



Texas Department of Insurance

State Fire Marshal's Office

Mail Code 112-FM, 333 Guadalupe • P. O. Box 149221, Austin, Texas 78714-9221

PPC SUBMITTAL

| | | | | | |
|----------------|-------------------|----------------|-------------------|------------|--------------|
| Municipality | <u>Magnolia</u> | County | <u>Montgomery</u> | Population | <u>40000</u> |
| Date Surveyed | <u>10/17/2002</u> | Total Credit | <u>70.66</u> | Class | <u>3</u> |
| Date Submitted | <u>11/19/2002</u> | Effective Date | <u>04/01/2003</u> | | |
| Place Code | <u>33912</u> | Town Code | <u></u> | | |

SUMMARY OF CREDIT

| <u>Feature</u> | <u>Assigned</u> | <u>Maximum Credit</u> |
|------------------------------------|-----------------|-----------------------|
| Receiving and Handling Fire Alarms | 10.00 | 10.00% |
| Water Supply | 32.98 | 40.00 |
| Fire Department | 25.23 | 50.00 |
| Additional Training Credit (CTT) | 3.26 | |
| Texas Addendum Credit (CTX) | 4.29 | 6.50 |
| * Divergence | < 5.09 > | |
| Total Points | 70.66 | 106.50 |

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

| <u>Class</u> | <u>Percentage %</u> |
|--------------|---------------------|
| 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 |

TEXAS DEPARTMENT OF INSURANCE

M.D.
Approved

NOV 19 2002

G. Mike Davis
State Fire Marshal

* Divergence is a reduction in credit to reflect a difference in the relative credits for the Fire department and Water Supply.

The difference between the 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, which has the higher total weight, 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)

The above classification has been developed for use in property insurance premium calculations only.