



Texas Department of Insurance
State Fire Marshal's Office

April 8, 2019

TO: CITY OFFICIALS & FIRE OFFICIALS

RE: **Changes in fire protection responsibilities caused by actions of local Governmental bodies and local fire districts.**

This bulletin provides information regarding changes in responsibilities and boundaries that may have occurred within your municipality or county having an effect on the Public Protection Classification (PPC). Typically, annexation of property by cities and towns result in a change to city/fire district boundaries, existing requirements for automatic aid, and fire station location, which may affect the newly annexed areas' PPC rating.

Property insurance rating is based in part on the location of the property. The insurance premium for property located within five road miles of the responding fire station and within the city limits of a city or town is often less than that for property located outside the city limits. The insurance industry uses a Geographical Underwriting System (GUS™) tool to identify the location of a specific property for application of the appropriate PPC. The PPC may be one of the factors used to determine the applicable premium to be charged.

Providing updates for the changes noted above, the addition of new fire stations, new fire hydrants, as well as any street name changes made will help to ensure that specific property affected by the changes is properly identified on the GUS. A properly identified location is important in assuring that premiums are issued at the correct rate. A geographical underwriting system is an acceptable means of identifying the exact location of property; however, accuracy of information retained in the mapping system depends on the immediate updating of recent changes and boundaries after annexation or other responsibility changes.

The State Fire Marshal encourages the submission of information regarding any recent changes, including annexations, to the Insurance Services Office, or to the Texas Department of Insurance, as quickly as possible after a change or annexation occurs. The supplemental changes and annexation information will then be entered into the mapping system.

Information for recent changes, including annexations, should be submitted to the following:

Community Mitigation Services
Insurance Services Office
8911 North Capital of Texas
Westech 360 Bldg II Ste 2110
Austin, Texas 78759

MC 112 FM
Jesse James Williams
State Fire Marshal's Office
7915 Cameron Road
Austin Texas 78754

Send electronic updates via E-Mail to: ISO_Texas@iso.com and jesse.williams@tdi.texas.gov

Questions regarding this bulletin may be directed to Jesse Williams, PPC Oversight Officer, (512) 676-6784

State Fire Marshal's Office, Mail Code 112-FM, PO Box 149221, Austin, Texas 78714-9221.