



Texas Department of Insurance
State Fire Marshal's Office, Mail Code 112-FM
333 Guadalupe • P. O. Box 149221, Austin, Texas 78714-9221
512-305-7900 • 512-305-7910 fax • www.tdi.texas.gov

DEC 18 2012

December 11, 2012

Mr. Jason Oliphant
Fire Chief of Panorama Village
200 South Kennedy Street
Willis, Texas 77378

Place Code: Montgomery: 03940

Dear Mr. Oliphant:

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 3.

Insurance Services Office is recommending the classification be changed to a Class 2, with an effective date of 05/01/2013. The recommendation is based on a review of your community performed on 06/11/2012 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 05/01/2013 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

Texas Department of Insurance
Approved by

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State Fire Marshal



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PPC SUBMITTAL

Municipality:	Panorama Village	County:	Montgomery	Population:	2411
Surveyed:	06/11/2012	Total Credit:	82.92	Class:	2
Submitted:	12/03/2012	Effective Date:	05/01/2013		
Place Code:	33940	Addendum Applied:	06/11/2012		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
Receiving and Handling Fire Alarms	10.00		10.00
Water Supply	39.40		40.00
Fire Department	34.20		50.00
Texas State Training (CTT)		0.92	3.26
Texas Addendum Credit (CTX)		4.05	6.50
* Divergence:	< 5.65 >		
Total Points:	77.95	4.97	106.50

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

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Olivia Combs

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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)