



Texas Department of Insurance
State Fire Marshal's Office

Mr. Jason Oliphant
Fire Chief of Panorama Village
200 South Kennedy Street
Willis, Texas 77378

Place Code: Montgomery: 33940

Dear Mr. Oliphant:

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 2.

Insurance Services Office is recommending the classification be changed to a Class 1, with an effective date of 01/01/2020. The recommendation is based on a review of your community performed on 05/03/2019 and does include application of the Addendum to the Fire Suppression Rating Schedule.

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 enough 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 01/01/2020 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
jesse.williams@tdi.texas.gov

Texas Department of Insurance
Approved by

AUG 11 2019

State Fire Marshal



Texas Department of Insurance
State Fire Marshal's Office

PPC SUBMITTAL

| | | | | |
|---------------|--------------------|-------------------|-------------|------|
| Municipality: | Panorama Village | Montgomery | Population: | 2411 |
| Surveyed: | 05/03/2019 90 days | Total Credit: | 94.40 | 01 |
| Submitted: | 08/01/2019 | Effective Date: | 01/01/2020 | |
| Place Code: | 33940 | Addendum Applied: | 05/03/2019 | |

ISO Field Rep: Jeffery Edwards

SUMMARY OF ASSIGNED CREDIT

| Feature | Assigned Credit | Addendum Credit | Maximum Credit Texas |
|-------------------------------|-----------------|-----------------|-------------------------|
| Emergency Communications | 10.00 | | 10.00 |
| Water Supply | 35.38 | | 40.00 |
| Fire Department | 43.31 | | 50.00 |
| Texas State Training (CTT) | | 0.00 | 3.26 |
| FSRS Community Risk Reduction | | 5.08 | 5.50 |
| Texas Addendum Credit (CAFS) | | 1.00 | 1.00 |
| * Divergence: | < 0.37 > | | |
| Total Points: | 88.32 | 6.08 | 109.76 |

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

Texas Department of Insurance

Approved by

AUG 11 2019

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)