



## INSURANCE SERVICES OFFICE, INC.

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July 7, 2004

Mr. Johnny Nelson/ Manager  
City of Katy  
P.O. Box 617  
Katy, Texas 77492

RE: Public Protection Classification Results  
City of Katy, Fort Bend County, Texas

Dear Mr. Nelson:

We wish to thank you and the other community officials for your cooperation during our recent Public Protection Classification (PPC) survey. ISO is the leading supplier of statistical, underwriting, and actuarial information for the property/casualty insurance industry. Most insurers use the PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

ISO has completed its analysis of the structure fire suppression delivery system provided in your community. We would like to report that the resulting classification is a Class 2. This is an improvement from the former classification of Class 5. That means your community's fire suppression services are improving in the face of the demands of a changing environment. Congratulations on this recognition of your commitment to serve the needs of your community's property owners and residents.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know how your community's classification could improve, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call me at the phone number listed below.

The PPC program is not intended to analyze all aspects of a comprehensive structure fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making recommendations about loss prevention or life safety.

If you have any questions about your classification, please let us know.

Sincerely,

*Public Protection Department*

Public Protection Department  
(800) 444-4554, Option 2 FAX: (800) 736-3289

[www.isomitigation.com](http://www.isomitigation.com)

Encl.

cc:

Bill Drohan  
Warner Preston  
David Brown

## THE ISO PUBLIC PROTECTION CLASSIFICATION (PPC) PROGRAM

ISO's PPC program evaluates communities according to a uniform set of criteria defined in the Fire Suppression Rating Schedule (FSRS). This criteria incorporates nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association.

Using the FSRS, ISO objectively reviews the fire suppression capabilities of a community and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire suppression program does not meet minimum recognition criteria.

The FSRS allocates credit by evaluating the following three major features:

- Fire alarm and communication system. This review accounts for 10% of the total classification which centers upon a community's facilities and support for handling and dispatching fire alarms.
- Fire department. This review accounts for 50% of the total classification which focuses upon items such as engine companies, ladder or service companies, distribution of fire stations and fire companies, equipment carried on apparatus, pumping capacity, reserve apparatus, department manning, and training.
- Water supply system. This review accounts for 40% of the total classification highlighting the water supply a community uses for fire suppression, including hydrant size, type, and installation, as well as the inspection frequency and condition of fire hydrants.

When ISO develops a single classification for a community, all of the community's properties receive that classification. In many communities, ISO develops a split classification (for example, 5/9). Generally, the first class, (Class 5 in the example) applies to properties within a defined distance (5-road miles in most states) of a fire station and within 1000 feet of a fire hydrant. The second class (Class 9 in the example) applies to properties beyond 1000 feet of a hydrant but within the defined distance of a fire station. ISO generally assigns Class 10 to properties beyond the defined distance

### Countrywide Public Protection Classification Summary

