

## HARRIS COUNTY EMERGENCY SERVICES DISTRICT NO. 50

### NOTICE OF PUBLIC MEETING

Notice is hereby given to all interested parties that the Board of Directors of the captioned District will hold a public meeting by telephone conference call. Members of the public may access the meeting by following the instructions listed at the bottom of this notice.

The meeting will be held at **6:00 p.m. on Monday, December 7, 2020.**

The subject of the meeting is to consider and act on the following:

1. Public comments
2. Approve minutes of meetings held on November 2 and November 16, 2020
3. Bookkeeper's report; pay bills; investment of District funds
4. Confirm engagement of Auditor for F.Y.E. December 31, 2020
5. Administrator's report; financial report, personnel, and operations of district
6. Renew District insurance
7. Construction of training facility; design and construction; award contracts, approve change orders and change directives; approve pay estimates
8. Dispatch center report; status of dispatch center operations and personnel
9. Fire Chief Report including run statistics, training, coordination with other entities and public relations activities



A handwritten signature in black ink, appearing to read "Wm. Scott Smith".

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Wm. Scott Smith  
Attorney for the District

Instructions for accessing telephone conference call:

On March 16, 2020, in accordance with section 418.016 of the Texas Government Code, Governor Abbott has suspended various provisions of the Texas Open Meetings Act that require government officials and members of the public to be physically present at a specified meeting location (the “Proclamation”). In accordance with the Proclamation, the District has implemented procedures to allow members of the public to participate and address the Board of Commissioners during the telephone conference meeting. To participate in the telephone conference meeting:

1. Please call **1-866-773-8424** and use access Code **633101#** to access the meeting and announce your name to the meeting host.
2. The agenda packet will be available at the following web site:  
<https://www.channelviewfire.com/agendas/>
3. The audio of the meeting will be recorded.

**PROCEDURES FOR PROVIDING PUBLIC COMMENT**

The Board of Commissioners of Harris County ESD No. 50 has adopted the following procedures for providing public comment to the Board during Board of Commissioners meetings. Members of the public are encouraged to participate in the Public Comments portion of the meeting. However, in order that District business may be conducted efficiently, the following rules are in effect:

1. All members of the public wishing to address the Board must register with the District Secretary on a sign-in sheet prior to the posted starting time of the meeting.
2. Individuals shall identify themselves by name, organization represented, residency in the District, etc., and the topic they wish to discuss. Presentations and comments shall remain pertinent to the issues denoted on the registration sheet.
3. Each speaker is limited to no more than five minutes. A speaker may not assign a portion of his or her allotted presentation time to another speaker.
4. The Board will recognize only one speaker per topic. Groups of individuals with the same or similar concerns are encouraged to designate a spokesperson to address the Board. If several persons have registered to address the Board on the same topic, it shall be within the discretion of the Board President to request that

## HARRIS COUNTY EMERGENCY SERVICES DISTRICT NO. 50

Minutes of Meeting of Board of Commissioners  
November 2, 2020

The Board of Commissioners (“Board”) of Harris County Emergency Services District No. 50 (“District”) met by telephone conference call on November 2, 2020, in accordance with the duly posted notice of said meeting and with the March 16, 2020 Order of Governor Abbott, with a quorum of Directors present, as follows:

Jim Owens, President  
Brenda Biggers, Secretary  
Michael Burr, Treasurer

And the following absent:

Benjamin Ballew, Vice President.

Also present were Chief Ryan Thistle, Mr. Bob Ideus, and Mr. Jimmy Sumbera.

The meeting was called to order and declared open for such business as might regularly come before it.

1. The Board opened the floor for public comment. No public comment was presented.
2. The Board unanimously approved the minutes of the October 5 and October 19, 2020 meetings.
3. Mr. Ideus presented the bookkeeper’s report. Upon motion duly made, seconded, and unanimously carried, the Board approved the bookkeeper’s report and the checks listed thereon.
4. Mr. Sumbera presented the administrator’s report, and stated that EMS collections had been \$1,219,750.62 year-to-date with 3,554 incidents billed. The department was in the final stages of hiring 6 new firefighter/EMTs. There are no changes to the EMS staffing. The department is planning on a Christmas parade, with the date forthcoming. Mr. Sumbera will notify the Board. There will be a gift card drive this year in lieu of past toy drives.
5. Mr. Sumbera noted there no are issues with construction of the training center, and the focus currently is with getting the track finished.
6. Mr. Owens reported that the ECOM facility was currently staffed with 14 employees—2 part-time and 12 full-time. The facility continues to operate, allowing only employees in the building at this time. They continue with phone screening calls for COVID-19 symptoms. NAFFA compliance was 98.4%, which is a very good rating.
7. Mr. Sumbera addressed the Texas Department of Emergency Management which is required to be submitted annually.
8. Chief Thistle presented the fire chief’s report and noted that there were 347 EMS responses and 15 calls for mutual aid. Average response times for all in-service medics was approximately 5 minutes. He noted that there were 110 fire suppression calls. There were 1,924 training hours completed. The ISO audit was completed, and the results will be published in the

spring.

There being no further business to come before the Board, the meeting was adjourned.

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Secretary

**HARRIS COUNTY EMERGENCY SERVICES DISTRICT NO. 50**

Minutes of Meeting of Board of Commissioners  
November 16, 2020

The Board of Commissioners (“Board”) of Harris County Emergency Services District No. 50 (“District”) met by telephone conference call on November 16, 2020, in accordance with the duly posted notice of said meeting and with the March 16, 2020 Order of Governor Abbott, with a quorum of Directors present, as follows:

Jim Owens, President  
Benjamin Ballew, Vice President  
Brenda Biggers, Secretary  
Michael Burr, Commissioner  
Alma Cedillo, Commissioner

And the following absent:

None.

Also present was Mr. Jimmy Sumbera.

The meeting was called to order and declared open for such business as might regularly come before it.

1. The Board reviewed the bookkeeper’s report. Upon motion duly made, seconded, and unanimously carried, the Board approved the bookkeeper’s report and the checks listed thereon.
2. Insurance will be presented at the December 7, 2020 meeting since all quotes were not received.
3. No change directive or pay applications were presented for the construction project. Mr. Sumbera provided a brief update on the track which is the only item that needs to be repaired before final pay application is submitted.

There being no further business to come before the Board, the meeting was adjourned.

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Secretary

# **McCALL GIBSON SWEDLUND BARFOOT PLLC**

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December 7, 2020

Board of Commissioners  
Harris County Emergency  
Services District No. 50  
Harris County, Texas

We previously provided you with an evergreen audit engagement letter dated December 5, 2016. This letter serves as a reminder of the terms of the evergreen audit engagement letter including audit objectives, an overview of the audit procedures to be performed, management's responsibilities, auditor's responsibilities and any other services we may perform as part of the annual audit or developer reimbursement engagements.

## **ANNUAL AUDIT OF FINANCIAL STATEMENTS**

Accounting standards generally accepted in the United States of America provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement the District's basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board (GASB) who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to the District's RSI in accordance with auditing standards generally accepted in the United States of America. These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We will not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance. The following RSI is required by generally accepted accounting principles and will be subjected to certain limited procedures, but will not be audited:

- 1) Management's Discussion and Analysis, and
- 2) Schedule of Revenues, Expenditures and Changes in Fund Balance – Budget and Actual – General Fund
- 3) Schedules required by GASB 68 for pensions

We have also been engaged to report on supplementary information other than RSI that accompanies the District's financial statements. The document we submit to you will include various supplementary schedules required by Harris County, a Schedule of Taxes Levied and Receivable, a Comparative Schedule of Revenues and Expenditures for Five Years and a Schedule of Board of Commissioners and Consultants. This supplementary information will be subjected to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America and we will provide an opinion on it in relation to the financial statements as a whole except for that portion marked "unaudited", on which we will express no opinion.

### **Audit Objective**

The objective of our audit is the expression of opinions as to whether your financial statements are fairly presented, in all material respects, in conformity with generally accepted accounting principles and to report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the financial statements as a whole. Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and will include tests of the accounting records and other procedures we consider necessary to enable us to express such opinions. We will issue a written report upon completion of our audit of the District's financial statements. Our report will be addressed to the Board of Commissioners of the District. We cannot provide assurance that unmodified opinions will be expressed. Circumstances may arise in which it is necessary for us to modify our opinions or add emphasis-of-matter or other-matter paragraphs. If our opinions on the financial statements are other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or may withdraw from this engagement.

### **Audit Procedures - General**

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the District or to acts by management or employees acting on behalf of the District.

### **Audit Procedures – General (Continued)**

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is a risk that material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards. In addition, an audit is not designed to detect immaterial misstatements, or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform you of any material errors, any fraudulent financial reporting, or misappropriation of assets that come to our attention. We will also inform you of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and may include direct confirmation of certain assets and liabilities by correspondence with selected individuals, creditors, and financial institutions. We will request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

### **Audit Procedures – Internal Control**

Our audit will include obtaining an understanding of the District and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. Accordingly, we will express no such opinion. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards.

### **Audit Procedures – Compliance**

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatements, we will perform tests of the District's compliance with the provisions of applicable laws, regulations, contracts and agreements. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion.

### **Other Services**

We will also prepare the financial statements and the appropriate capital asset schedules including calculation of depreciation on the capital assets in conformity with U.S. generally accepted accounting principles based on information provided by you. We will perform the services in accordance with applicable professional standards. The other services are limited to the services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.



## **Management Responsibilities**

Management is responsible for designing, implementing and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities; for the selection and application of accounting principles; and for the preparation and fair presentation of the financial statements in conformity with U.S. generally accepted accounting principles.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the government from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the District involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the District received in communications from employees, former employees, consultants, regulators, or others. In addition, you are responsible for identifying and ensuring that the District complies with applicable laws and regulations.

You are responsible for the preparation of the supplementary information in conformity with the Commission's requirements. You agree to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Your responsibilities include acknowledging to us in the representation letter that (1) you are responsible for presentation of the supplementary information in accordance with the Commission's requirements, (2) that you believe the supplementary information, including its form and content, is fairly presented in accordance with the Commission's requirements, (3) that the methods of measurement or presentation have not changed from those used in the prior period, and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

With regard to using the auditor's report, you understand that you must obtain our prior written consent to reproduce or use our report in bond offering official statements or other documents.

### **Management Responsibilities (Continued)**

With regard to the electronic dissemination of audited financial statements, including financial statements published electronically on your website, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

You agree to assume all management responsibilities for our preparation of the financial statement and our preparation of the capital asset schedules including calculation of depreciation on the capital assets; oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of the services; and accept responsibility for them.

### **Engagement Administration, Fees and Other**

Barring any unforeseen circumstances, we will comply with State statutes, including Chapter 775 of the Health and Safety Code, which requires the timely filing of audits.

In accordance with provisions of the Local Records Retention Schedule Section 2-1: Item 1025-01(e) we agree to retain our audit work papers in our office for a period of three years after all questions arising from the audit have been resolved. In order to allow for all questions arising from the audit to be resolved and to comply with Rule 501.76(f) of the Rules of Professional Conduct of the Texas State Board of Public Accountancy the actual date will be the five-year anniversary of the audit report in question.

We expect to present a draft of the audit report within 45 days of the availability of the District's accounting records. Joseph Ellis is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign the report. We will annually provide to the Board of Commissioners and the District's bookkeeper an estimate of the fees for the audit services during the District's annual budget process. The following is an estimate of our fees for the services included in this engagement letter for the initial audit period under this agreement:

- Fees for the audit of the District's financial statements and for the other services to be provided for the year ended December 31, 2020, will range between \$26,000 and \$28,000.

If for any reason our services are terminated prior to issuance of a final report, our engagement will be deemed to have been completed, even if we have not completed our report. The District will be obligated to compensate us for our time expended through the date of termination. The above fee is based on anticipated cooperation from your consultants and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs.

**GENERAL TERMS AND CONDITIONS**

You may request that we perform additional services not contemplated by this engagement letter. If this occurs, we will communicate with you regarding the scope of the additional services and the estimated fees. We also may issue a separate engagement letter covering the additional services. In the absence of any other written documentation from us documenting such additional services, our services will continue to be governed by the terms of this engagement letter.

The agreement may be terminated by either party, with or without cause, upon 30 days written notice.

You agree that any dispute regarding this engagement will, prior to resorting to litigation, be submitted to mediation upon written request by either party. Both parties agree to try in good faith to settle the dispute in mediation. The American Arbitration Association will administer any such mediation in accordance with its Commercial Mediation Rules. The results of the mediation proceeding shall be binding only if each of us agrees to be bound. We will share any costs of mediation proceedings equally.

Anti-Boycott and Anti-Terrorism Verification. By signing and entering into the Agreement, McCall Gibson Swedlund Barfoot PLLC verifies, pursuant to Chapter 2271 of the Government Code, it does not boycott Israel and will not boycott Israel during the term of the Agreement. McCall Gibson Swedlund Barfoot PLLC hereby represents and warrants that at the time of this Agreement neither McCall Gibson Swedlund Barfoot PLLC nor any wholly owned subsidiary, majority-owned subsidiary, parent company or affiliate of McCall Gibson Swedlund Barfoot PLLC (i) engages in business with Iran, Sudan, or any foreign terrorist organization pursuant to the Texas Government Code, or Subchapter F of Chapter 2252 of the Texas Government Code; or (ii) is a company listed by the Texas Comptroller pursuant to Sections 2252.153 of the Texas Government Code. The term “foreign terrorist organization” has the meaning assigned to such term pursuant to Section 2252.151 of the Texas Government Code.

We appreciate the confidence you have placed in our firm and we look forward to serving the District again this coming year.

Sincerely,



McCall Gibson Swedlund Barfoot PLLC  
Certified Public Accountants  
Houston, Texas

Channelview Fire Department  
 Summary of Activity  
 December 7, 2020 ESD Meeting

- EMS Billing

**Billing Summary**  
**YTD as of 11-30-2020**

Total Incidents Billed	3,895
Balance	5,821,853
Refund	410.85
Write-offs	1,232,774
2020 Income YTD	\$1,290,115

**Aging Report**  
**As of 11-30-2020**

Current	1,532,266
31-60	880,342
61-90	604,386
91-120	542,259
121-180	1,036,095
Over 180	3,388,343

- Santa Parade will be on Friday, Dec. 18 at 6pm
  - Starts at Wallisville / Dell Dale
  - Goes south on Dell Dale to Woodforest
  - Ends at the High School
  
- HR –
  - Fire Division – Hired 5 new firefighter/EMTs.
    - 6 current opening on the fire division
    - 1 of the 5 resigned after the 1<sup>st</sup> day of class
    - We have started the transfer process of 2 firefighter / EMTs from the EMS assignment to suppression.
  - EMS Division – After transfer of the EMTs, EMS will have 2 openings.
    - Currently working with scheduling to determine impact
    - Preparing paramedic posting.

