



News Release – 12/21/2017

City of Azle improves ISO rating from Class 4 to Class 3/3Y

The City of Azle and the Azle Fire Department are proud to announce the recent review by the Insurance Services Office Inc. (ISO) resulted in an improved rating from Class 4 to Class 3/3Y. The classification, known as the Public Protection Classification (PPC) program, assesses the fire-protection efforts in a community. Effective May 1, 2017, the City's improved rating score may help residents and businesses within Azle city limits achieve lower insurance costs. Property owners are urged to contact their insurance company regarding this new ISO rating. A copy of the official letter from ISO is on the City's website.

ISO conducts field visits in order to collect information on municipal fire protection efforts in communities throughout the United States and then analyzes the relevant data using its Fire Suppression Rating Schedule (FSRS). The rating is based on four factors – the Fire Departments ability to receive and respond to fire alarms; review of the fire department's equipment, personnel and training; the water supply system; and communication. ISO then assigns a Public Protection Classification from 1 to 10. Class 1 representing superior property fire protection, and Class 10 indicating the area's fire-suppression program doesn't meet ISO's minimum criteria. Insurance companies then use this ISO rating for underwriting and calculating premiums for residential, commercial and industrial properties. ISO is the leading supplier of data and analytics for the property/casualty insurance industry.

If you have questions about the new ISO classification or the rating process, please contact Fire Chief Will Scott at 817-444-7108.

613 Southeast Parkway
Azle, Texas 76020

Phone: 817.444.2541
Fax: 817.444.7149

www.cityofazle.org



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

December 09, 2016

Mr. Thomas Scott
Fire Chief of Azle
613 South East Parkway
Azle, Texas 76020

Place Code: Parker: 36807 Tarrant: 44007

Dear Mr. Scott:

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 04.

Insurance Services Office is recommending that the classification be changed to a split Class 03/3Y, with an effective date of 05/01/2017. The recommendation is based on a review of your community performed on 09/29/2016 and does include application of the Addendum to the Fire Suppression Rating Schedule.

With a split **Class 03/3Y**, 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 03**. 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 3Y**.

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 05/01/2017 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
Chris Combs
DEC 09 2016

State Fire Marshal



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

PPC SUBMITTAL

Municipality:	Azle	County:	Parker/Tarrant	Population:	20500
Surveyed:	09/29/2016	Total Credit:	72.96	Class:	03/3Y
Submitted:	12/01/2016	Effective Date:	05/01/2017		
Place Code:	36807/44007	Addendum Applied:	09/29/2016		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit Texas
Emergency Communications	7.46		10.00
Water Supply	31.03		40.00
Fire Department	31.20		50.00
Texas State Training (CTT)		0.72	3.26
FSRS Community Risk Reduction		4.30	5.50
Texas Addendum Credit (CAFS)		1.00	1.00
* Divergence:	< 2.75 >		
Total Points:	66.94	6.02	109.76

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

Texas Department of Insurance
Approved by
Chris Connolly
DEC 09 2016
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)