



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. Gerald Burnett
Fire Chief of Brazos County PCT 3 VFD
PO Box 5453
Bryan, Texas 77805

Place Code: Brazos: 04105

Dear Mr. Burnett:

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 5/9.

Insurance Services Office is recommending that the classification be changed to a split Class 4/8B, with an effective date of 07/01/2013. The recommendation is based on a review of your community performed on 09/18/2012 and does include application of the Texas Addendum.

With a split **Class 4/8B**, 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 4**. 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 8B**.

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 07/01/2013 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
Chris Combs
FEB 11 2013

State Fire Marshal

Email: jesse.williams@tdi.texas.gov



Texas Department of Insurance

State Fire Marshal's Office, Mail Code 112-FM
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PPC SUBMITTAL

Municipality:	Brazos County PCT 3 VFD	County:	Brazos	Population:	6203
Surveyed:	09/18/2012	Total Credit:	62.49	Class:	4/8B
Submitted:	02/01/2013	Effective Date:	07/01/2013		
Place Code:	04105	Addendum Applied:	09/18/2012		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
Receiving and Handling Fire Alarms	8.30		10.00
Water Supply	34.96		40.00
Fire Department	22.96		50.00
Texas State Training (CTT)		3.26	3.26
Texas Addendum Credit (CTX)		0.00	6.50
* Divergence:	< 6.99 >		
Total Points:	59.23	3.26	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
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.

4030 W. Braker Lane, Suite 350 Austin, TX 78759
PHONE (800) 444-4554 FAX (800) 736-3289

February 1, 2013

Duane Peters, Judge Executive
Brazos County
200 S. Texas Ave., Ste. 332
Bryan, TX 77803

RE: Public Protection Classification Results
Brazos County PCT 3 VFD, Brazos County, Texas

Dear Judge Peters:

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 the resulting classification is a Class 4/8B. This is an improvement from the former classification of Class 5/9. That means your community's fire suppression services are improving in the face of the demands of a changing environment. Congratulations on this recognition of your commitment to serve the needs of your community's property owners and residents.

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: Karen McQueen, County Clerk
Kent Watson, Water Supervisor
~~Gerald Burnett, Fire Chief~~
Patrick Corley, 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). This criteria incorporates nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association.

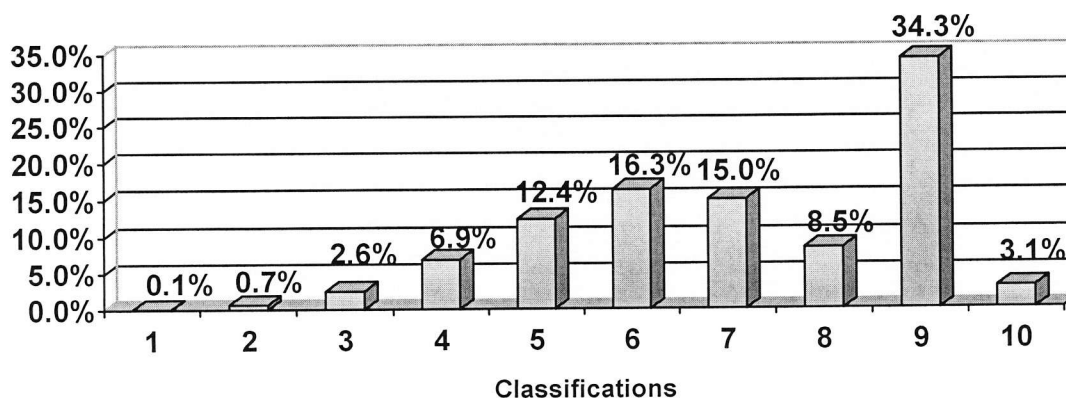
Using the FSRS, ISO objectively reviews the fire suppression capabilities of a community and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire suppression program does not meet minimum recognition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



INSURANCE SERVICES OFFICE, INC.

CLASSIFICATION DETAILS

Graded Area: Brazos County PCT 3 VFD

County: Brazos

State: Texas

Date Surveyed: September, 2012 Total credit: 62.49 Class: 04/8B Pop.: 6,203

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.	1.80	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.	3.00	3.00
3. Credit for Dispatch Circuits (Item 432)		
This item reviews the dispatch circuit facilities used to transmit alarms to fire department members.	3.50	5.00
4. Total Credit for Receiving and Handling Fire Alarms:	8.30	10.00
Relative Classification for Receiving and Handling Fire Alarms:	2	

CLASSIFICATION DETAILS

Graded Area: Brazos County PCT 3 VFD

County: Brazos

State: Texas

Date Surveyed: September, 2012 Total credit: 62.49 Class: 04/8B Pop.: 6,203

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.	8.67	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.	0.57	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.	1.48	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.	0.20	1.00