# Activity Summary

HARRIS COUNTY ESD NO 50

Trip date IS BETWEEN 01/01/2020 AND 11/30/2020; AND Company IS HARRIS COUNTY ESD NO 50

<u>Payor</u>	<u># of Trips</u>	<u>Gross Charges</u>	<u>Rev Adj</u>	<u>Payments</u>	<u>Write-Offs</u>	<u>Refunds</u>	<u>Balance</u>
No Payor	1,165	311,481.38	0.00	0.00	0.00	0.00	311,481.38
Medicare	587	2,250,229.24	-2,528.86	221,376.53	1,054,765.65	0.00	402,803.49
Medicaid	300	1,002,848.39	0.00	79,608.06	66,456.12	410.85	857,195.06
Insurance	390	1,217,693.05	0.00	310,391.80	97,367.58	0.00	809,933.67
Bill Patient	671	2,335,396.91	0.00	928.45	14,184.96	0.00	2,320,283.50
Private Pay	782	1,120,156.58	0.00	0.00	0.00	0.00	1,120,156.58
<b>Grand Totals</b>	<b>3,895</b>	<b>8,237,805.55</b>	<b>-2,528.86</b>	<b>612,304.84</b>	<b>1,232,774.31</b>	<b>410.85</b>	<b>5,821,853.68</b>

# Credit As Type Summary Report (Deposit Date)

Deposit Date IS BETWEEN 01/01/2020 AND 11/30/2020; AND Company IS HARRIS COUNTY ESD NO 50

## HARRIS COUNTY ESD NO 50

### Payments

ASPP UNCOM CARE PAYMENT	316,066.57
6 CHECK,Pt, Att, Facility	69,898.02
16 CREDIT CARD PAYMENT	7,263.89
Deduct\Copay\Non Covered Amnts	346.98
21 DENIED/NON PAYMENT	246.11
8 CONTRACT PAYMENT	1,993.60
24 INSURANCE APPEAL DENIED	0.00
5 INSURANCE PAYMENT	507,351.62
33 M-CAID CLAIM IN PROCESS	0.00
4 MEDICAID PAYMENT	123,977.45
1 MEDICARE PAYMENT	272,114.38
19 OVERPAYMENT	-3,334.58
22 PAYMENT PAID TO PT	0.00
Payor requesting payment back	-5,808.91
	<b>\$ 1,290,115.13</b>

### Writeoffs

ASPP UNCOM CARE WRITE OFF	4,171,004.74
3 BAD DEBT WRITE-OFF	24,781.80
20 DECEASED ADJUSTMENT	7,741.93
INDIGENT/CHARITY ADJUSTMENT	906.82
15 INSURANCE ADJUSTMENT	150,718.70
14 MEDICAID ADJUSTMENT	74,264.12
11 MEDICARE / ADJUSTMENT	1,462,633.81
NON TRANSPORT ADJUSTMENT	35,316.45
12 SERVICE REQUESTED ADJUSTMEN	125.00
	<b>\$ 5,927,493.37</b>

### Refunds

7 RECOUPMENT BY CARRIER	-5,077.48
2 REIMBURSEMENT TO PAYOR	0.00
	<b>-\$ 5,077.48</b>

### Automatic Contractual Allowances

Mandated Contractual (CO253)	1,241.77
	<b>\$ 1,241.77</b>

### Revenue Adjustments

13 INSUFFICIENT CHECK	-2,528.86
	<b>-\$ 2,528.86</b>

### Manual Contractual Allowances

MEDICARE ADJUSTMENT	819,313.52
	<b>\$ 819,313.52</b>

**Grand Totals \$ 8,030,557.45**

# Aging Summary Report by Current Payor (Aging Date)

Aging as of 12/4/2020

<u>Current Payor</u>	<u>Current</u>	<u>31-60</u>	<u>61-90</u>	<u>91-120</u>	<u>121-180</u>	<u>Over 180</u>	<u>Total</u>
**UNINSURED/INDIGENT/CHARITY PROGRAMS	215,249.48	217,429.64	236,591.96	170,224.52	140,891.82	1,435,289.57	2,415,676.99
+ASPP AMBULANCE SUPPLEMENTAL PROGRAM	75,127.05	47,298.45	42,523.76	59,812.34	199,254.02	483,640.36	907,655.98
<None>	224,569.67	84,582.51	2,124.20	0.00	0.00	0.00	311,276.38
AETNA MCR ** 95 DAYS 981106	11,230.96	300.00	0.00	0.00	0.00	0.00	11,530.96
AETNA PO BOX 981106 EL PASO TX	12,704.87	6,596.71	0.00	0.00	0.00	0.00	19,301.58
AIG W/COMP INSURANCE BOX 25975	3,742.60	0.00	0.00	0.00	0.00	0.00	3,742.60
ALLIANZ INSURANCE COMP W/COMP	4,040.67	0.00	0.00	0.00	0.00	0.00	4,040.67
ALLSAVERS UHC	3,889.67	7,778.43	0.00	0.00	0.00	0.00	11,668.10
AMBETTER /SUPOR HLTH 95 DAYS	3,377.00	0.00	0.00	0.00	0.00	0.00	3,377.00
AMERIADVANTAGE 95 daysMCR 61010	6,066.80	0.00	0.00	0.00	0.00	0.00	6,066.80
AMERIGROUP STAR PL MD 95 days 61010 ASPP	34,679.05	0.00	2,815.48	0.00	0.00	0.00	37,494.53
AMERIGROUP STAR PLUS 95 days MMP MCR	4,428.68	0.00	0.00	0.00	0.00	0.00	4,428.68
BC BS MCR 95 dayZGD&ZGJ ZZT, XOJ BOX 3686	3,934.94	0.00	0.00	0.00	0.00	0.00	3,934.94
BC BS OF TEXAS	69,193.65	9,798.23	0.00	0.00	0.00	0.00	78,991.88
BENEFIT MANAGEMENT ADMIN INSURANCE	3,423.80	0.00	0.00	0.00	0.00	0.00	3,423.80
CIGNA HEALTHSPRINGS MCR ** 95 DAY	70,221.02	33,011.10	0.00	0.00	0.00	0.00	103,232.12
CIGNA INSURANCE CHAT TN PO 188061	1,016.00	0.00	0.00	0.00	0.00	0.00	1,016.00
CIGNA NALC PO BOX 188004 CHATTANOOGA TN 3	0.00	2,345.40	0.00	0.00	0.00	0.00	2,345.40
CIGNA PO BOX 182223	13,450.20	2,725.00	0.00	0.00	0.00	0.00	16,175.20
CIGNA PO BOX 182223 CHATTANOOGA TN	9,423.90	0.00	0.00	0.00	0.00	0.00	9,423.90
COMMUNITY HEALTH CHOICE MDstar 95 DAYS +as	10,248.09	0.00	0.00	0.00	0.00	0.00	10,248.09
DRISCOLL CHILDRENS HEALTH PL BOX 3668 95 D	3,897.00	0.00	0.00	0.00	0.00	0.00	3,897.00
FARMERS OKLAHOMA CITY OK	2,197.20	0.00	0.00	0.00	0.00	0.00	2,197.20
HEALTH SELECT95 days BOX 660044	6,186.07	0.00	0.00	0.00	0.00	0.00	6,186.07
HUMANA MCR HMO 14601 95 days	21,846.75	0.00	0.00	0.00	0.00	0.00	21,846.75
HUMANA MCR PO BOX 14601 LEXINGTON KY	3,910.67	0.00	0.00	0.00	0.00	0.00	3,910.67
HUMANA TRS MCR 95 days	7,946.12	0.00	0.00	0.00	0.00	0.00	7,946.12
INTEGRANET HEALTH MCR 95 DAYS FD	26,170.79	0.00	0.00	0.00	0.00	0.00	26,170.79
KELSEY CARE ADVANTAGE MCR ** 95 DAYS 3004:	11,916.38	3,638.60	0.00	0.00	0.00	0.00	15,554.98
MEDICAID NHIC ASPP	20,114.88	0.00	0.00	0.00	0.00	0.00	20,114.88
MEDICARE PART B	40,200.63	0.00	0.00	0.00	0.00	0.00	40,200.63
MERITAIN HEALTH BOX 853921	944.00	0.00	0.00	0.00	0.00	0.00	944.00
MOLINA HC MCR MMP/MCR** 95 days BOX 22719	142.13	0.00	0.00	0.00	0.00	0.00	142.13
MOLINA HTHCARE TX STAR PLUS MD95 DAY ASPI	4,181.00	0.00	0.00	0.00	0.00	0.00	4,181.00
MOLINA MARKETPLACE 95 days	6,469.60	0.00	0.00	0.00	0.00	3,474.60	9,944.20
MONUMENT CHEMICAL	0.00	0.00	4,991.14	0.00	0.00	0.00	4,991.14
PICOU FRADELLA CONSTRUCTION	3,854.27	0.00	0.00	0.00	0.00	0.00	3,854.27
PRIVATE PAY	403,192.81	391,856.29	303,441.89	312,222.68	695,949.56	1,465,938.50	3,572,601.73
PROGRESSIVE AUTO INS 2890 LAKE RIDGE	2,341.20	0.00	0.00	0.00	0.00	0.00	2,341.20
RAILROAD MEDICARE/PALMETTO GBA	4,286.18	0.00	0.00	0.00	0.00	0.00	4,286.18

# Aging Summary Report by Current Payor (Aging Date)

Aging as of 12/4/2020

<u>Current Payor</u>	<u>Current</u>	<u>31-60</u>	<u>61-90</u>	<u>91-120</u>	<u>121-180</u>	<u>Over 180</u>	<u>Total</u>		
TEXAN PLUS WELLCARE MCR box 31372	3,901.75	0.00	0.00	0.00	0.00	0.00	3,901.75		
TEXAS CHILDRENS HTH PLAN STAR KIDS95 DAYS	6,219.46	3,065.00	0.00	0.00	0.00	0.00	9,284.46		
TEXAS CHILDRENS STAR MD HOU 95 DAYS ASPP	17,899.94	8,073.80	0.00	0.00	0.00	0.00	25,973.74		
UMR PO BOX 30541 SALT LAKE CITY UT 84130	2,625.95	3,072.23	0.00	0.00	0.00	0.00	5,698.18		
UNITED HEALTHCARE COMM PLAN STAR MD 95 D	7,299.55	0.00	3,264.80	0.00	0.00	0.00	10,564.35		
UNITED HEALTHCARE COMM STAR PLUS MD95 D/	40,936.33	4,010.34	0.00	0.00	0.00	0.00	44,946.67		
UNITED HEALTHCARE COMM TX STAR KIDS95 DA'	6,353.20	0.00	0.00	0.00	0.00	0.00	6,353.20		
UNITED HEALTHCARE CONNT 95 DAYTX MMP MC	11,064.12	3,855.80	0.00	0.00	0.00	0.00	14,919.92		
UNITED HEALTHCARE DUAL 95 DAY BOX 5270	20,324.79	0.00	0.00	0.00	0.00	0.00	20,324.79		
UNITED HEALTHCARE PO BOX 30555 SALT LAKE (	11,533.63	2,433.00	0.00	0.00	0.00	0.00	13,966.63		
UNITED HEALTHCARE PO BOX 740800 ATLANTA	15,503.16	0.00	0.00	0.00	0.00	0.00	15,503.16		
UNITED HEALTHCARE S L UT	3,261.00	8,055.38	0.00	0.00	0.00	0.00	11,316.38		
UNITED HEALTHCARE SHARED SERVICES	0.00	1,540.00	0.00	0.00	0.00	0.00	1,540.00		
USFHP	7,320.79	2,847.00	0.00	0.00	0.00	0.00	10,167.79		
VA VISN 16 VA MS	3,649.00	20,611.44	8,633.22	0.00	0.00	0.00	32,893.66		
VHA OFFICE OF COMMUNITY CARE	0.00	3,613.20	0.00	0.00	0.00	0.00	3,613.20		
WELLMED MCRS BOX 30508	20,854.68	0.00	0.00	0.00	0.00	0.00	20,854.68		
WORKMANS COMP INS REQ LETTER	3,703.00	11,804.84	0.00	0.00	0.00	0.00	15,507.84		
<b>Payors</b>	<b>58</b>	<b>Balances</b>	<b>1,532,266.13</b>	<b>880,342.39</b>	<b>604,386.45</b>	<b>542,259.54</b>	<b>1,036,095.40</b>	<b>3,388,343.03</b>	<b>7,983,692.94</b>





## **Property & Casualty Summary of Coverages**

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**PREPARED FOR:**

**HARRIS COUNTY ESD 50**

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## FOREWORD

The actual insuring agreements are in the policies, not in this summary of coverages. This summary is not binding on your organization, VFIS or the insurance companies we represent. Actual coverage is provided only by the policy.

This document reflects **renewal** coverage information that is not yet effective as of the document preparation date.

