

Travis County Emergency  
Service District 4.



14312 Hunters Bend Dr.  
Austin, Texas 78723  
Office (512) 836-7566,  
Fax (512) 832-8389  
**[www.esd4.org](http://www.esd4.org)**

**To: All home owners within Travis County Emergency Service District 4.  
& Insurance Agents and Brokers providing insurance products to these owners.**

**From: TCESD4 Board of Commissioners**

**Regarding:**

**Change in ISO Public Protection Classification rating.**

**Background:**

During the spring of 2018, TCESD4 assisted the Insurance Services Organization (ISO) as they conducted a review of the fire protection capabilities that the District provides to its homeowners. This review focuses on three major areas: 1) Dispatching / Communications capabilities, 2) Fire Department capabilities, and 3) Water system, distribution capabilities. A Public Protection Classification (PPC) rating is thus determined for those properties within the boundaries of the District. TCESD4 had been operating as a 4/8 PPC rating since 2011.

**Improvement:**

After the District entered into a service contract with the City of Austin Fire Department (Nov. 2017), our assessment in the fire department area could now include additional fire stations, apparatus and personnel. Consequently, our score in the fire department areas was greatly improved, which positively impacted our overall PPC score.

**Results:**

On May 1<sup>st</sup>, 2018 we were notified by ISO that after this recent review, they “recommend a Public Protection Classification of 2/2B was most appropriate.” This is very good news.

**Impact:**

The Texas Department of Insurance web site describes “If a community’s PPC improves, *in general*, the premiums insurers charge will decrease”. However, the burden is on the homeowner to bring this to the attention of your insurer. Please share this letter with your insurance company to make sure they are aware of these improvements and ask how this will affect your rates.

Question, comments and concerns can be directed to [info@tcesd4.org](mailto:info@tcesd4.org)