



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

Mail Code 112-FM, 333 Guadalupe • P.O. Box 149221, Austin, Texas 78714-9104  
512-676-6800 telephone • 512-490-1063 fax • [www.tdi.texas.gov](http://www.tdi.texas.gov)

April 15, 2015

Mr. Bob Pistor  
Fire Chief of Indian Creek VFD  
550 Kiowa Drive West  
Lake Kiowa, Texas 76240

Place Code: Cooke: 09713

Dear Mr. Pistor:

Insurance Services Office (ISO) has submitted a recommendation concerning your community's Public Protection Classification (PPC). Currently, the Community's Public Protection Classification is unclassified.

**Insurance Services Office is recommending that the classification be changed to a split Class 4/8B, with an effective date of 09/01/2015.** The recommendation is based on a review of your community performed on 10/20/2014 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 09/01/2015 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

Texas Department of Insurance  
Approved by

APR 15 2015

State Fire Marshal



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## PPC SUBMITTAL

<b>Municipality:</b>	Indian Creek VFD	<b>County:</b>	Cooke	<b>Population:</b>	5000
<b>Surveyed:</b>	10/20/2014	<b>Total Credit:</b>	61.99	<b>Class:</b>	4/8B
<b>Submitted:</b>	04/02/2015	<b>Effective Date:</b>	09/01/2015		
<b>Place Code:</b>	09713	<b>Addendum Applied:</b>	10/20/2014		

## SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
Receiving and Handling Fire Alarms	6.83		10.00
Water Supply	38.25		40.00
Fire Department	23.81		50.00
Texas State Training (CTT)		1.34	3.26
Texas Addendum Credit (CTX)		0.83	6.50
* Divergence:	< 9.07 >		
<b>Total Points:</b>	<b>59.82</b>	<b>2.17</b>	<b>106.50</b>

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

Texas Department of Insurance  
Approved by

*Ohio County*

APR 15 2015

**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)