Policies included in this summary:

<b>Policy Number</b>	<b>Effective Date</b>	<b>Expiration Date</b>
VFNU-CM-0027107-00	12/15/2020	12/15/2021
VFNU-TR-0027106-00	12/15/2020	12/15/2021

## GENERAL INFORMATION

**First Named Insured:** HARRIS COUNTY ESD 50

**Mailing Address:** 1210 DELL DALE  
CHANNELVIEW, TX 77530

## PROPERTY

### Schedule of Locations

<u>Premises</u>	<u>Item</u>	<u>Address</u>	<u>Occupancy</u>
1	1	16010 RIDLON CHANNELVIEW, TX 77530	REPEATER/ANTENNA
2	1	16229 MARKET ST HOUSTON, TX 77530	FIRE STATION
2	2	16229 MARKET ST HOUSTON, TX 77530	GENERATOR
3	1	1210 DELL DALE CHANNELVIEW, TX 77530	GENERATOR
3	2	1210 DELL DALE CHANNELVIEW, TX 77530	GENERATOR
3	3	1210 DELL DALE CHANNELVIEW, TX 77530	FUEL TANK
3	4	1210 DELL DALE CHANNELVIEW, TX 77530	TOWER/ANTENNA
3	5	1210 DELL DALE CHANNELVIEW, TX 77530	FIRE STATION
3	6	1210 DELL DALE CHANNELVIEW, TX 77530	STORAGE
3	7	1210 DELL DALE CHANNELVIEW, TX 77530	TOWER/ANTENNA
3	8	1210 DELL DALE CHANNELVIEW, TX 77530	TRAINING STRUCTURE
3	9	1210 DELL DALE CHANNELVIEW, TX 77530	STORAGE

### Schedule of Limits & Deductibles

Property Deductible: \$5,000

Blanket Contents Limit: \$672,377 \* below indicates Contents included in Blanket Limit

For the Earthquake, Flood, and Named Storms deductibles listed below, if a deductible percentage is listed, that percentage applies to the sum of the Building and Contents limits.

<u>Premises/ Item</u>	<u>Building Limit</u>	<u>Building Valuation</u>	<u>Contents Limit</u>	<u>Contents Valuation</u>	<u>Earthquake Deductible</u>	<u>Flood Deductible</u>	<u>Named Storms Deductible</u>
1 / 1	\$220,613	GRC	Not Covered	N/A	5%	\$1,000	N/A
2 / 1	\$2,682,453	GRC	\$98,696 *	RC	5%	\$1,000	N/A
2 / 2	\$65,797	GRC	Not Covered	N/A	5%	\$1,000	N/A
3 / 1	\$53,814	GRC	Not Covered	N/A	5%	\$1,000	N/A
3 / 2	\$53,814	GRC	Not Covered	N/A	5%	\$1,000	N/A
3 / 3	\$22,227	GRC	Not Covered	N/A	5%	\$1,000	N/A
3 / 4	\$93,589	GRC	Not Covered	N/A	5%	\$1,000	N/A
3 / 5	\$5,273,360	GRC	\$562,432 *	RC	5%	\$1,000	N/A
3 / 6	\$33,746	RC	\$11,249 *	RC	5%	\$1,000	N/A
3 / 7	\$144,170	GRC	Not Covered	N/A	5%	\$1,000	N/A
3 / 8	\$120,737	GRC	Not Covered	N/A	5%	\$1,000	N/A

<u>Premises/ Item</u>	<u>Building Limit</u>	<u>Building Valuation</u>	<u>Contents Limit</u>	<u>Contents Valuation</u>	<u>Earthquake Deductible</u>	<u>Flood Deductible</u>	<u>Named Storms Deductible</u>
3 / 9	\$145,672	GRC	Not Covered	N/A	5%	\$1,000	N/A

# PROPERTY

## Valuation Basis

VFIS insures property on a **guaranteed replacement cost (GRC), replacement cost (RC), actual cash value (ACV) or functional replacement cost (FRC)** basis. The previous page shows how your property is currently written.

### Descriptions

**Guaranteed replacement cost** pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

	<u>With GRC</u>	<u>Without GRC</u>
<b>Policy limit:</b>	\$100,000	\$100,000
<b>Actual cost to replace:</b>	\$125,000	\$125,000
<b>Policy pays:</b>	\$125,000	\$100,000
<b>You would have to pay:</b>	\$0	\$25,000

**Replacement cost** pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

**Actual cash value** pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

**Functional replacement cost** pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

## Property Coverage Extensions

The VFIS policy includes many provisions that provide you additional coverages, including those listed below. The limits listed for the extension apply in addition to the limits already specified in the document. The Property deductible applies to all Property Coverage Extensions except as noted.

<b>Loss of Income</b>	Actual Loss Sustained
<b>Extra Expense</b>	Actual Expense Incurred
<b>Ordinance Coverage</b>	Applies to buildings insured on a Replacement Cost or Guaranteed Replacement Cost basis.
<b>Earthquake</b>	Applies to buildings and contents. Deductible of 5% of the combined building and contents amounts for each damaged structure.
<b>Flood</b>	Applies to buildings and contents. Deductible of \$1,000 applies per premises.
<b>Crisis Incident Response Coverage</b>	\$25,000 limit any one crisis incident
<b>Money &amp; Securities</b>	Included / \$30,000 Limit
<b>Trees, Shrubs, Plants &amp; Lawns</b>	Full Replacement Cost
<b>Sirens &amp; Antennas</b>	Included in Building Amount
<b>Commandeered Property of Others</b>	Full Replacement Cost / Loss of Use
<b>Computer Software</b>	Included / \$250,000 Limit / Computer Virus
<b>Valuable Papers &amp; Records</b>	Actual Incurred Cost
<b>Accounts Receivable</b>	Actual Incurred Cost
<b>Recharge Costs</b>	Incurred Recharge Cost / No Deductible
<b>Deductible Waiver</b>	Included

## CRIME

VFIS offers a broad range of fidelity coverages which are customized to meet the needs of emergency service organizations including the following.

- **Employee Dishonesty** provides reimbursement for the loss of your organization's money or other property resulting from dishonest acts of your volunteers or employees.
- **Computer and Funds Transfer Fraud** will pay for loss the insured sustains arising directly out of the loss of or damage to money, securities, and property other than money and securities. This loss must result directly from the use of any computer to fraudulently cause transfer of that property from inside the premises or banking premises to a person outside those premises, or to a place outside those premises.
- **Fraudulent Impersonation** will pay for loss the insured sustains arising directly from having, in good faith, transferred money, securities or other properties in reliance upon a transfer instruction purportedly issued by an employee, customer or vendor, but which proves to have been fraudulently issued by an imposter.
- **Identity Fraud Expense** is the compensation of expense sustained that was incurred by the insured or any employee as a result directly from identity fraud.

Your selections are indicated below.

**Covered Entity**

HARRIS COUNTY ESD 50

<b><u>Public Employee Dishonesty – Blanket Per Employee</u></b>	<b><u>Limit</u></b> \$100,000	<b><u>Deductible</u></b> None	<b><u>Faithful Performance</u></b> Yes	
<b><u>Public Employee Dishonesty – Position Schedule</u></b> TREASURER	<b><u>Number in Position</u></b> 1	<b><u>Limit</u></b> \$100,000	<b><u>Deductible</u></b> None	<b><u>Faithful Performance</u></b> Yes
<b><u>Computer and Funds Transfer Fraud</u></b>	<b><u>Limit</u></b> \$100,000	<b><u>Deductible</u></b> None		
<b><u>Fraudulent Impersonation</u></b>	<b><u>Limit</u></b> \$100,000	<b><u>Deductible</u></b> None		
<b><u>Identity Fraud Expense</u></b>	<b><u>Limit</u></b> \$25,000	<b><u>Deductible</u></b> None		

## PORTABLE EQUIPMENT

### Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$1,000

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use.

### Coverage Extensions

<b>Personal Effects</b>	Primary / Replacement Cost / No Deductible
<b>Temporarily Borrowed Portable Equipment</b>	\$50,000
<b>Deductible Waiver</b>	Included
<b>Watercraft</b>	Up to 100 Horsepower
<b>Personal Watercraft (jet skis and waverunners)</b>	Included
<b>Trailers Used Primarily to Transport Covered PE</b>	Included



## AUTO

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection	5	Included
Medical Payments	7	\$25,000
Uninsured Motorists	2	\$1,000,000
Underinsured Motorists Insurance	2	\$1,000,000
Physical Damage Comprehensive	7,8	see Schedule of Vehicles
Physical Damage Collision	7,8	see Schedule of Vehicles

### Liability Coverage Extensions

<b>Hired and Borrowed Vehicles</b>	Included (Excess)
<b>Commandeered Automobile</b>	Included (Primary)
<b>Volunteers/Employees as insureds under Non-Owned Automobiles</b>	Included (Primary)
<b>Garage Liability</b>	Included
<b>Fellow Member Liability</b>	Included

### Physical Damage Coverage Extensions

<b>Deductible Waiver</b>	Included
<b>Freezing of Attached Special Equipment</b>	Included
<b>Volunteers' or Employees' Personal Automobiles</b>	Reimburse the deductible up to \$1,000 if insurance is carried or actual cash value if no insurance is carried
<b>Hired, Borrowed or Commandeered Vehicles</b>	Included (ACV; Primary)
<b>Customized Vehicles Extension</b>	Included
<b>Towing and Labor</b>	Incurred Cost
<b>Recertification</b>	Included
<b>Full Glass Coverage</b>	Included
<b>Garagekeepers Insurance</b>	Included (\$50,000; Primary)
<b>Removal of Apparatus from Environmentally Sensitive Areas</b>	Included as part of claim adjustment expense

### Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make &amp; Model</u>	<u>VIN</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	2012	CHEVROLET FIRST RESPONDER	1GNLC2E03CR129009		\$20,000	\$3,000	\$3,000
2	2011	FERRARA PUMPER LDH	1F95404720BH140853		\$300,000	\$3,000	\$3,000
3	2003	QUINT QUINT LDH	1F95052292H140153		\$300,000	\$3,000	\$3,000
4	2008	FORD BRUSH VEH	1FTWX31R68EB43683		\$20,000	\$3,000	\$3,000
5	2012	CHEVY FIRST RESPONDER	1GNLC2E06CR129036		\$20,000	\$3,000	\$3,000
6	2014	PIERCE PUMPER LDH	4P1CJ01A5EA014325		\$400,000	\$3,000	\$3,000
7	2011	CHEVY FIRST RESPONDER	1GNLC2E08BR326062		\$20,000	\$3,000	\$3,000
8	2015	CHEVY FIRST RESPONDER	1GNLC2EC9FR269760		\$32,000	\$3,000	\$3,000
9	2015	CHEVY FIRST RESPONDER	1GNLC2EC6FR609513		\$32,000	\$3,000	\$3,000
10	2015	CHEVY AMB ALS	1GB3CYCG0FF586625		\$100,000	\$3,000	\$3,000
11	2016	CHEV AMB ALS	1GB3CYCG7GF101320		\$100,000	\$3,000	\$3,000
12	2017	CHEV AMB ALS	1GB3CYCG8HF124400		\$100,000	\$3,000	\$3,000
13	2017	CHEVY SERVICE	1GB3KYCG2HZ190586	X	N/A	\$3,000	\$3,000
14	2018	CHEV AMB ALS	1GB3CYCGXJF192770		\$100,000	\$3,000	\$3,000
15	1952	MACK ANTIQUE	ENF3311682		\$50,000	\$3,000	\$3,000
16	2018	MCCLAIN BOAT TRAILER	4LYBG1612JH003170		N/A	N/A	N/A
17	2017	MCCLAIN BOAT TRAILER	4LYBG1618HH003054		N/A	N/A	N/A
18	2019	PIERCE PUMPER	4P1BAAFF7KA019950		\$675,000	\$3,000	\$3,000
19	1991	BMY RESCUE LT	2307728		\$40,000	\$3,000	\$3,000
20	2020	CHEVY AMB ALS	1GB3WRE78LF227786		\$170,000	\$3,000	\$3,000
21	2020	CHEVROLET FIRST RESPONDER	4P1BCAGF0LA021811		\$55,000	\$3,000	\$3,000
22	2020	PIERCE QLDH	4P1BAAGF4LA020845		\$1,273,665	\$3,000	\$3,000

## GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

<u>Coverages</u>	<u>Limits</u>
Each Occurrence or Medical Incident.....	\$1,000,000
Personal and Advertising Injury (each offense).....	\$1,000,000
Fire Damage Legal Liability (any one fire).....	\$1,000,000
Medical Expense (each person).....	\$10,000
General Aggregate (the total payable in any policy term).....	\$10,000,000
Products / Completed Operations Aggregate (the total payable in any policy term).....	\$10,000,000

**Optional Coverages (apply only if checked)**

- Employer’s (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)
- Pollution Liability – Above Ground Storage Tanks

### Coverage Extensions

<b>Volunteers and Employees as Insureds</b>	Included
<b>Blanket Additional Insureds</b>	Included
<b>Fellow Member Liability</b>	Included
<b>"Good Samaritan" Liability</b>	Included
<b>Intentional Acts</b>	Included
<b>Pollution Liability</b>	Included
<b>Liquor Liability</b>	Included
<b>Contractual Liability</b>	Included
<b>Owned Watercraft Liability (up to 100 hp)</b>	Included
<b>Non-Owned Watercraft Liability</b>	Included
<b>Owned Personal Watercraft (jet skis and waverunners)</b>	Included
<b>Expanded Aggregate Limit</b>	Per Named Insured (unless you have selected a \$10,000,000 aggregate limit) and Per Location

## MANAGEMENT LIABILITY

	<u>Limits</u>
Each Offense or Wrongful Act.....	\$1,000,000
Aggregate (the total payable in any policy term).....	\$10,000,000
Defense Expense for Injunctive Relief.....	\$50,000

<input checked="" type="radio"/> "Claims made" basis	<input type="radio"/> "Occurrence" basis
--	--

Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment,
- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation, and
- Other wrongful acts.

