



Texas Department of Insurance
State Fire Marshal's Office

August 11, 2019

Mr. Darren Brinkkoeter
Fire Chief of Comal County ESD 03
1074 Scissortail Drive
Canyon Lake, Texas 78133

Place Code: Comal: 09103

Dear Mr. Brinkkoeter:

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 4/10.

Insurance Services Office is recommending that the classification be changed to a split Class 2/10, with an effective date of 01/01/2020. The recommendation is based on a review of your community performed on 04/11/2019 and does include application of the Addendum to the Fire Suppression Rating Schedule.

With a split **Class 2/10**, all class-rated properties located within 5 miles of a fire station will use **Class 2**. All class-rated properties located farther than 5 miles of a fire station will use **Class 10**.

Hydrant distance requirement does not apply due to an alternate creditable water supply.

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 01/01/2020 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

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State Fire Marshal



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PPC SUBMITTAL

Municipality:	Comal County ESD No 03	Comal	Population:	37618
Surveyed:	04/11/2019 112 days	Total Credit:	80.42	2/10
Submitted:	08/01/2019	Effective Date:	01/01/2020	
Place Code:	09103	Addendum Applied:	04/11/2019	

ISO Field Rep: Dale Broyles

SUMMARY OF ASSIGNED CREDIT

Feature	Assigned Credit	Addendum Credit	Maximum Credit Texas
Emergency Communications	9.35		10.00
Water Supply	39.20		40.00
Fire Department	31.60		50.00
Texas State Training (CTT)		0.63	3.26
FSRS Community Risk Reduction		5.35	5.50
Texas Addendum Credit (CAFS)		1.00	1.00
* Divergence:	< 6.71 >		
Total Points:	73.44	6.98	109.76

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

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Approved by
Rubén P. Hernandez

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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)