CLASSIFICATION DETAILS

Graded Area: Brazos County PCT 3 VFD

County: Brazos

State: Texas

Date Surveyed: September, 2012 Total credit: 62.49 Class: 04/8B Pop.: 6,203

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.	1.50	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.	2.86	15.00+
8. Credit for Training (Item 581)		
This item reviews the training facilities and their use. ** Additional Credit for Training (CTT) 3.26	2.68	9.00
9. Total Credit for Fire Department:	26.22	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: Brazos County PCT 3 VFD

County: Brazos

State: Texas

Date Surveyed: September, 2012 Total credit: 62.49 Class: 04/8B Pop.: 6,203

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.	32.38	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.	0.58	3.00
4. Total Credit for Water Supply:	34.96	40.00
Relative Classification for Water Supply:	2	

INSURANCE SERVICES OFFICE, INC.
CLASS 9 / CLASS 10 EVALUATION

COMMUNITY- Brazos County Pct 3 Vfd	STATE- TEXAS
COUNTY- Brazos	POPULATION- 6,203
FIELD REP- Broyles, Dale B.	DATE OF SURVEY- 9/18/2012
EQUIP CREDIT- 80	CLASS- 04/8B
	DATE OF GRADING- 9/18/2012

FIRE ALARMS

364 - TOTAL NUMBER OF ALARMS
2011 - YEAR OF ALARMS REPORTED ABOVE

MINIMUM FACILITIES FOR RECOGNITION

ORGANIZATION:

Y Is the fire department organized on a permanent basis under applicable state or local laws? (Y/N)

Y Is there one person responsible for the operation of the F.D.? (Y/N)

What is the name of that person? Gerald Burnett

Y Does the area have definite boundaries? (Y/N) A written description or a map defining the boundaries of the area served by the fire department. This should include the names of the municipalities, fire districts, etc. within the area served.

Y Is the city considered served by a fire department operated solely by or for the governing body of the city, or by another fire department according to legal contract or resolution? (Y/N)

What is the name of the fire department providing the service?

Brazos County PCT 3 VFD

DISTRIBUTION:

Y Is the city located within (5) (6) (10) miles from the responding fire station? (As specified by state filing.) (Y/N)

MEMBERSHIP:

Y Do at least four members, one of whom may be a chief officer, respond to all first alarms for fires in structures? (Y/N)

TRAINING:

Y Is training conducted for all active members for at least 2 hours every 2 months totaling at least 12 hours annually? (Y/N)

ALARM NOTIFICATION:

Y Are alarm facilities and dispatching procedures such that there is no delay in the receipt of alarms and dispatching of firefighters and apparatus? (Y/N)

HOUSING:

Y Is apparatus housed (in a heated building, where necessary) so that it will be protected from the weather?

The community is a Class 9 if all answers to all questions are yes; otherwise the community is a Class 10.

CLASS 04/8B

Class 8B Eligibility

State: TEXAS

County: BRAZOS

Jurisdiction Name: Brazos County PCT 3 VFD

PPC Class: 04/8B

Survey Date: 9/18/2012

- Can the fire department - on its own or with the help of automatic -aid fire departments- deliver an uninterrupted fire flow of 200 gpm for 20 minutes of the first arriving engine company? YES
- Does the primary responding fire department deliver the minimum fire flow on their own or with the help of automatic aid fire departments? YES
- Do the primary fire department and any automatic-aid response departments respond with an average of atleast siz fire fighters on first alarm responses to structure fires? YES
- Do the primary responding fire department and automatic -aid fire department conduct a minimum of 24 hours per year of training in fighting structure fires for active fire fighters? YES
- Can the fire department - on its own or with the help of automatic -aid fire departments- deliver the minimum fire flow to atleast 85 percent of the built-upon areas of the jurisdiction within five (all weather) road miles of a recognized fire station? YES
- Is the jurisdiction eligible for a credit of 5 points under item 440 (CFA)? YES
- Is the jurisdiction eligible for a credit of 20 points under item 590 (CFD)? YES
- Will this grading result in a split class 8B (xx/8B) YES

community x is NOT eligible for Class 8B



INSURANCE SERVICES OFFICE, INC.

4030 W. Braker Lane, Suite 350, Austin, TX 78759
(800)444-4554 FAX (800) 736-3289

**GRADING SUMMARY
TEXAS STATE EXCEPTIONS
TO THE
ISO FIRE SUPPRESSION RATING SCHEDULE**

NAME OF COMMUNITY: Brazos County PCT 3 VFD

COUNTY: Brazos

EVALUATOR: Broyles, Dale B.