### Coverage Extensions

<b>Outside Directorship Liability</b>	Included
<b>Blanket Additional Insureds</b>	Included
<b>Expanded Aggregate Limit</b>	Per Named Insured <small>(unless you have selected a \$10,000,000 aggregate limit)</small>
<b>Fair Labor Standards Act Suit Defense Coverage</b>	\$100,000 for each claim limit
<b>Unintentional Release Of HIPAA Information</b>	\$100,000 limit

### Cyber Liability and Privacy Crisis Management Expense

- **Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

#### Cyber Liability

Each Event Limit:	\$1,000,000	Each Electronic Information Security Event
Retroactive Date:	None	

#### Privacy Crisis Management Expense

Each Event Limit:	\$50,000	Each Privacy Event
Retroactive Date:	None	
Deductible:	\$0	Each Privacy Event

**Cyber Extortion Expense**

Each Event Limit:	\$20,000	Each Cyber Extortion Threat
Deductible:	\$0	Each Cyber Extortion Threat

**Privacy Crisis Management Expense  
and Cyber Extortion Expense**

Aggregate Limit:	Aggregate
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### EXCESS LIABILITY

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

	<u>Limits</u>
Each Occurrence.....	\$2,000,000
Annual Aggregate.....	\$4,000,000
Self-Insured Retention.....	None

### Coverage Highlights

<b>Liquor Liability</b>	Follows Form with Underlying
<b>Pollution Liability</b>	Follows Form with Underlying
<b>Management Liability</b>	Follows Form with Underlying
<b>Employer’s Liability</b>	Included (Excess)
<b>Unlimited Defense Costs</b>	Included
<b>Expanded Aggregate Limit</b>	Per Location
<b>Unmanned Aircraft (Drones)</b>	Included subject to \$1,000,000 sublimit

### PREMIUM SUMMARY

	<u>Premium</u>
Property.....	\$37,930
Crime.....	\$348
Portable Equipment.....	\$2,989
Auto.....	\$37,982
General Liability.....	\$13,492
Management Liability.....	\$8,647
Excess Liability.....	\$11,611
<b>Total Estimated Annual Premium.....</b>	<b>\$112,999</b>
<i>(excludes state-imposed taxes, surcharges and fees)</i>	
<i>A "zero" premium indicates no existing coverage for that particular line of business.</i>	
<b>Total Estimated State-Imposed Taxes, Surcharges and Fees.....</b>	<b>\$88.00</b>



**Prepared for:**  
**Harris County Emergency Service District #50**

*Presented by:*  
*Philip Corley*

*Risk Services – Leavitt Insurance Agencies*

*400 Texas Street, Suite 100  
Shreveport, LA 71101  
P: (318)797-2422 | F: (318)795-4892*

*2190 North Loop West, Suite 309  
Houston, TX 77018  
P: (713)581-2102 | F: (866)699-9142*

*Date Proposed: October 22, 2020*



*This proposal is solely an estimate of premium, based on the information provided, and all amounts are subject to change. This proposal does not bind or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid. This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums.*



# Premium Summary

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**Insured:** Harris County Emergency Service District #50

## Premium Comparison

Line of Business	Renewal Term
Workers' Compensation	52,476.00
<b>Total Premium</b>	<b>\$52,476.00</b>

*\*Minimum Premium - \$750*

The undersigned hereby acknowledges that (s)he has instructed Risk Services (or its subsidiaries and affiliates and associates) to place insurance coverage(s) with a surplus lines company and understands that the insurance coverage(s) written are NOT subject to the protection and benefits of any State Insurance Guarantee Association.

## Payment Options-Direct Bill

Carrier	Down Payment	# of Installments	Amount
Benchmark Insurance Company	9,222.00	9	4,806.00

# Workers Compensation

## Policy Description

Policy Term	Insurance Company	A.M. Best
12/15/2020 – 12/15/2021	Benchmark Insurance Company	A- VIII

## Part 1 Workers Compensation State

### State

Texas

State law requires that every employer provide workers' compensation for their employees. This insurance provides coverage for accidents or disease arising from employment as prescribed by these state laws. Benefits can include lost wages, medical expenses and permanent disfigurement - disability payments

## Part 2 Employers Liability

Coverage	WC & Employer's liability
Each Accident	1,000,000
Disease-Policy Limit	1,000,000
Disease-Each Employee	1,000,000

## WC Rating Information

Loc #	Class Code	Categories, Duties, Classifications	Exposure	Base Rate
00001	7704	Firefighter – Part time	\$4,043,414.00	2.52
00001	7720	EMS	\$2,102,449.00	1.25
00001	8810	Clerical Office Employees NOC	\$527,288.00	0.08

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## Workers' Compensation Quote Proposal

Broker/Agency:

Risk Services of Louisiana, Inc.  
(318) 797-2422

Harris County ESD #50  
15201 East Freeway Suite 113  
Channelviewq, TX 77530

### Quote Terms:

Carrier:	Benchmark Insurance Company
Coverage Type:	Workers' Compensation
Transaction Type:	New Policy
Basis:	Estimated Payroll (\$6,673,151)
Estimated Premium:	\$ 52,476
Coverage Dates:	12/15/2020 - 12/15/2021
Payment Plan:	Monthly Installment

### Coverage Information:

Workers' Compensation Coverage TX

### Employers Liability:

Bodily Injury By Accident	\$1,000,000	Each Accident
Bodily Injury By Disease	\$1,000,000	Policy Limit
Bodily Injury By Disease	\$1,000,000	Each Employee

### Required Information to Bind Coverage:

- Signed "Acord 130" Application (must include officer included/excluded information)
- Signed "Request to Bind Coverage" (considered complete with a response in the Policy Preferences Section)
- Copy of Deposit Check payable to Benchmark Insurance Company (See Deposit Invoice for payment address)

### Prior to Binding, Please Confirm the Following:

- Payment Plan per Quote Terms
- Insured's Mailing/Billing Address
- Effective and Expiration Date
- Policy Billing Preference (see Request to Bind Coverage form)

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*Thank you for the opportunity to provide you this quote. This quote is based on the rating and underwriting information provided to date and can be subject to additional underwriting, pricing or rating considerations. Please note that premium, fees and class code eligibility are subject to change based on a complete underwriting process. NCCI may inform us of updated or corrected Experience Rating information causing a change to this client's pricing. If coverage is bound, the policy will be subject to audit. This quote may also be subject to a Safety Services survey and compliance with its recommendations. You have no binding authority for this rate indication. All bind requests must be submitted to Benchmark Insurance Company.*

**Quote is only valid through the effective date noted above.**

Harris County ESD #50  
12/15/2020-12/15/2021

Carrier: Benchmark Insurance Company

State	Code	Loc.	Description	Payroll	Base Rate	Premium	Net Rate
TX	7704	1	Firefighters - Part time	\$4,043,414	2.52	\$101,894	1.00
TX	7720	1	Police Officers & Drivers	\$2,102,449	1.25	\$26,281	0.49
TX	8810	1	Clerical Office Employees Noc	\$527,288	0.08	\$422	0.03

**Total Payroll** \$6,673,151

**Total Manual Premium:** \$128,597

Policy Limits	1.014	1,800
Experience Modification	0.610	(50,855)
Premium Incentive for Small Employers	1.000	0
Schedule Modification	0.700	(23,863)
Small Deductible Credit	1.000	0
Premium Discount	0.914	(4,788)
Expense Constant	250	250
Terrorism	0.020	1,335

**TX Premium: \$52,476**



10/22/20

## Dividend History

HARRIS CO ESD NO 50  
 1210 DELL DALE ST  
 CHANNELVIEW TX 77530-2402

Dear Policyholder,

Your workers' compensation policy will be renewing soon. From all of us at Texas Mutual, we thank you for your business and we hope that you will choose us again.

By keeping your losses low and choosing Texas Mutual, you can earn dividends as a policyholder. Since 1999, we have paid more than \$3.1 billion in dividends to recognize policyholders like you who share our commitment to safety and who contribute to our success by doing business with us year after year. We show you have received the following dividend(s).

Year	Individual Dividends*	Safety Group Dividends*	Total
2020	52,613.45	TBD	52,613.45
2019	48,330.12	1,548.07	49,878.19
2018	44,088.49	4,578.97	48,667.46
2017	36,955.18	8,507.91	45,463.09
2016	25,833.60	4,210.87	30,044.47
2015	7,496.53	3,883.75	11,380.28
2014	19,192.98	1,814.66	21,007.64
2013	14,789.76	0.00	14,789.76
<b>Total</b>	<b>249,300.11</b>	<b>24,544.23</b>	<b>273,844.34</b>

Our dividend program is an important part of how we put our commitment to build a stronger, safer Texas into action. The chart above represents up to 8 years of your dividend history. You can see your full dividend history in your [texasmutual.com](http://texasmutual.com) account. Dividends are based on performance, are not guaranteed and must comply with Texas Department of Insurance regulations.

Thank you for being part of our journey to build a stronger, safer Texas. We hope we may continue our business relationship with you for many years to come.

Sincerely,  
 Texas Mutual

\* Individual dividends reward individual policyholders retrospectively for their low claim losses and customer loyalty. We award safety group dividends according to each group's performance against predetermined loss ratio schedules.

## Underwriting Quote Sheet Summary Page

Applicant copy

Quote no. Q004371236  
Quote issue date 10/22/20  
Proposed coverage period 12/15/20 to 12/15/21

**Applicant**  
HARRIS CO ESD NO 50  
1210 DELL DALE ST  
CHANNELVIEW TX 77530-2402

**Underwriter**  
ADRIENNE  
MCCOY  
Phone (512) 448-9928

**Producer**  
49611  
WINSTAR INSURANCE GROUP LLC  
3420 EXECUTIVE CENTER DR STE 301  
AUSTIN TX 78731-1626  
Fax (512) 448-9929

**Entity** Government entity  
**Group** EMERGENCY SERVICES ORGANIZATION  
**SIC code** 9224 Fire protection

Quote generated in Austin, TX

### Part one: workers' compensation insurance

### Premium quote summary - Texas only

See attached Premium Calculation		Payroll		Premium
Total payroll and estimated manual premium		6,673,148.00		392,440.00
Prorate factor 1.00	Out-of-Network		In-Network	
	Factor	Amount	Factor	Amount
Increased Limits Factor 1,000,000/1,000,000/1,000,000	0.014	5,494.00	0.014	5,494.00
Experience Modifier		(155,194.00)		(155,194.00)
Schedule Modifier	0.60	(97,096.00)	0.60	(97,096.00)
Healthcare Network Option			0.12	(17,477.00)
Premium Discount	0.123	(17,914.00)	0.123	(15,765.00)
Expense Constant		150.00		150.00
<b>Minimum premium</b> 250.00	<b>Estimated annual premium</b> 127,880.00			112,552.00
<b>Audit frequency</b> Annual				

### Part two: employers' liability insurance

	Standard
Bodily injury by accident	\$1,000,000.00
Bodily injury by disease policy limit	\$1,000,000.00
Bodily injury by disease each employee	\$1,000,000.00

### Endorsements made part of this quotation

See attached **Endorsement Schedule**

#### Notice of terrorism insurance coverage

Coverage for acts of terrorism is already included in workers' compensation policies. Losses resulting from certified acts of terrorism, as defined under the Terrorism Risk Insurance Act of 2002, as amended ("the Act"), would be partially reimbursed by the U.S. Government under a formula established by the Act. Under the formula, the U.S. Government will generally pay 85% of covered terrorism losses during a calendar year that exceed our insurer deductible; however, this percentage payout will decrease by 1% each year after 2015 until it reaches 80% in 2020. The Act provides an annual cap on liability that limits the U.S. Government's payment as well as our liability for any amount of losses from certified acts of terrorism that, in the aggregate for the industry, exceeds \$100,000,000,000 in a calendar year. The portion of your quoted premium that is attributable to coverage for acts of terrorism is \$0 and does not include any charges for the portion of losses covered by the U.S. Government under the Act.

Quote no. Q004371236  
 Quote issue date 10/22/20  
 Proposed coverage period 12/15/20 to 12/15/21

## Underwriting Quote Sheet Out-of-Network Premium Calculation

Applicant copy

### Class codes for primary applicant

State	Location	Code	Classification	Premium basis total estimated annual remuneration	Rate per \$100 of remuneration	Estimated annual premium
12/15/20 to 12/15/21						
42	00001	7704	Fire Fighters & Drivers	6,145,860.00	6.370	391,491.00
42	00001	7704	Fire Fighters-Volunteer-& Drivers	If any	6.370	0.00
42	00001	8810	Clerical Office Employees NOC	527,288.00	0.180	949.00
42	00002	7704	Fire Fighters & Drivers	If any	6.370	0.00
42	00003	7704	Fire Fighters & Drivers	If any	6.370	0.00
42	00004	7704	Fire Fighters & Drivers	If any	6.370	0.00
42	00005	7704	Fire Fighters & Drivers	If any	6.370	0.00
<b>Estimated manual premium</b>						392,440.00
		9812	Increased Limits Factor 1,000,000/1,000,000/1,000,000		0.014	5,494.00
		9898	Experience Modifier of 0.61		0.610	(155,194.00)
		9887	Schedule Modifier		0.600	(97,096.00)
		0063	Premium Discount		0.123	(17,914.00)
		0900	Expense Constant			150.00
<b>Total payroll and Texas total premium</b>				<b>\$6,673,148.00</b>		<b>\$127,880.00</b>

Quote no.                      Quote issue date                      Proposed coverage period  
Q004371236                      10/22/20                      12/15/20 to 12/15/21

### Endorsements

TM LRC 2008	Limited Reimbursement for Texas Employees Injured in Other Jurisdictions
TM MV 2011	Mutuals - Membership and Voting Notice
TM PC 2003	Policy Conditions Endorsement
WC 00 00 00 C	Policy Conditions Form
WC 00 00 01 B	Policy Coverage Document (Declarations Page)
WC 00 04 06	Premium Discount Endorsement
WC 00 04 14 A	Notification of Change in Ownership Endorsement
WC 00 04 22 B	Terrorism Risk Insurance Act Coverage Endorsement
WC 00 04 25	Experience Rating Modification Factor Revision Endorsement
WC 42 03 01 J	Texas Amendatory Endorsement
WC 42 03 03 B	Texas Volunteer Workers Coverage Endorsement
WC 42 04 04 A	Group Purchase of Workers' Compensation Insurance Endorsement
WC 42 04 07	Texas- Audit Premium and Retrospective Premium Endorsement
WC 42 04 08 A*	Network Discount Endorsement

\* Only applicable if In-Network option purchased



<b>Quote no.</b> Q004371236	<b>Quote issue date</b> 10/22/20	<b>Proposed coverage period</b> 12/15/20 to 12/15/21	<b>Version</b> 1
<b>Applicant</b> HARRIS CO ESD NO 50	<b>Producer</b> WINSTAR INSURANCE GROUP LLC	<b>Renewal of</b> 0001216862	

**Quote Invoice**  
Applicant copy

The earliest effective date of coverage will be the date a complete submission and the proper payment are received by Texas Mutual Insurance Company, unless a future effective date has been requested. This does not apply to Start policies.

NOTE: Payment received does not guarantee coverage.

