



## 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

October 14, 2014

Mr. David Madsen  
Fire Chief of Mineola  
PO Box 179  
Mineola, Texas 75773

Place Code: Wood: 49925

Dear Mr. Madsen:

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 4.

**Insurance Services Office is recommending the classification be changed to a Class 2, with an effective date of 03/01/2015.** The recommendation is based on a review of your community performed on 06/24/2014 and does include application of the Texas Addendum.

With a single class rating of 2 all class-rated properties will use **Class 2**.

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 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 03/01/2015 effective date.

If you have any questions regarding this change, I may be reached at the address indicated above or by telephone at (512) 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

OCT 14 2014

State Fire Marshal



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### PPC SUBMITTAL

Municipality:	Mineola	County:	Wood	Population:	4515
Surveyed:	06/24/2014	Total Credit:	80.06	Class:	2
Submitted:	10/01/2014	Effective Date:	03/01/2015		
Place Code:	49925	Addendum Applied:	06/24/2014		

### SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
Receiving and Handling Fire Alarms	5.80		10.00
Water Supply	39.38		40.00
Fire Department	33.19		50.00
Texas State Training (CTT)		3.26	3.26
Texas Addendum Credit (CTX)		3.54	6.50
* Divergence:	< 5.11 >		
<b>Total Points:</b>	<b>73.26</b>	<b>6.80</b>	<b>106.50</b>

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

Texas Department of Insurance  
Approved by  
*Chris Combs*  
OCT 14 2014

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)