



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

May 15, 2019

Mr. Russell Wilson  
Fire Chief of Katy OPA  
910 Avenue C  
Katy, Texas 77493

**Place Code: Fort Bend: 15817**

Dear Mr. Wilson:

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 2/2X.

**Insurance Services Office is recommending the classification be changed to a Class 1, with an effective date of 10/01/2019.** The recommendation is based on a review of your community performed on 02/24/2019 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 10/01/2019 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  
PPC Oversight Officer  
[jesse.williams@tdi.texas.gov](mailto:jesse.williams@tdi.texas.gov)

Texas Department of Insurance  
Approved by

MAY 15 2019

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**PPC SUBMITTAL**

<b>Municipality:</b>	Katy OPA		Fort Bend	<b>Population:</b>	8000
<b>Surveyed:</b>	02/24/2019	<b>Total Credit:</b>	95.21		1
<b>Submitted:</b>	05/01/2019	<b>Effective Date:</b>	10/01/2019		
<b>Place Code:</b>	15817	<b>Addendum Applied:</b>	02/24/2019		

**SUMMARY OF ASSIGNED CREDIT**

Feature	Assigned Credit	Addendum Credit	Maximum Credit Texas
Emergency Communications	10.00		10.00
Water Supply	37.74		40.00
Fire Department	43.82		50.00
Texas State Training (CTT)		0.11	3.26
FSRS Community Risk Reduction		4.84	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
* Divergence:	< 1.30 >		
<b>Total Points:</b>	<b>90.26</b>	<b>4.95</b>	<b>109.76</b>

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

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*Roberto P. Hernandez*

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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)