**Please check one option below to indicate policy choice.**

**Payment in full:**

<p><b>Out-of-network</b>      <input type="checkbox"/></p> <p>Estimated annual premium:      \$127,880.00</p> <p><b>Amount due:</b>      <b>\$127,880.00</b></p>	<p><b>In-network</b>      <input type="checkbox"/></p> <p>Estimated annual premium:      \$112,552.00</p> <p><b>Amount due:</b>      <b>\$112,552.00</b></p>
<p>Will the policy premium be financed? _____ If "Yes", which finance company? _____</p>	
<p><b>Note: A Copy of a signed premium finance agreement must accompany this form. Send payments to the PO Box as listed below.</b></p>	

- OR -

**Installment payments:**

<p><b>Out-of-network</b>      <input type="checkbox"/></p> <p>Estimated annual premium:      \$127,880.00</p> <p><b>Amount due:</b>      <b>\$10,665.19</b></p>	<p><b>In-network</b>      <input type="checkbox"/></p> <p>Estimated annual premium:      \$112,552.00</p> <p><b>Amount due:</b>      <b>\$9,386.84</b></p>
<p>Installment billing plan:</p> <ul style="list-style-type: none"> <li>• 12 monthly installments (Send payments to the PO Box as listed below.)</li> <li>• Financing is not permitted under this billing plan</li> </ul>	

Please mail this form along with the amount due for the above selected option to:

**Texas Mutual Insurance Company**  
PO Box 841843  
Dallas, TX 75284-1843

Please include your quote number Q004371236 on your check for prompt handling.  
Please do not use the above address for other correspondence.

**Thank you for your business!**

**Workers' Compensation and Employer's Liability Policy**

**DNE-1A**

Quote number      Quote issue date      Proposed coverage period  
 Q004371236      10/22/20      12/15/20 to 12/15/21

Applicant copy

**Deductible Notice of Election**

Texas law permits an employer to obtain workers' compensation insurance with a deductible. The insurance applies only to benefits payable under Texas workers' compensation law. When a deductible is elected, the policyholder is required to reimburse the insurance carrier for benefits payable under the law up to the deductible amount and a credit is applied to the policy. Premium credits are determined based on the deductible selected and the hazard group. The hazard group is determined by the classification that produces the largest amount of estimated Texas standard premium.

You are not required to choose a deductible. If you do choose one, your insurance company will pay the deductible amount for you, but you must reimburse the insurance company within 30 days after they send you notice that payment is due. If you fail to reimburse the insurance company, they may cancel the policy upon ten days written notice, and any resulting premium may be applied to the deductible amount owed.

If a deductible amount is desired, please indicate below.

Yes, I want a deductible of (select only one):

1. \_\_\_\_\_ per accident
2. \_\_\_\_\_ per claim
3. \_\_\_\_\_ medical only

applied to benefits payable under the Texas Workers' Compensation Law. I understand that the company will pay the deductible amount and seek reimbursement Monthly  
 (monthly, quarterly or other)

No, I do not want a deductible applied to benefits payable under the Texas Workers' Compensation Law.

Yes, I do want a deductible policy, but am unable to obtain one for the following reason: \_\_\_\_\_

The deductible plans have been explained to me.

Signature and Title	Date
Employer Name (print or type)	Address
<b>Texas Mutual Insurance Company</b> Insurance Company	Q004371236 Policy No.
	12/15/20 Effective Date

## Helping Build a Stronger Texas

We are an insurance company, but many employers think of us more as a partner in workplace safety and effective claim management.

Our customer service philosophy is to provide personalized attention that exceeds your expectations. Consider what you will get for your premium dollar:

### A Partner in Loss Prevention

- On site safety surveys and recommendations by consultants who know your business
- Loss run reports that help you analyze loss trends
- Access to a library of safety videos, posters, and brochures, many available in Spanish
- Seminars on workplace safety and the return to work process
- Help with special issues, such as ergonomics, industrial hygiene, and OSHA compliance

### Zero Tolerance for Fraud

- Investigation of suspected claim fraud
- Coordination with prosecutors statewide to obtain convictions
- A proven track record of fraud convictions

### Effective Claims Management and Cost Control

- Professionals on staff to handle all aspects of claim management and cost control:
  - A designated regional service team with expertise in your industry
  - Rehabilitation nurses and a provider relations team that works to get the right care for your injured workers
  - A catastrophic injury team to work with severely injured workers
  - A special unit that handles maritime claims (HSWCA, OCSLA, and Jones Act)
  - Specialists who audit medical bills
  - Subrogation specialists who recover millions from third parties responsible for injuries

### Information at Your Fingertips

- Toll-free numbers for claim reporting and general information
- An easy-to-use reference notebook with full instructions on coverage notices, injury reporting, and tips on cost control

**Competitive Quotes**

**Other States Coverage**

**Safety Groups**

**Deductibles**

**TO THE AGENT OR BROKER:** Our regional marketing teams are available to present more about these services to your clients and your staff.

## Medical Network Selection from Texas Mutual

Through Texas Mutual's medical network, eligible policyholders have access to high quality providers with proven success treating workers' comp-related injuries and illnesses. Those who choose Texas Mutual's medical network also receive a network discount, and many other benefits that help to create a positive experience for employers and their injured workers.

### Why choose the Texas Mutual network?

#### *Quality of care*

- Injured employees select their treating doctor from among the network's occupational health care providers who are focused on helping workers recover and return to a productive life.
- Our providers have been carefully selected and have a proven track record of quality care.
- Network medical providers have access to Texas Mutual training resources and Medical Director expertise to help them better understand the uniqueness of on-the-job injuries.
- Medical case managers work with health care providers, injured workers and employers to identify and facilitate return-to-work opportunities.

#### *Financial benefits*

- Policyholders who choose Texas Mutual's medical network receive a network discount.
- On average, injured workers return to work sooner than non-network patients, resulting in lower than average indemnity benefits and medical costs compared with non-network policies.
- The network's return-to-work focus helps improve productivity and reduce other costs associated with workplace accidents.

Employers must notify employees of network requirements for the network provisions to take effect. For more information on the Texas Mutual's medical network, visit [texasmutual.com](http://texasmutual.com).



*CHANNELVIEW FIRE  
DEPARTMENT  
FIRE CHIEF'S REPORT  
DECEMBER 7, 2020  
E.S.D. MEETING*

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**EMS Division Statistics Period 11/01/2020 – 11/30/2020**

Total number of incidents (Including out of district responses)		340
Total number of mutual aid incidents provided to other districts		12
Total number mutual aid provided to our district (EMS)		3
Average response time		M12 5:43, M32 5:40, M42 5:24
Refusals	69	
Transports	174	
Other	97	(Disregards, Unfounded, DOA, pt GOA etc..)
M32	122 Responses	
M12	110 Responses	
M42	112 Responses	
M22	2 Response	

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## CHANNELVIEW FIRE DEPT.

### FIRE CHIEF'S REPORT

DECEMBER 7, 2020

E.S.D. MEETING

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### Fire Division Statistics Period 11/01/2020 – 11/30/2020

Total incidents            96

#### Average response time

Engine 32    5:08

Engine 12    4:52

Ladder 32    5:22

Engine 12            51 Responses

Engine 32            56 Responses

Ladder 32            26 Responses

Training hours completed: 1,955 Hours

#### Public Education/Relations:

- Lyondell Provided Lunch for CFD Staff

#### FIRE DEPARTMENT ACTIVITIES

- ESO Software Training
- ISO will recommend to Texas Department of Insurance and State Fire Marshal's Office that Protection Class 1/1X is appropriate (See additional Documentation)



# INSURANCE SERVICES OFFICE, INC.

1000 Bishops Gate Blvd., Suite 300, Mt. Laurel, NJ 08054-5404  
Phone: (800) 444-4554, option 2

December 1, 2020

Jim Owens, President  
City of Channelview  
1210 Dell Dale  
Channelview, TX 77530  
[jowens@hcde-texas.org](mailto:jowens@hcde-texas.org)

RE: Public Protection Classification Results, Channelview, Harris County, TX

Dear Mr. Owens,

We wish to thank you, Fire Chief Ryan Thistle, Water Superintendent Pat Gray, and others for the cooperation given to our representative during our recent survey. ISO has completed its preliminary analysis of your fire insurance classification. Based upon the initial information collected and verified during the field survey, it is our preliminary finding that Public Protection Class **01/1X** is appropriate.

The classification is a direct result of the information gathered and is dependent on the resource levels devoted to fire protection in existence at the time of the survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please contact us by telephone at 1-800-444-4554, option 2, or by email at [Austin@iso.com](mailto:Austin@iso.com) to expedite the updated activity.

Included with this letter are the following draft documents: 1.) PPC Summary Report, 2.) Texas State Exceptions, 3.) Class 9 Evaluation, 4.) 8B Eligibility, 5.) Hydrant Flow Summary.

If ISO does not hear from you or a representative of your community by December 30, 2020, we will proceed to recommend to the Texas Department of Insurance/State Fire Marshal's Office that Public Protection Class **01/1X** is appropriate.

This PPC classification will not become effective until you receive notification from the State Fire Marshal's Office as to the effective date. This will be mailed to you upon his approval.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision making when deciding what business to write, coverages to offer or prices to charge for personal or commercial property insurance.

PPC is important to fire departments as well. Communities whose PPC improves may get lower insurance rates. PPC also provides fire departments with a valuable benchmark and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

Our goal is to accurately reflect your community's fire suppression and control resources through the Public Protection Classification (PPC) system.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in 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:

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- 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.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classification for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

The purpose of our visit was to gather information needed to determine a public protection classification which may be used to develop property insurance premium calculations. This survey was not conducted for property loss prevention or life safety purposes and no life safety or property loss prevention recommendations will be made.

Please review the enclosed documents and if you determine that additional or modified information should be considered in the classification analysis please contact us by telephone at 1-800-444-4554, option 2, or by email at [Austin@iso.com](mailto:Austin@iso.com).

If you have any questions concerning this process or the calculations, please contact us.

Sincerely,

Public Protection Department

Insurance Services Office, Inc.  
Community Mitigation Services

Encl.

cc w/encl: Ryan Thistle, Fire Chief - [rthistle@channelviewfire.com](mailto:rthistle@channelviewfire.com)  
Pat Gray, Water Superintendent - [pgray@fwsd51.us](mailto:pgray@fwsd51.us)  
Josh Sparks, Communications Supervisor – [jsparks@ehcec.net](mailto:jsparks@ehcec.net)



**Public Protection Classification  
(PPC™)  
Summary Report**

**Channelview**

**Texas**

**Prepared by**

**Insurance Services Office, Inc.  
1000 Bishop Gate Blvd,  
Suite 300  
Mount Laurel, NJ 085054  
1-800-444-4554**

## Background Information

### Introduction

ISO collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using our Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC™) grade is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a PPC change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country.

The FSRS recognizes fire protection features only as they relate to suppression of first alarm structure fires. In many communities, fire suppression may be only a small part of the fire department's overall responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service, and understands the complex decisions a community must make in planning and delivering emergency services. However, in developing a community's PPC grade, only features related to reducing property losses from structural fires are evaluated. Multiple alarms, simultaneous incidents and life safety are not considered in this evaluation. The PPC program evaluates the fire protection for small to average size buildings. Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual PPC grade.

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC grade is substantially lower than in a community with a poor PPC grade, assuming all other factors are equal.

ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators, and others by providing information about risk. ISO's expert staff collects information about municipal fire suppression efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data and assigns a PPC grade – a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

ISO's PPC program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. A community's PPC grade depends on:

- **Needed Fire Flows**, which are representative building locations used to determine the theoretical amount of water necessary for fire suppression purposes.
- **Emergency Communications**, including emergency reporting, telecommunicators, and dispatching systems.
- **Fire Department**, including equipment, staffing, training, geographic distribution of fire companies, operational considerations, and community risk reduction.
- **Water Supply**, including inspection and flow testing of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires up to 3,500 gpm.

## Data Collection and Analysis

ISO has evaluated and classified over 48,000 fire protection areas across the United States using its FSRS. A combination of meetings between trained ISO field representatives and the dispatch center coordinator, community fire official, and water superintendent is used in conjunction with a comprehensive questionnaire to collect the data necessary to determine the PPC grade. In order for a community to obtain a grade better than a Class 9, three elements of fire suppression features are reviewed. These three elements are Emergency Communications, Fire Department, and Water Supply.

A review of the **Emergency Communications** accounts for 10% of the total classification. This section is weighted at **10 points**, as follows:

- Emergency Reporting 3 points
- Telecommunicators 4 points
- Dispatch Circuits 3 points

A review of the **Fire Department** accounts for 50% of the total classification. ISO focuses on a fire department's first alarm response and initial attack to minimize potential loss. The fire department section is weighted at **50 points**, as follows:

- Engine Companies 6 points
- Reserve Pumpers 0.5 points
- Pump Capacity 3 points
- Ladder/Service Companies 4 points
- Reserve Ladder/Service Trucks 0.5 points
- Deployment Analysis 10 points
- Company Personnel 15 points
- Training (CT + CTT) 9 points
- Operational considerations 2 points
- Community Risk Reduction 5.5 points (in addition to the 50 points above)
- Texas Addendum CAFS Credit 1 point (in addition to the 50 points above)

A review of the **Water Supply** system accounts for 40% of the total classification. ISO reviews the water supply a community uses to determine the adequacy for fire suppression purposes. The water supply system is weighted at **40 points**, as follows:

- Credit for Supply System 30 points
- Hydrant Size, Type & Installation 3 points
- Inspection & Flow Testing of Hydrants 7 points

There is one additional factor considered in calculating the final score – **Divergence**.

Even the best fire department will be less than fully effective if it has an inadequate water supply. Similarly, even a superior water supply will be less than fully effective if the fire department lacks the equipment or personnel to use the water. The FSRS score is subject to modification by a divergence factor, which recognizes disparity between the effectiveness of the fire department and the water supply.

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

### **PPC Grade**

The PPC grade assigned to the community will depend on the community's score on a 100-point scale:

<b>PPC</b>	<b>Points</b>
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	0.00 to 9.99

The classification numbers are interpreted as follows:

- Class 1 through (and including) Class 8 represents a fire suppression system that includes an FSRS creditable dispatch center, fire department, and water supply.
- Class 8B is a special classification that recognizes a superior level of fire protection in otherwise Class 9 areas. It is designed to represent a fire protection delivery system that is superior except for a lack of a water supply system capable of the minimum FSRS fire flow criteria of 250 gpm for 2 hours.
- Class 9 is a fire suppression system that includes a creditable dispatch center, fire department but no FSRS creditable water supply.
- Class 10 does not meet minimum FSRS criteria for recognition, including areas that are beyond five road miles of a recognized fire station.