CTT POINTS: 3.26

FIRE SAFETY CONTROL POINTS: 0.00

Date: 9/18/2012

Population: 6,203

BFF: 2,000 GPM

GRADING WORKSHEET FOR TEXAS STATE EXCEPTIONS TO THE FSRS

A. FIRE PREVENTION CODE ENFORCEMENT (FPCE)...

30%

Brazos County PCT 3 VFD

1. Regulations

For the adoption and maintenance of one of the following model codes:

NFPA 1, *Fire Prevention Code*

BOCA, *National Fire Prevention Code*

ICBO, *Uniform Fire Code*

SBCCI, *Standard Fire Prevention Code*

MODEL CODES	POINTS CREDITED
<p>a. Current Model Code Edition, up to 8%</p> <p style="padding-left: 20px;">Within one year of the most recent edition (Unknow ed.). (8%)</p> <p style="padding-left: 40px;">Second most recent edition (Unknow ed.). (6%)</p> <p style="padding-left: 40px;">Third most recent edition (Unknow ed.). (4%)</p> <p style="padding-left: 20px;">Older. (0%)</p>	0.0
<p>b. Past Model Code Editions, up to 2%</p> <ul style="list-style-type: none"> • If model codes were adopted prior to 1960. (2%) <li style="padding-left: 40px;">OR • If model codes were adopted after 1960 but before 1980. (1%) 	0.0

2. Personnel

a. Quantity, up to 5%	0.0
b. Qualifications and Certification, up to 3%	0.0
c. Ongoing Training, up to 2%	0.0

**GRADING WORKSHEET FOR
TEXAS STATE EXCEPTIONS TO THE FSRS**

Brazos County PCT 3 VFD

:Enforcement and Inspection Activity

a. Plan Review, up to 2%.....	0.0
b. Certificate of Occupancy Inspections, up to 1%	0.0
c. Fire Prevention Inspection Frequency and Recordkeeping, up to 3%	0.0
d. Quality Control of Enforcement and Inspection Programs, up to 1%	0.0
e. Inspections of Private Fire Protection Equipment, up to 1%	0.0
f. Enforcement of Fire Prevention Ordinances, up to 1%	0.0
g. Coordination with Fire Department Training and Preplanning Programs, up to 1%	0.0

A. FPCE: TOTAL=	<u>0.0</u>
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B. FIRE INVESTIGATION (FI)	10%
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1. Organization and Staffing

a. Organization, up to 2%	0.0
b. Personnel, up to 2%	0.0

2. Personnel Qualifications and Training

a. Qualifications and Certification, up to 2%	0.0
b. Training and ongoing training, up to 1%	0.0

GRADING WORKSHEET FOR TEXAS STATE EXCEPTIONS TO THE FSRS

Brazos County PCT 3 VFD

3. Use of the Texas Fire Incident

a. Reporting System (TEXFIRS), up to 3% Supplied by TDI	0.0
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B. FI: TOTAL =	<u>0.0</u>
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C. PUBLIC FIRE SAFETY EDUCATION (PFSE).....	30%
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1. Public Fire Safety Education, Personnel Qualifications and Training

<i>A. ALL PUBLIC FIRE SAFETY EDUCATION PERSONNEL MUST COMPLETE A COURSE BASED ON THE DOCUMENT ENTITLED "PUBLIC FIRE EDUCATION PLANNING, A FIVE-STEP PROCESS", PUBLISHED BY THE U. S. DEPARTMENT OF COMMERCE-UNITED STATES FIRE ADMINISTRATION PUBLIC EDUCATION OFFICE OR A 40-HOUR COURSE ON THE METHODS OF TEACHING.</i> 3%	0.0
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<i>B. ALL PUBLIC FIRE SAFETY EDUCATION PERSONNEL MUST PARTICIPATE IN CONTINUING EDUCATION IN PUBLIC FIRE SAFETY EDUCATION TECHNIQUES AND PROCESSES. THEY MUST RECEIVE AT LEAST 10 HOURS OF ADDITIONAL WORK-RELATED TRAINING EACH YEAR.</i> 3%	0.0
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GRADING WORKSHEET FOR TEXAS STATE EXCEPTIONIONS TO THE FSRS

Brazos County PCT 3 VFD

2. PROGRAMS FOR PUBLIC FIRE SAFETY EDUCATION

a. Residential fire safety program, up to 8%	0.0
b. Fire safety education in schools (private and public, early childhood education through grade 12), up to 8% Supplied by TDI	0.0
c. Juvenile fire-setter intervention program, up to 4%	0.0
d. Fire safety education program for occupancies having large-loss potential or hazardous conditions as identified by annual analysis of large-loss fire risks, up to 4%	0.0

C. PFSE:	<u>0.0</u>
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**GRADING WORKSHEET FOR
TEXAS STATE EXCEPTIONS TO THE FSRS**

