

**Subject:** Nuisance calls to the new 1464 x Denver Miller FIRES STATION regarding PPC RATING INFO (reducing property insurance costs)-serving subdivisions including but not limited to-

REGARDING--ALIANA, SUMMERFIELD, PHEASANT CREEK, VILL OF STRATFORD PARK, PARK POINTE, ORCHARD LAKES, CHELSEA HARBOUR, OLD ORCHARD, OAK LAKE CT, WINDSOR ESTATES

The following should be shared through your management office to the residents of your respective subdivisions due to the number of nuisance calls being received by our Emergency Services Personnel and Fire Stations serving them locally.

Once a new fire station is actually operating, the process of ISO compliance and accreditation begins. At this point the station is just a building dedicated for fire protection service.

The process involves an audit by the Insurance Services Office for locally available water sources, hydrants, manpower, equipment and overall capabilities to facilitate “all properties” (single and multistory if required) served in the area. For example, if a multistory building is in the service area, a ladder truck or aerial unit is necessary for compliance.

We have already reached out to their office (ISO) for their appointment with the chief accordingly to exchange information and a physical audit.

Upon successful completion of the ISO audit in accordance to “their” requirements, the rating will be authorized for the Texas Dept. of Insurance to update their data base used by insurers. It usually takes several months for this phase of the system to be updated. Once the PPC “property protection code” is recognized and accepted by the TDI, the PPC code “#” is determined by each property’s distance from the station. For example PPC-1 is within a 1 mile road distance thru PPC-5 about 5 mile distance from the station via operating roadways and not diametrically. The response time by the station is recognized by the insurers as the potential resistance to fire losses and that translates into the reduction in premium cost extended by insurers.

Homeowner (primary residences) policies will be updated at renewal when the insurer’s system communicates with the TDI data base to support the PPC improvement and not any sooner.

Contacting the fire station will not expedite the process. Contacting your agent will only add to the confusion and interruption of our emergency services. Until the Texas Department of Insurance approves and accepts the results, the PPC codes will remain the same. Insurers have no control over the process as well. All of the property policies are rated through the TDI software-data base interface and will occur automatically.

As with the justification, proposition of building, and final completion of your new station, we will do everything in our power to keep the ISO PPC rating update moving as quickly as the process will allow and offer progress reports as available.

Just remind folks that the process involves a government department in place for consumers protection from fraud, and all will provide any means or information for the offices as requested.  
We appreciate each and every opportunity to support our local fire fighters too!

Respectfully Yours,

John T Godbee-ESD#5 Treasurer supporting the NE Fire Department