## New PPC program changes effective July 1, 2015 for Texas

We have revised the PPC program to capture the effects of enhanced fire protection capabilities that reduce fire loss and fire severity in Split Class 9 and Split Class 8B areas (as outlined below). This new structure benefits the fire service, community, and property owner.

### New classifications

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 PPC classes will improve the predictive value for insurers while benefiting both commercial and residential property owners. Here are the new classifications and what they mean.

### Split classifications

When we develop a split classification for a community — for example 5/9 — the first number is the class that applies to properties within 5 road miles of the responding fire station and 1,000 feet of a creditable water supply, such as a fire hydrant, suction point, or dry hydrant. The second number is the class that applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. We have revised the classification to reflect more precisely the risk of loss in a community, replacing Class 9 and 8B in the second part of a split classification with revised designations.

### What's changed with the new classifications?

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 displayed 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.

Prior Classification	New Classification
1/9	1/1X
2/9	2/2X
3/9	3/3X
4/9	4/4X
5/9	5/5X
6/9	6/6X
7/9	7/7X
8/9	8/8X
9	9

Prior Classification	New Classification
1/8B	1/1Y
2/8B	2/2Y
3/8B	3/3Y
4/8B	4/4Y
5/8B	5/5Y
6/8B	6/6Y
7/8B	7/7Y
8/8B	8/8Y
8B	8B

### **What's changed?**

As you can see, we're still maintaining split classes, but it's how we represent them to insurers that's changed. The new designations reflect a reduction in fire severity and loss and have the potential to reduce property insurance premiums.

### **Benefits of the revised split class designations**

- To the fire service, the revised designations identify enhanced fire suppression capabilities used throughout the fire protection area
- To the community, the new classes reward a community's fire suppression efforts by showing a more reflective designation
- To the individual property owner, the revisions offer the potential for decreased property insurance premiums

### **New water class**

Our data also shows that risks located more than 5 but less than 7 road miles from a responding fire station with a creditable water source within 1,000 feet had better loss experience than those farther than 5 road miles from a responding fire station with no creditable water source. We've introduced a new classification —10W— to recognize the reduced loss potential of such properties.

### **What's changed with Class 10W?**

Class 10W is property-specific. Not all properties in the 5-to-7-mile area around the responding fire station will qualify. The difference between Class 10 and 10W is that the 10W-graded risk or property is within 1,000 feet of a creditable water supply. Creditable water supplies include fire protection systems using hauled water in any of the split classification areas.

### **What's the benefit of Class 10W?**

10W gives credit to risks within 5 to 7 road miles of the responding fire station and within 1,000 feet of a creditable water supply. That's reflective of the potential for reduced property insurance premiums.

### **What does the fire chief have to do?**

Fire chiefs don't have to do anything at all. The revised classifications went in place automatically effective July 1, 2015.

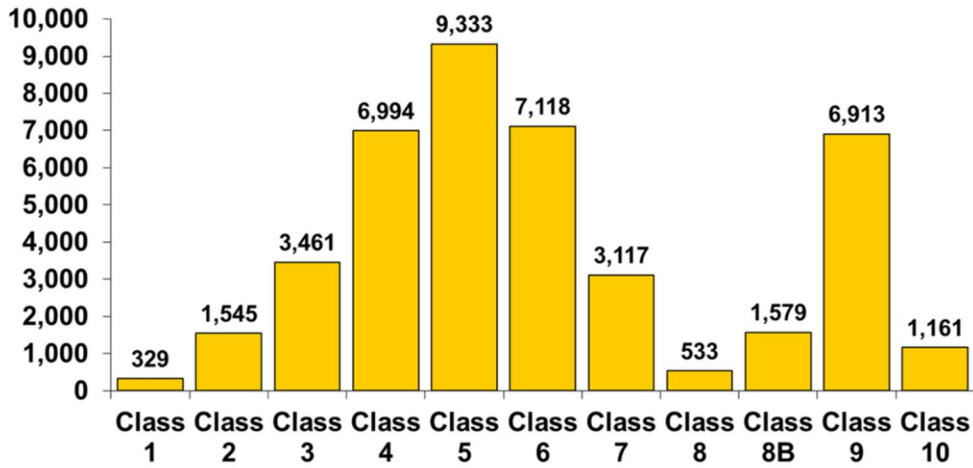
### **What if I have additional questions?**

Feel free to contact ISO at 800.444.4554 or email us at [PPC-Cust-Serv@iso.com](mailto:PPC-Cust-Serv@iso.com).

## Distribution of PPC Grades

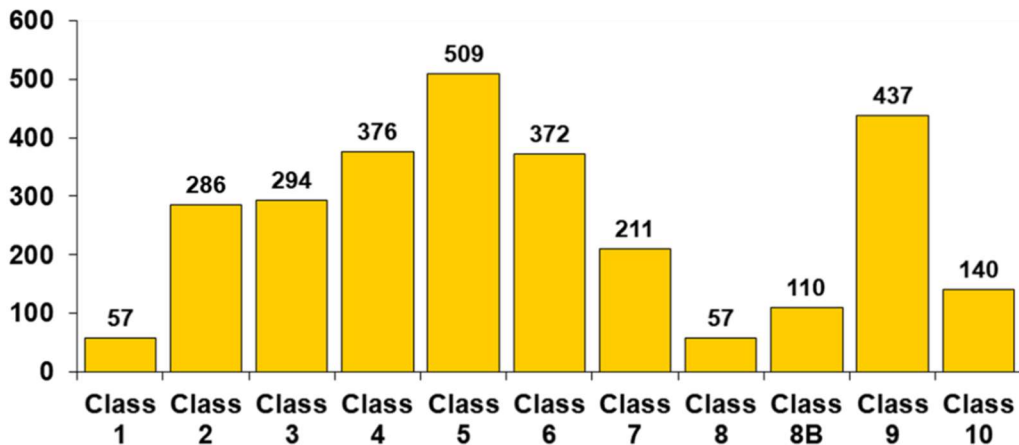
The 2018 published countrywide distribution of communities by the PPC grade is as follows:

### Countrywide



The 2018 published statewide distribution of communities by the Public Protection Classification number is as follows:

### Texas



## Assistance

The PPC program offers help to communities, fire departments, and other public officials as they plan for, budget, and justify improvements. ISO is also available to assist in the understanding of the details of this evaluation.

The PPC program representatives can be reached by telephone at (800) 444-4554. The technical specialists at this telephone number have access to the details of this evaluation and can effectively speak with you about your questions regarding the PPC program. What's more, we can be reached via the internet at [www.isomitigation.com/talk/](http://www.isomitigation.com/talk/).

We also have a website dedicated to our Community Hazard Mitigation Classification programs at [www.isomitigation.com](http://www.isomitigation.com). Here, fire chiefs, building code officials, community leaders and other interested citizens can access a wealth of data describing the criteria used in evaluating how cities and towns are protecting residents from fire and other natural hazards. This website will allow you to learn more about the PPC program. The website provides important background information, insights about the PPC grading processes and technical documents. ISO is also pleased to offer Fire Chiefs Online — a special, secured website with information and features that can help improve your PPC grade, including a list of the Needed Fire Flows for all the commercial occupancies ISO has on file for your community. Visitors to the site can download information, see statistical results and also contact ISO for assistance.

In addition, on-line access to the FSRs and its commentaries is available to registered customers for a fee. However, fire chiefs and community chief administrative officials are given access privileges to this information without charge.

To become a registered fire chief or community chief administrative official, register at [www.isomitigation.com](http://www.isomitigation.com).

## PPC Review

ISO concluded its review of the fire suppression features being provided for Channelview. The resulting community classification is **Class 01/1X**.

If the classification is a single class, the classification applies to properties with a Needed Fire Flow of 3,500 gpm or less in the community. If the classification is a split class (e.g., 6/XX):

- The first class (e.g., “6” in a 6/XX) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply.
- The second class (XX or XY) applies to properties beyond 1,000 feet of a fire hydrant but within 5 road miles of a recognized fire station.
- Alternative Water Supply: The first class (e.g., “6” in a 6/10) applies to properties within 5 road miles of a recognized fire station with no hydrant distance requirement.
- Class 10 applies to properties over 5 road miles of a recognized fire station.
- Class 10W applies to properties within 5 to 7 road miles of a recognized fire station with a recognized water supply within 1,000 feet.
- Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.



<b>FSTRS Feature</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<b>Emergency Communications</b>		
414. Credit for Emergency Reporting	<b>3.00</b>	<b>3</b>
422. Credit for Telecommunicators	<b>4.00</b>	<b>4</b>
432. Credit for Dispatch Circuits	<b>3.00</b>	<b>3</b>
<b>440. Credit for Emergency Communications</b>	<b>10.00</b>	<b>10</b>
<b>Fire Department</b>		
513. Credit for Engine Companies	<b>6.00</b>	<b>6</b>
523. Credit for Reserve Pumpers	<b>0.50</b>	<b>0.50</b>
532. Credit for Pump Capacity	<b>3.00</b>	<b>3</b>
549. Credit for Ladder Service	<b>3.35</b>	<b>4</b>
553. Credit for Reserve Ladder and Service Trucks	<b>0.50</b>	<b>0.50</b>
561. Credit for Deployment Analysis	<b>5.96</b>	<b>10</b>
571. Credit for Company Personnel	<b>18.17</b>	<b>15</b>
581. Credit for Training	<b>6.75</b>	<b>9</b>
580A. Credit for Texas State Training	<b>0.00</b>	<b>3.26*</b>
*Note: Maximum value for 581 + 580A = 9 points		
730. Credit for Operational Considerations	<b>2.00</b>	<b>2</b>
<b>590. Credit for Fire Department</b>	<b>46.23</b>	<b>50</b>
<b>Water Supply</b>		
616. Credit for Supply System	<b>23.50</b>	<b>30</b>
621. Credit for Hydrants	<b>2.98</b>	<b>3</b>
631. Credit for Inspection and Flow Testing	<b>7.00</b>	<b>7</b>
<b>640. Credit for Water Supply</b>	<b>33.48</b>	<b>40</b>
<b>Divergence</b>	<b>-1.75</b>	<b>--</b>
<b>1050. Community Risk Reduction</b>	<b>5.37</b>	<b>5.50</b>
<b>Texas Addendum Credit- CAFS</b>	<b>0.00</b>	<b>1</b>
<b>Total Credit</b>	<b>93.33</b>	<b>106.50</b>

## **Emergency Communications**

Ten percent of a community's overall score is based on how well the communications center receives and dispatches fire alarms. Our field representative evaluated:

- Communications facilities provided for the general public to report structure fires
- Enhanced 9-1-1 Telephone Service including wireless
- Computer-aided dispatch (CAD) facilities
- Alarm receipt and processing at the communication center
- Training and certification of telecommunicators
- Facilities used to dispatch fire department companies to reported structure fires

	<b>Earned Credit</b>	<b>Credit Available</b>
414. Credit Emergency Reporting	<b>3.00</b>	3
422. Credit for Telecommunicators	<b>4.00</b>	4
432. Credit for Dispatch Circuits	<b>3.00</b>	3
<b>Item 440. Credit for Emergency Communications:</b>	<b>10.00</b>	<b>10</b>

### **Item 414 - Credit for Emergency Reporting (3 points)**

The first item reviewed is Item 414 "Credit for Emergency Reporting (CER)". This item reviews the emergency communication center facilities provided for the public to report fires including 911 systems (Basic or Enhanced), Wireless Phase I and Phase II, Voice over Internet Protocol, Computer Aided Dispatch and Geographic Information Systems for automatic vehicle location. ISO uses National Fire Protection Association (NFPA) 1221, *Standard for the Installation, Maintenance and Use of Emergency Services Communications Systems* as the reference for this section.

<b>Item 410. Emergency Reporting (CER)</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<p><b>A./B. Basic 9-1-1, Enhanced 9-1-1 or No 9-1-1</b></p> <p>For maximum credit, there should be an Enhanced 9-1-1 system, Basic 9-1-1 and No 9-1-1 will receive partial credit.</p>	<b>20.00</b>	<b>20</b>
<p><b>1. E9-1-1 Wireless</b></p> <p>Wireless Phase I using Static ALI (automatic location identification) Functionality (10 points); Wireless Phase II using Dynamic ALI Functionality (15 points); Both available will be 25 points</p>	<b>25.00</b>	<b>25</b>
<p><b>2. E9-1-1 Voice over Internet Protocol (VoIP)</b></p> <p>Static VoIP using Static ALI Functionality (10 points); Nomadic VoIP using Dynamic ALI Functionality (15 points); Both available will be 25 points</p>	<b>25.00</b>	<b>25</b>
<p><b>3. Computer Aided Dispatch</b></p> <p>Basic CAD (5 points); CAD with Management Information System (5 points); CAD with Interoperability (5 points)</p>	<b>15.00</b>	<b>15</b>
<p><b>4. Geographic Information System (GIS/AVL)</b></p> <p>The PSAP uses a fully integrated CAD/GIS management system with automatic vehicle location (AVL) integrated with a CAD system providing dispatch assignments.</p>	<b>15.00</b>	<b>15</b>
<p><b>Review of Emergency Reporting total:</b></p>	<b>100.00</b>	<b>100</b>

**Item 422- Credit for Telecommunicators (4 points)**

The second item reviewed is Item 422 “Credit for Telecommunicators (TC)”. This item reviews the number of Telecommunicators on duty at the center to handle fire calls and other emergencies. All emergency calls including those calls that do not require fire department action are reviewed to determine the proper staffing to answer emergency calls and dispatch the appropriate emergency response. NFPA 1221, *Standard for the Installation, Maintenance and Use of Emergency Services Communications Systems*, recommends that ninety-five percent of emergency calls shall be answered within 15 seconds and ninety-nine percent of emergency calls shall be answered within 40 seconds. In addition, NFPA recommends that eighty percent of emergency alarm processing shall be completed within 60 seconds and ninety-five percent of alarm processing shall be completed within 106 seconds of answering the call.