Brazos County PCT 3 VFD

D. CONSTRUCTION CODE ENFORCEMENT (CCE)

30%

1. Regulations – Local Construction Codes

<p>a. Current Model Code Edition or Ordinance in use, up to 8%</p> <ul style="list-style-type: none"> • Adoption of the current code will be valued highest, older editions progressively less, and editions more than three-publications-old will receive no value. • For adoption of model building code. (1%) • For adoption of the NEC. (1%) • For adoption of a model mechanical code. (1%) • For adoption of a model gas and plumbing code. (1%) • For adoption and maintenance of a model substandard building abatement code. (1%) • The credit for current code edition (sum of 5 previous bullets) will be prorated as follows: <ul style="list-style-type: none"> -Within one year of the most recent edition (100% of value). -Second most recent edition (75% of value). -Third most recent edition (50% of value). -Older (0%). • For adoption and maintenance of a comprehensive sprinkler ordinance applying to all nonresidential structures. (1%) • For adoption and maintenance of a comprehensive household fire warning equipment ordinance according to NFPA 74 standards. (0.5%) • For adoption and maintenance of an ordinance requiring new roofs to be fire resistive. (0.5%) • For adoption and maintenance of a zoning ordinance (fire limits ordinance may be used. (0.5%) • For adoption and maintenance of a comprehensive residential sprinkler ordinance according to applicable NFPA standards. (0.5%) 	0
<p>b. Past Model Code Editions, up to 2%</p> <ul style="list-style-type: none"> • If codes were adopted since prior to 1960. (2%) <p style="text-align: center;">OR</p> <p>If codes were adopted after 1960 but before 1980. (1%)</p>	0.0

GRADING WORKSHEET FOR TEXAS STATE EXCEPTIONS TO THE FSRS

Brazos County PCT 3 VFD

2. Personnel

a. Quantity, up to 5%	0.0
b. Qualification and Certification, up to 3% <ul style="list-style-type: none"> • Inspectors must be certified through a recognized building authority or have a minimum of 5 years work-related experience and working toward certification. (2%) • Plan reviewers must be certified through a recognized building authority. (1%) 	0.0
c. Ongoing Training, up to 2%	0.0

3. Enforcement and Inspection Activity

a. Inspection Activity, up to 4%	0.0
b. Plan Review, up to 2% <ul style="list-style-type: none"> • All construction plans for new nonresidential construction, additions, remodeling, etc., must be reviewed for compliance with appropriate codes. (1%) • All plan reviews must be coordinated with Fire Marshal. (1%) 	0.0
c. Inspection procedures, up to 1%	0.0
d. Recordkeeping, up to 1% <ul style="list-style-type: none"> • The inspection process must be documented and records kept on each construction project. (0.5%) • Building permits must be required for all construction. (0.5%) 	0.0
e. Quality Control of Enforcement and Inspection Program, up to 1%	
f. Public Information up to 1% <ul style="list-style-type: none"> • Information brochures that explain the permit process and inspection procedure to the public must be available. (0.5%) • Seminars for local architects, contractors and builders for construction code education must be presented twice a year. (0.5%) 	0.0

D. CCE: TOTAL =	<u>0.0</u>
E. CAFS: TOTAL =	<u>0.0</u>

GRADING WORKSHEET FOR
TEXAS STATE EXCEPTIONS TO THE FSRS
Brazos County PCT 3 VFD

Prorated Exceptions Credit (6.5 points max.) applied to total FSRS Points

$$\text{EXCEPTIONS CREDIT} = \frac{\text{FPCE} + \text{FI} + \text{PFSE} + \text{CCE} + \text{CAFS}}{130} \times 6.5 = \underline{0.00}$$

This concludes the Fire Safety Control portion of the questions.

The following pertain to training as it applies specifically to the State of Texas.

Item 581

SUPPLEMENTAL CREDIT FOR TRAINING (CTT):

CERT=	<u>40</u>			
FTS=	<u>40</u>			
TOTAL # IN FIRE DEPT =	<u>40</u>			
CTT =	<u>CERT + FTS</u>	X	3.26 =	<u>3.26</u>
	TOTAL # IN FIRE DEPT.			

MAXIMUM CREDIT = 3.26 POINTS

Item 590

CREDIT FOR FIRE DEPARTMENT

$$\text{CFD} = \text{CEC} + \text{CRP} + \text{CPC} + \text{CLS} + \text{CRLS} + \text{CD} + \text{CCP} + \text{CT} + \text{CTT} = \underline{26.22}$$

Note: Maximum value of CT + CTT = 9.00

CEC= <u>8.67</u>	CRP= <u>0.57</u>	CPC= <u>5.00</u>
CLS= <u>1.48</u>	CRSL= <u>0.20</u>	CD= <u>1.50</u>
CCP= <u>2.86</u>	CT= <u>2.68</u>	CTT= <u>3.26</u>