



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

March 11, 2019

Mr. Richard Bell  
Fire Chief of Royse City  
PO Box 638  
Royse City, Texas 75189

**Place Code: Collin: 08641 Hunt: 23141 Rockwall: 39841**

Dear Mr. Bell:

Insurance Services Office (ISO) has submitted a recommendation that extends your fire department response to an area outside the city limits. This area is considered an Outside Protected Area (OPA) and is limited to the area indicated on the map which accompanied the request. Please note this does not apply to the area within the city limits or the area covered by the Public Protection Classification (PPC). Currently, the area outlined in the OPA is a Class 3/3X.

**Insurance Services Office is recommending the Public Protection Classification for the OPA be changed to a split Class 2/2X (2/9) with an effective date of 08/01/2019.** The recommendation is based on a review of your community performed on 12/13/2018 and does include application of the Texas Addendum.

With a split **Class 2/2X (2/9)**, 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 2**. 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 2X (9)**.

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 08/01/2019 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,

A handwritten signature in blue ink that reads "Jesse Williams".

Jesse James Williams  
PPC Oversight Officer  
[jesse.williams@tdi.texas.gov](mailto:jesse.williams@tdi.texas.gov)

Texas Department of Insurance  
Approved by  
A handwritten signature in black ink that reads "Roberto P. Hernandez".  
MAR 11 2019

**State Fire Marshal**



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**State Fire Marshal's Office**

PPC SUBMITTAL

Municipality:	Royse City		Collin / Hunt / Rockwall	Population:	18257
Surveyed:	12/13/2018	Total Credit:	87.37		2/2X
Submitted:	03/01/2019	Effective Date:	08/01/2019		
Place Code:	08641 / 23241 / 39841	Addendum Applied:	12/13/2018		

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit
			Texas
Emergency Communications	9.25		10.00
Water Supply	35.06		40.00
Fire Department	36.78		50.00
Texas State Training (CTT)		2.63	3.26
FSRS Community Risk Reduction		5.39	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
* Divergence:	< 1.77 >		
Total Points:	79.32	8.02	109.76

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

Texas Department of Insurance

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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)



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March 11, 2019

Mr. Richard Bell  
Fire Chief of Royse OPA  
PO Box 638  
Royse City, Texas 75189

**Place Code: Collin: 08640 Hunt: 23142 Rockwall: 39842**

Dear Mr. Bell:

Insurance Services Office (ISO) has submitted a recommendation that extends your fire department response to an area outside the city limits. This area is considered an Outside Protected Area (OPA) and is limited to the area indicated on the map which accompanied the request. Please note this does not apply to the area within the city limits or the area covered by the Public Protection Classification (PPC). Currently, the area outlined in the OPA is a Class 3/3X.

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*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  
PPC Oversight Officer  
[jesse.williams@tdi.texas.gov](mailto:jesse.williams@tdi.texas.gov)

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Approved by

MAR 11 2019

**State Fire Marshal**



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**State Fire Marshal's Office**

PPC SUBMITTAL

Municipality:	Royse City OPA		Collin / Hunt / Rockwall	Population:	2219
Surveyed:	12/13/2018	Total Credit:	87.34		2/2X
Submitted:	03/01/2019	Effective Date:		08/01/2019	
Place Code:	08640 / 23142 / 39842	Addendum Applied:		12/13/2018	

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit Texas
Emergency Communications	9.25		10.00
Water Supply	35.06		40.00
Fire Department	36.78		50.00
Texas State Training (CTT)		2.63	3.26
FSRS Community Risk Reduction		5.39	5.50
Texas Addendum Credit (CAFS)		0.00	1.00
* Divergence:	< 1.77 >		
<b>Total Points:</b>	<b>79.32</b>	<b>8.02</b>	<b>109.76</b>

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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)