To receive full credit for operators on duty, ISO must review documentation to show that the communication center meets NFPA 1221 call answering and dispatch time performance measurement standards. This documentation may be in the form of performance statistics or other performance measurements compiled by the 9-1-1 software or other software programs that are currently in use such as Computer Aided Dispatch (CAD) or Management Information System (MIS).

<b>Item 420. Telecommunicators (CTC)</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<p><b>A1. Alarm Receipt (AR)</b></p> <p>Receipt of alarms shall meet the requirements in accordance with the criteria of NFPA 1221</p>	<b>20.00</b>	<b>20</b>
<p><b>A2. Alarm Processing (AP)</b></p> <p>Processing of alarms shall meet the requirements in accordance with the criteria of NFPA 1221</p>	<b>20.00</b>	<b>20</b>
<p><b>B. Emergency Dispatch Protocols (EDP)</b></p> <p>Telecommunicators have emergency dispatch protocols (EDP) containing questions and a decision-support process to facilitate correct call categorization and prioritization.</p>	<b>20.00</b>	<b>20</b>
<p><b>C. Telecommunicator Training and Certification (TTC)</b></p> <p>Telecommunicators meet the qualification requirements referenced in NFPA 1061, <i>Standard for Professional Qualifications for Public Safety Telecommunicator</i>, and/or the Association of Public-Safety Communications Officials - International (APCO) <i>Project 33</i>. Telecommunicators are certified in the knowledge, skills, and abilities corresponding to their job functions.</p>	<b>20.00</b>	<b>20</b>
<p><b>D. Telecommunicator Continuing Education and Quality Assurance (TQA)</b></p> <p>Telecommunicators participate in continuing education and/or in-service training and quality-assurance programs as appropriate for their positions</p>	<b>20.00</b>	<b>20</b>
<p><b>Review of Telecommunicators total:</b></p>	<b>100.00</b>	<b>100</b>

### **Item 432 - Credit for Dispatch Circuits (3 points)**

The third item reviewed is Item 432 “Credit for Dispatch Circuits (CDC)”. This item reviews the dispatch circuit facilities used to transmit alarms to fire department members. A “Dispatch Circuit” is defined in NFPA 1221 as “A circuit over which an alarm is transmitted from the communications center to an emergency response facility (ERF) or emergency response units (ERUs) to notify ERUs to respond to an emergency”. All fire departments (except single fire station departments with full-time firefighter personnel receiving alarms directly at the fire station) need adequate means of notifying all firefighter personnel of the location of reported structure fires. The dispatch circuit facilities should be in accordance with the general criteria of NFPA 1221. “Alarms” are defined in this Standard as “A signal or message from a person or device indicating the existence of an emergency or other situation that requires action by an emergency response agency”.

There are two different levels of dispatch circuit facilities provided for in the Standard – a primary dispatch circuit and a secondary dispatch circuit. In jurisdictions that receive 730 alarms or more per year (average of two alarms per 24-hour period), two separate and dedicated dispatch circuits, a primary and a secondary, are needed. In jurisdictions receiving fewer than 730 alarms per year, a second dedicated dispatch circuit is not needed. Dispatch circuit facilities installed but not used or tested (in accordance with the NFPA Standard) receive no credit.

The score for Credit for Dispatch Circuits (CDC) is influenced by monitoring for integrity of the primary dispatch circuit. There are up to 0.90 points available for this Item. Monitoring for integrity involves installing automatic systems that will detect faults and failures and send visual and audible indications to appropriate communications center (or dispatch center) personnel. ISO uses NFPA 1221 to guide the evaluation of this item. ISO's evaluation also includes a review of the communication system's emergency power supplies.

### **Item 432 “Credit for Dispatch Circuits (CDC)” = 3.00 points**

## **Fire Department**

Fifty percent of a community's overall score is based upon the fire department's structure fire suppression system. ISO's field representative evaluated:

- Engine and ladder/service vehicles including reserve apparatus
- Equipment carried
- Response to reported structure fires
- Deployment analysis of companies
- Available and/or responding firefighters
- Training

	<b>Earned Credit</b>	<b>Credit Available</b>
513. Credit for Engine Companies	<b>6.00</b>	6
523. Credit for Reserve Pumpers	<b>0.50</b>	0.5
532. Credit for Pumper Capacity	<b>3.00</b>	3
549. Credit for Ladder Service	<b>3.35</b>	4
553. Credit for Reserve Ladder and Service Trucks	<b>0.50</b>	0.5
561. Credit for Deployment Analysis	<b>5.96</b>	10
571. Credit for Company Personnel	<b>18.17</b>	15
581. Credit for Training	<b>6.75</b>	9
580A. Supplemental Credit for Texas State Training	<b>0.00</b>	3.26*
*Note: Maximum value for CT + CTT = 9 points	-	-
730. Credit for Operational Considerations	<b>2.00</b>	2
<b>Item 590. Credit for Fire Department:</b>	<b>46.23</b>	<b>50</b>

## **Basic Fire Flow**

The Basic Fire Flow for the community is determined by the review of the Needed Fire Flows for selected buildings in the community. The fifth largest Needed Fire Flow is determined to be the Basic Fire Flow. The Basic Fire Flow has been determined to be 2500 gpm.

### **Item 513 - Credit for Engine Companies (6 points)**

The first item reviewed is Item 513 "Credit for Engine Companies (CEC)". This item reviews the number of engine companies, their pump capacity, hose testing, pump testing and the equipment carried on the in-service pumpers. To be recognized, pumper apparatus must meet the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus* which include a minimum 250 gpm pump, an emergency warning system, a 300 gallon water tank, and hose. At least 1 apparatus must have a permanently mounted pump rated at 750 gpm or more at 150 psi.

The review of the number of needed pumpers considers the response distance to built-upon areas; the Basic Fire Flow; and the method of operation. Multiple alarms, simultaneous incidents, and life safety are not considered.

The greatest value of A, B, or C below is needed in the fire district to suppress fires in structures with a Needed Fire Flow of 3,500 gpm or less: **2 engine companies**

- a) **2 engine companies** to provide fire suppression services to areas to meet NFPA 1710 criteria or within 1½ miles.
- b) **2 engine companies** to support a Basic Fire Flow of 2500 gpm.
- c) **2 engine companies** based upon the fire department's method of operation to provide a minimum two engine response to all first alarm structure fires.

The FSRS recognizes that there are **2 engine companies** in service.

The FSRS also reviews Automatic Aid. Automatic Aid is considered in the review as assistance dispatched automatically by contractual agreement between two communities or fire districts. That differs from mutual aid or assistance arranged case by case. ISO will recognize an Automatic Aid plan under the following conditions:

- It must be prearranged for first alarm response according to a definite plan. It is preferable to have a written agreement, but ISO may recognize demonstrated performance.
- The aid must be dispatched to all reported structure fires on the initial alarm.
- The aid must be provided 24 hours a day, 365 days a year.

FSRS Item 512.D "Automatic Aid Engine Companies" responding on first alarm and meeting the needs of the city for basic fire flow and/or distribution of companies are factored based upon the value of the Automatic Aid plan (up to 1.00 can be used as the factor). The Automatic Aid factor is determined by a review of the Automatic Aid provider's communication facilities, how they receive alarms from the graded area, inter-department training between fire departments, and the fire ground communications capability between departments.

For each engine company, the credited Pump Capacity (PC), the Hose Carried (HC), the Equipment Carried (EC) all contribute to the calculation for the percent of credit the FSRS provides to that engine company.

**Item 513 "Credit for Engine Companies (CEC)" = 6.00 points**

### **Item 523 - Credit for Reserve Pumpers (0.50 points)**

The item is Item 523 “Credit for Reserve Pumpers (CRP)”. This item reviews the number and adequacy of the pumpers and their equipment. The number of needed reserve pumpers is 1 for each 8 needed engine companies determined in Item 513, or any fraction thereof.

**Item 523 “Credit for Reserve Pumpers (CRP)” = 0.50 points**

### **Item 532 – Credit for Pumper Capacity (3 points)**

The next item reviewed is Item 532 “Credit for Pumper Capacity (CPC)”. The total pump capacity available should be sufficient for the Basic Fire Flow of 2500 gpm. The maximum needed pump capacity credited is the Basic Fire Flow of the community.

**Item 532 “Credit for Pumper Capacity (CPC)” = 3.00 points**

### **Item 549 – Credit for Ladder Service (4 points)**

The next item reviewed is Item 549 “Credit for Ladder Service (CLS)”. This item reviews the number of response areas within the city with 5 buildings that are 3 or more stories or 35 feet or more in height, or with 5 buildings that have a Needed Fire Flow greater than 3,500 gpm, or any combination of these criteria. The height of all buildings in the city, including those protected by automatic sprinklers, is considered when determining the number of needed ladder companies. Response areas not needing a ladder company should have a service company. Ladders, tools and equipment normally carried on ladder trucks are needed not only for ladder operations but also for forcible entry, ventilation, salvage, overhaul, lighting and utility control.

The number of ladder or service companies, the height of the aerial ladder, aerial ladder testing and the equipment carried on the in-service ladder trucks and service trucks is compared with the number of needed ladder trucks and service trucks and an FSRS equipment list. Ladder trucks must meet the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus* to be recognized.

The number of needed ladder-service trucks is dependent upon the number of buildings 3 stories or 35 feet or more in height, buildings with a Needed Fire Flow greater than 3,500 gpm, and the method of operation.

The FSRS recognizes that there are **1 ladder companies** in service. These companies are needed to provide fire suppression services to areas to meet NFPA 1710 criteria or within 2½ miles and the number of buildings with a Needed Fire Flow over 3,500 gpm or 3 stories or more in height, or the method of operation.

The FSRS recognizes that there are **0 service companies** in service.

**Item 549 “Credit for Ladder Service (CLS)” = 3.35 points**



### **Item 553 – Credit for Reserve Ladder and Service Trucks (0.50 points)**

The next item reviewed is Item 553 “Credit for Reserve Ladder and Service Trucks (CRLS)”. This item considers the adequacy of ladder and service apparatus when one (or more in larger communities) of these apparatus are out of service. The number of needed reserve ladder and service trucks is 1 for each 8 needed ladder and service companies that were determined to be needed in Item 540, or any fraction thereof.

**Item 553 “Credit for Reserve Ladder and Service Trucks (CRLS)” = 0.50 points**

### **Item 561 – Deployment Analysis (10 points)**

Next, Item 561 “Deployment Analysis (DA)” is reviewed. This Item examines the number and adequacy of existing engine and ladder-service companies to cover built-upon areas of the city.

To determine the Credit for Distribution, first the Existing Engine Company (EC) points and the Existing Engine Companies (EE) determined in Item 513 are considered along with Ladder Company Equipment (LCE) points, Service Company Equipment (SCE) points, Engine-Ladder Company Equipment (ELCE) points, and Engine-Service Company Equipment (ESCE) points determined in Item 549.

Secondly, as an alternative to determining the number of needed engine and ladder/service companies through the road-mile analysis, a fire protection area may use the results of a systematic performance evaluation. This type of evaluation analyzes computer-aided dispatch (CAD) history to demonstrate that, with its current deployment of companies, the fire department meets the time constraints for initial arriving engine and initial full alarm assignment in accordance with the general criteria of in NFPA 1710, *Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Career Fire Departments*.

A determination is made of the percentage of built upon area within 1½ miles of a first-due engine company and within 2½ miles of a first-due ladder-service company.

**Item 561 “Credit Deployment Analysis (DA)” = 5.96 points**

### **Item 571 – Credit for Company Personnel (15 points)**

Item 571 “Credit for Company Personnel (CCP)” reviews the average number of existing firefighters and company officers available to respond to reported first alarm structure fires in the city.

The on-duty strength is determined by the yearly average of total firefighters and company officers on-duty considering vacations, sick leave, holidays, “Kelley” days and other absences. When a fire department operates under a minimum staffing policy, this may be used in lieu of determining the yearly average of on-duty company personnel.

Firefighters on apparatus not credited under Items 513 and 549 that regularly respond to reported first alarms to aid engine, ladder, and service companies are included in this item as increasing the total company strength.

Firefighters staffing ambulances or other units serving the general public are credited if they participate in fire-fighting operations, the number depending upon the extent to which they are available and are used for response to first alarms of fire.

On-Call members are credited on the basis of the average number staffing apparatus on first alarms. Off-shift career firefighters and company officers responding on first alarms are considered on the same basis as on-call personnel. For personnel not normally at the fire station, the number of responding firefighters and company officers is divided by 3 to reflect the time needed to assemble at the fire scene and the reduced ability to act as a team due to the various arrival times at the fire location when compared to the personnel on-duty at the fire station during the receipt of an alarm.

The number of Public Safety Officers who are positioned in emergency vehicles within the jurisdiction boundaries may be credited based on availability to respond to first alarm structure fires. In recognition of this increased response capability the number of responding Public Safety Officers is divided by 2.

The average number of firefighters and company officers responding with those companies credited as Automatic Aid under Items 513 and 549 are considered for either on-duty or on-call company personnel as is appropriate. The actual number is calculated as the average number of company personnel responding multiplied by the value of AA Plan determined in Item 512.D.

The maximum creditable response of on-duty and on-call firefighters is 12, including company officers, for each existing engine and ladder company and 6 for each existing service company.

Chief Officers are not creditable except when more than one chief officer responds to alarms; then extra chief officers may be credited as firefighters if they perform company duties.

The FSRS recognizes **15.00 on-duty personnel** and an average of **0.00 on-call personnel** responding on first alarm structure fires.

