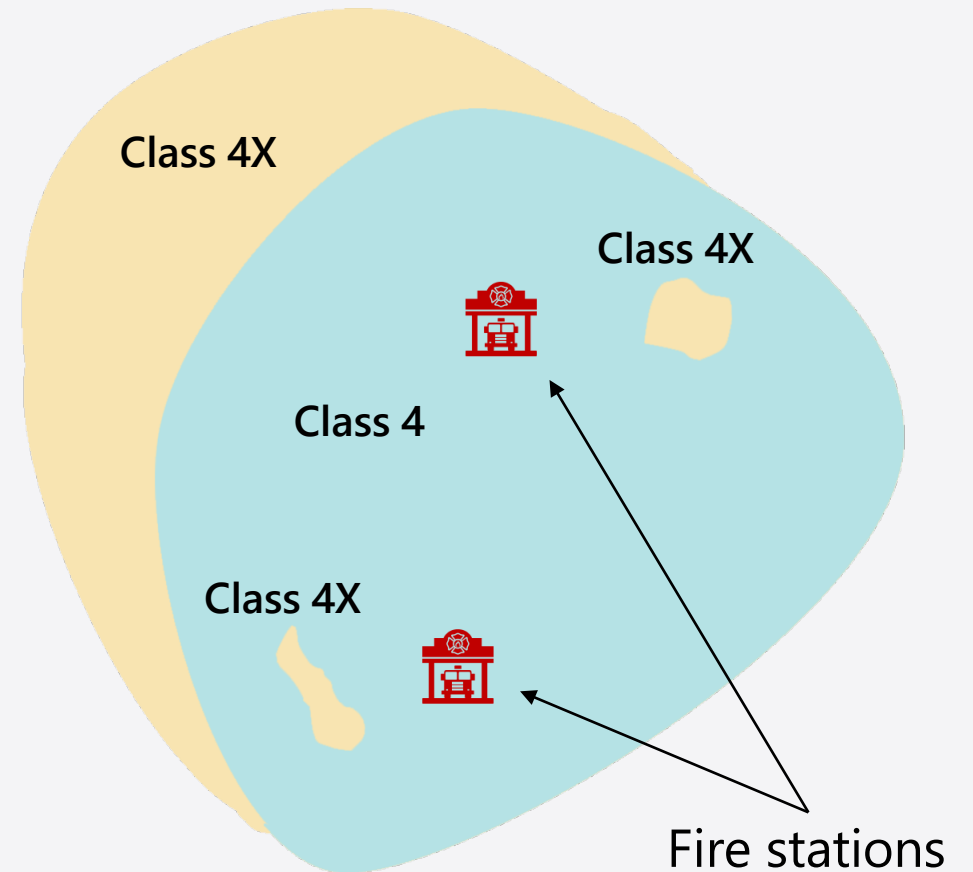
Example: Split class 4/4X

Class 4X properties are:

- Within five road miles of a fire station.
- Beyond 1,000 feet of a creditable water supply.

These properties are typically:

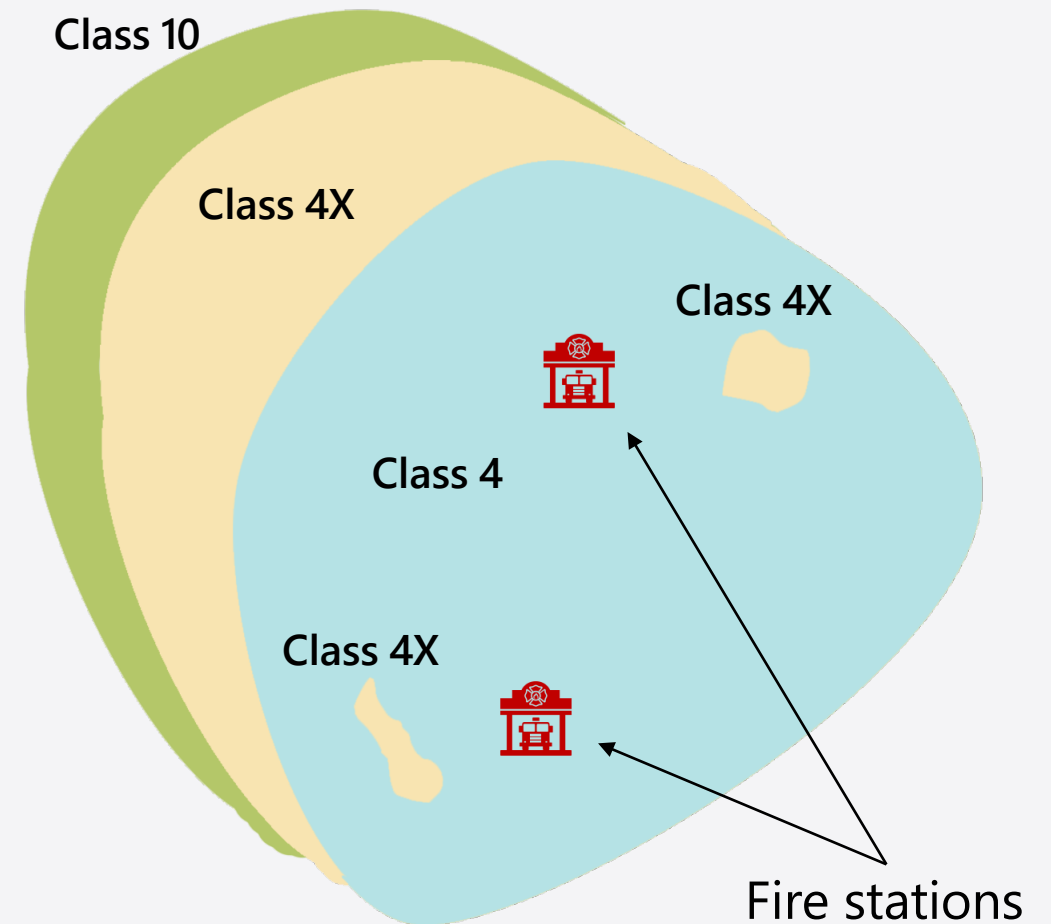
- Rural areas or large plots.
- Surrounded by a single-class community.



TDI | Classification example

Example: Class 10 – by distance

- **All protected and non-protected areas beyond five road miles of a fire station are a Class 10**
- Properties within 5-7 road miles of a fire station with a creditable water supply, might qualify as a 10W.
- Hauled water could qualify as creditable water supply.



What if a community retrogresses?

- A community is notified. The community can:
 - Accept retrogression.
 - Enters a retrogression improvement plan with ISO to maintain or improve classification.
- Once a community enters a retrogression improvement plan, they must make continuous improvements. If they don't, ISO will notify the community their intent to submit the retrogression to the TXSFMO.
- TXSFMO sends a retrogression approval letter to community.

TDI | Frequently asked questions

A community had a survey in 2013, why should they have another one done?

- Insurers may take notice of old scores and may be charging higher premiums.
- An updated maintained score is better than an old score.

TDI | Frequently asked questions

The community PPC went up. Why didn't insurance premiums go down?

- Homeowner insurance providers use PPC scores at their own discretion.
- Multiple factors play into underwriting premiums.
- When homeowners renew their policy, they should compare multiple insurance providers to find their best rate.

