



INSURANCE SERVICES OFFICE, INC.

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Phone: (800) 444-4554 FAX 1-800-277-8392

August 1, 2017

~~Joni Clarke, City Manager
City of Lucas
665 Country Club Rd.
Lucas, TX 75002~~

RE: Public Protection Classification Results
City of Lucas, Lucas OPA, Collin County, TX

Dear Ms. Clarke:

We wish to thank you and the other community officials for your cooperation during our recent Public Protection Classification (PPC) survey. ISO is the leading supplier of statistical, underwriting and actuarial information for the property/casualty insurance industry. Most insurers use the PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

ISO has completed its analysis of the structure fire suppression delivery system provided in your community. We would like to report that ISO has recommended a classification of 2/2X to the Texas Department of Insurance/State Fire Marshal's Office. Congratulations on this recognition of your commitment to serve the needs of your community's property owners and residents.

Please note that this classification is not effective until the official letter is received from the Texas Department of Insurance/State Fire Marshal's Office listing the approved effective date.

Enclosed is a summary of the ISO analysis of your fire suppression services.

As a reminder, through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" – formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."
- Communities graded with single "9" or "8B" classifications will remain intact.

If you would like to know how your community's classification could improve, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call the phone number listed below.

The PPC program is not intended to analyze all aspects of a comprehensive structure fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making recommendations about loss prevention or life safety.

If you have any questions about your classification, please let us know.

Sincerely,

Public Protection Department

Public Protection Department
(800) 444-4554, Option 2 FAX: (800) 736-3289

www.isomitigation.com

Encl.

cc: / Ted Stephens, Fire Chief
Stanton Foerster, Water Superintendent
Susan Carr, Communications Director