

NEWS RELEASE

FOR IMMEDIATE RELEASE

April 5, 2019

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Class 1/1X ISO rating becomes official on August 1

PROSPER (April 5, 2019) Official word from the state Fire Marshal's Office has arrived at the office of Fire Chief Stuart Blasingame, ranking Prosper as one of less than 70 of the state's more than 3,000 communities with fire departments to attain a Class 1/1X ISO rating.

The new rating will take effect on Aug. 1 of this year, with officials from the state's Fire Marshal delivering the official document to the Town Council this summer. The rating means that most homes and businesses will likely benefit from a preferred rate on homeowner insurance rates.

There are differences in how insurance companies approach the ISO classification, though. Some insurance companies offer immediate rebates once the change in classification is made official, whereas others will wait to adjust premiums at the next renewal period.

Under the ISO (Insurance Services Office) program, called the Fire Suppression Rating Schedule, communities can score between 1 and 10, with Class 1 being the most exemplary and Class 10 being the least. To come up with the new rating, the ISO evaluated the Town in three areas:

Fifty percent of the score took into account Prosper's Fire Department, including staffing, training, geographic distribution of firehouses and adequacy of the fire equipment;

Forty percent of the score looked at the community's water supply, including the placement and condition of fire hydrants and the amount of water that's available to put out fires; and

Ten percent of the score measured the efficiency of emergency communications, such as the 911 system and the number of emergency dispatchers.

A split of Class 1/1X means that those properties located within 1,000 feet of a fire hydrant or water supply suction point and within five miles of a fire station will be designated as Class 1; while properties located farther than 1,000 feet of a fire hydrant or water supply suction point and within five miles of a fire station will be designated as Class 1X. A slight difference in rates exists between the affected properties in the split.

Officially, the classification is conferred to fire departments. In the state of Texas, only 67 departments out of more than 3,000 and only about 300 in the nation out of 400,000 departments have been conferred the Class 1/1X rating.

"The department is very proud of this accomplishment," said Blasingame. "We are, of course, elated that homeowners and businesses will benefit from this. At the same time, we are very gratified that our hard work has resulted in this honor. It's a testament to our entire community, our leadership on Council, our staff working together, and the ultimate support of our residents."

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ABOUT THE TOWN OF PROSPER – The Town of Prosper is a fast-growing suburb with small town charm, located 30 miles north of Dallas at the crossroads of U.S. 380, Preston Road and the Dallas North Tollway in Collin and Denton Counties. Prosper sits on 27 square miles and is home to more than 24,000 people. A home-rule municipality, governed by a council-manager form of government, the town has full-time fire and police departments, including its own dispatch service. As the Town grows to its projected build-out population of 70,000 residents, Prosper's vision is to remain a "Place Where Everyone Matters."



Texas Department of Insurance
State Fire Marshal's Office

March 11, 2019

Mr. Stuart Blasingame
Fire Chief of Prosper
PO Box 307
Prosper, Texas 75078

Place Code: Collin: 08578 Denton: 12278

Dear Mr. Blasingame:

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 2/2X.

Insurance Services Office is recommending the Public Protection Classification for the OPA be changed to a split Class 1/1X (1/9) with an effective date of 08/01/2019. The recommendation is based on a review of your community performed on 12/03/2018 and does include application of the Texas Addendum.

With a split **Class 1/1X (1/9)**, 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 1**. 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 1X (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,

Jesse James Williams
PPC Oversight Officer
jesse.williams@tdi.texas.gov

Texas Department of Insurance
Approved by

MAR 11 2019

State Fire Marshal