**Item 571 “Credit for Company Personnel (CCP)” = 18.17 points**

### **Item 581 – Credit for Training (9 points)**

<b>Training</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<p><b>A. Facilities, and Use</b></p> <p>For maximum credit, each firefighter should receive 18 hours per month in structure fire related subjects as outlined in NFPA 1001.</p>	<b>14.04</b>	<b>35</b>
<p><b>B. Company Training</b></p> <p>For maximum credit, each firefighter should receive 16 hours per month in structure fire related subjects as outlined in NFPA 1001.</p>	<b>25.00</b>	<b>25</b>
<p><b>C. Classes for Officers</b></p> <p>For maximum credit, each officer should be certified in accordance with the general criteria of NFPA 1021. Additionally, each officer should receive 12 hours of continuing education on or off site.</p>	<b>12.00</b>	<b>12</b>
<p><b>D. New Driver and Operator Training</b></p> <p>For maximum credit, each new driver and operator should receive 60 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.</p>	<b>1.00</b>	<b>5</b>
<p><b>E. Existing Driver and Operator Training</b></p> <p>For maximum credit, each existing driver and operator should receive 12 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.</p>	<b>5.00</b>	<b>5</b>
<p><b>F. Training on Hazardous Materials</b></p> <p>For maximum credit, each firefighter should receive 6 hours of training for incidents involving hazardous materials in accordance with NFPA 472.</p>	<b>1.00</b>	<b>1</b>
<p><b>G. Recruit Training</b></p> <p>For maximum credit, each firefighter should receive 240 hours of structure fire related training in accordance with NFPA 1001 within the first year of employment or tenure.</p>	<b>5.00</b>	<b>5</b>
<p><b>H. Pre-Fire Planning Inspections</b></p> <p>For maximum credit, pre-fire planning inspections of each commercial, industrial, institutional, and other similar type building (all buildings except 1-4 family dwellings) should be made annually by company members. Records of inspections should include up-to date notes and sketches.</p>	<b>12.00</b>	<b>12</b>

**Item 580 “Credit for Training (CT)” = 6.75 points**

**Item 580A – Supplemental Credit for Texas State Training (3.26 points\*)**

This item provides specific recognition for fire department training conducted by the State Firemen's and Fire Marshal's Association, Texas A & M University, and the Texas Commission on Fire Protection. Item 580 applies only to local training activities.

$$CTT = \text{CERT} + \text{FTS} / \text{TOTAL \# IN FIRE DEPT} \times 3.26$$

CERT = Total number of volunteers certified through either: The State Firemen's and Fire Marshals' Association of Texas as basic, intermediate, or advanced firefighter (this excludes the introductory certification) OR The Texas Commission on Fire Protection as a volunteer firefighter.

FTS = Total number of firefighters in attendance of a prevention or suppression course at Firemen's Training School at Texas A & M University within the last 3 years.

TOTAL # IN FIRE DEPT. = Total number of firefighters (paid and/or volunteer) in the fire department.

\*Note: The maximum value for CT + CTT = 9 points

**Item 580A "Supplemental Credit for Texas State Training (CTT)" = 0.00 points**

**Item 730 – Operational Considerations (2 points)**

Item 730 "Credit for Operational Considerations (COC)" evaluates fire department standard operating procedures and incident management systems for emergency operations involving structure fires.

<b>Operational Considerations</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<p><b>Standard Operating Procedures</b></p> <p>The department should have established SOPs for fire department general emergency operations</p>	<b>50</b>	<b>50</b>
<p><b>Incident Management Systems</b></p> <p>The department should use an established incident management system (IMS)</p>	<b>50</b>	<b>50</b>
<b>Operational Considerations total:</b>	<b>100</b>	<b>100</b>

**Item 730 "Credit for Operational Considerations (COC)" = 2.00 points**

**Water Supply**

Forty percent of a community's overall score is based on the adequacy of the water supply system. The ISO field representative evaluated:

- the capability of the water distribution system to meet the Needed Fire Flows at selected locations up to 3,500 gpm.
- size, type and installation of fire hydrants.
- inspection and flow testing of fire hydrants.

	<b>Earned Credit</b>	<b>Credit Available</b>
616. Credit for Supply System	<b>23.50</b>	30
621. Credit for Hydrants	<b>2.98</b>	3
631. Credit for Inspection and Flow Testing	<b>7.00</b>	7
<b>Item 640. Credit for Water Supply:</b>	<b>33.48</b>	<b>40</b>

**Item 616 – Credit for Supply System (30 points)**

The first item reviewed is Item 616 “Credit for Supply System (CSS)”. This item reviews the rate of flow that can be credited at each of the Needed Fire Flow test locations considering the supply works capacity, the main capacity and the hydrant distribution. The lowest flow rate of these items is credited for each representative location. A water system capable of delivering 250 gpm or more for a period of two hours plus consumption at the maximum daily rate at the fire location is considered minimum in the ISO review.

Where there are 2 or more systems or services distributing water at the same location, credit is given on the basis of the joint protection provided by all systems and services available.

The supply works capacity is calculated for each representative Needed Fire Flow test location, considering a variety of water supply sources. These include public water supplies, emergency supplies (usually accessed from neighboring water systems), suction supplies (usually evidenced by dry hydrant installations near a river, lake or other body of water), and supplies developed by a fire department using large diameter hose or vehicles to shuttle water from a source of supply to a fire site. The result is expressed in gallons per minute (gpm).

The normal ability of the distribution system to deliver Needed Fire Flows at the selected building locations is reviewed. The results of a flow test at a representative test location will indicate the ability of the water mains (or fire department in the case of fire department supplies) to carry water to that location.

The hydrant distribution is reviewed within 1,000 feet of representative test locations measured as hose can be laid by apparatus.

For maximum credit, the Needed Fire Flows should be available at each location in the district. Needed Fire Flows of 2,500 gpm or less should be available for 2 hours; and Needed Fire Flows of 3,000 and 3,500 gpm should be obtainable for 3 hours.

**Item 616 “Credit for Supply System (CSS)” = 23.50 points**

**Item 621 – Credit for Hydrants (3 points)**

The second item reviewed is Item 621 “Credit for Hydrants (CH)”. This item reviews the number of fire hydrants of each type compared with the total number of hydrants.

There are a total of 832 hydrants in the graded area.

620. Hydrants, - Size, Type and Installation	Number of Hydrants
A. With a 6 -inch or larger branch and a pumper outlet with or without 2½ - inch outlets	825
B. With a 6 -inch or larger branch and no pumper outlet but two or more 2½ -inch outlets, or with a small foot valve, or with a small barrel	0
C./D. With only a 2½ -inch outlet or with less than a 6 -inch branch	0
E./F. Flush Type, Cistern, or Suction Point	7

Item 621 “Credit for Hydrants (CH)” = 2.98 points

**Item 630 – Credit for Inspection and Flow Testing (7 points)**

The third item reviewed is Item 630 “Credit for Inspection and Flow Testing (CIT)”. This item reviews the fire hydrant inspection frequency, and the completeness of the inspections. Inspection of hydrants should be in accordance with AWWA M-17, *Installation, Field Testing and Maintenance of Fire Hydrants*.

**Frequency of Inspection (FI):** Average interval between the 3 most recent inspections.

Frequency	Points
1 year	30
2 years	20
3 years	10
4 years	5
5 years or more	No Credit

**Note:** The points for inspection frequency are reduced by 10 points if the inspections are incomplete or do not include a flushing program. An additional reduction of 10 points are made if hydrants are not subjected to full system pressure during inspections. If the inspection of cisterns or suction points does not include actual drafting with a pumper, or back-flushing for dry hydrants, 20 points are deducted.

**Total points for Inspections = 4.00 points**

**Frequency of Fire Flow Testing (FF):** Average interval between the 3 most recent inspections.

<b>Frequency</b>	<b>Points</b>
5 years	40
6 years	30
7 years	20
8 years	10
9 years	5
10 years or more	No Credit

**Total points for Fire Flow Testing = 3.00 points**

**Item 631 “Credit for Inspection and Fire Flow Testing (CIT)” = 7.00 points**

**Divergence = -1.75**

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

**Texas Addendum Credit (1.00 points)**

Compressed Air Foam System, when carried and used in the extinguishment of all structure fires.

**“Texas Addendum Credit (CTX)” = 0.00**

**Community Risk Reduction**

	<b>Earned Credit</b>	<b>Credit Available</b>
1025. Credit for Fire Prevention and Code Enforcement (CPCE)	<b>2.18</b>	2.2
1033. Credit for Public Fire Safety Education (CFSE)	<b>2.09</b>	2.2
1044. Credit for Fire Investigation Programs (CIP)	<b>1.10</b>	1.1
<b>Item 1050. Credit for Community Risk Reduction</b>	<b>5.37</b>	<b>5.50</b>

<b>Item 1025 – Credit for Fire Prevention Code Adoption and Enforcement (2.2 points)</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<b>Fire Prevention Code Regulations (PCR)</b> Evaluation of fire prevention code regulations in effect.	<b>10.00</b>	<b>10</b>
<b>Fire Prevention Staffing (PS)</b> Evaluation of staffing for fire prevention activities.	<b>8.00</b>	<b>8</b>
<b>Fire Prevention Certification and Training (PCT)</b> Evaluation of the certification and training of fire prevention code enforcement personnel.	<b>6.00</b>	<b>6</b>
<b>Fire Prevention Programs (PCP)</b> Evaluation of fire prevention programs.	<b>15.60</b>	<b>16</b>
<b>Review of Fire Prevention Code and Enforcement (CPCE) subtotal:</b>	<b>39.60</b>	<b>40</b>

<b>Item 1033 – Credit for Public Fire Safety Education (2.2 points)</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<b>Public Fire Safety Educators Qualifications and Training (FSQT)</b> Evaluation of public fire safety education personnel training and qualification as specified by the authority having jurisdiction.	<b>10.00</b>	<b>10</b>
<b>Public Fire Safety Education Programs (FSP)</b> Evaluation of programs for public fire safety education.	<b>28.00</b>	<b>30</b>
<b>Review of Public Safety Education Programs (CFSE) subtotal:</b>	<b>38.00</b>	<b>40</b>

<b>Item 1044 – Credit for Fire Investigation Programs (1.1 points)</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<b>Fire Investigation Organization and Staffing (IOS)</b> Evaluation of organization and staffing for fire investigations.	<b>8.00</b>	<b>8</b>
<b>Fire Investigator Certification and Training (IQT)</b> Evaluation of fire investigator certification and training.	<b>6.00</b>	<b>6</b>
<b>Use of National Fire Incident Reporting System (IRS)</b> Evaluation of the use of the National Fire Incident Reporting System (NFIRS) for the 3 years before the evaluation.	<b>6.00</b>	<b>6</b>
<b>Review of Fire Prevention Code and Enforcement (CPCE) subtotal:</b>	<b>20.00</b>	<b>20</b>



**Summary of PPC Review**  
**for**  
**Channelview**

FSRS Item	Earned Credit	Credit Available
<b>Emergency Communications</b>		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	4.00	4
432. Credit for Dispatch Circuits	3.00	3
<b>440. Credit for Emergency Communications</b>	<b>10.00</b>	<b>10</b>
<b>Fire Department</b>		
513. Credit for Engine Companies	6.00	6
523. Credit for Reserve Pumpers	0.50	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	3.35	4
553. Credit for Reserve Ladder and Service Trucks	0.50	0.5
561. Credit for Deployment Analysis	5.96	10
571. Credit for Company Personnel	18.17	15
581. Credit for Training	6.75	9
580A. Credit for Texas State Training	0.00	3.26*
*Note: Maximum value for 581 + 580A = 9 points		
730. Credit for Operational Considerations	2.00	2
<b>590. Credit for Fire Department</b>	<b>46.23</b>	<b>50</b>
<b>Water Supply</b>		
616. Credit for Supply System	23.50	30
621. Credit for Hydrants	2.98	3
631. Credit for Inspection and Flow Testing	7.00	7
<b>640. Credit for Water Supply</b>	<b>33.48</b>	<b>40</b>
<b>Divergence</b>		
<b>1050. Community Risk Reduction</b>	<b>-1.75</b>	<b>--</b>
<b>Texas Addendum Credit- CAFS</b>	<b>5.37</b>	<b>5.50</b>
	<b>0.00</b>	<b>1</b>
<b>Total Credit</b>	<b>93.33</b>	<b>106.5</b>

**Final Community Classification = 01/1X**



# Insurance Services Office, Inc.

## Texas State Exceptions

1000 Bishops Gate Blvd, Suite 300  
 Mount Laurel, NJ 08054  
 Phone: (800) 444-4554    FAX: (800) 736-3289

Community: <u>Channelview</u>	County: <u>Texas(Harris),</u>
Evaluator: <u>Janz, Emily</u>	Date: <u>08/12/2020</u>
Training (CTT): <u>0</u>	Population: <u>38,000</u>
Texas Exceptions (CTX): <u>0</u>	BFF: <u>2,500</u>

**\*\*\*\* Texas Exceptions \*\*\*\***

The following CTX criteria pertaining to the CAFS applies specifically to the State of Texas.

TX-A: Compressed Air Foam Systems (CAFS)	1.0 (Maximum Credit)
CAFS: <input style="width: 80px;" type="text" value="0.00"/>	

Item 580 J: Supplemental Credit for Training (CTT)	3.26 (Maximum Credit)								
<table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">CERT: <u>0</u></td> <td style="width: 30%;">FTS: <u>0</u></td> <td style="width: 10%; text-align: center;">X 3.26</td> <td style="width: 30%; text-align: right;">CTT: <input style="width: 80px;" type="text" value="0.00"/></td> </tr> <tr> <td colspan="3">Total # in Fire Dept: <u>0</u></td> <td></td> </tr> </table>	CERT: <u>0</u>	FTS: <u>0</u>	X 3.26	CTT: <input style="width: 80px;" type="text" value="0.00"/>	Total # in Fire Dept: <u>0</u>				
CERT: <u>0</u>	FTS: <u>0</u>	X 3.26	CTT: <input style="width: 80px;" type="text" value="0.00"/>						
Total # in Fire Dept: <u>0</u>									

**\*\*\*\* Item 590 Credit for Fire Department \*\*\*\***

CEC + CRP + CPC + CLS + CRLS + CDA + CCP + CT + COC + CTT = CFD:

Note: Maximum value of CT + CTT = 9.00

CEC: <u>6.00</u>	CLS: <u>3.35</u>	CCP: <u>18.17</u>	
CRP: <u>0.50</u>	CRLS: <u>0.50</u>	CTC: <u>6.75</u>	
CPC: <u>3.00</u>	CD: <u>5.96</u>	COC: <u>2.00</u>	CTT: <u>0.00</u>

**GRADING SUMMARY**  
**TEXAS STATE EXCEPTIONS TO THE FSRS**  
**Compressed Air Foam System (CAFS)**

Will at least one of the apparatus listed below be equipped with the CAFS Unit respond on all structure fires on first alarm assignment?

No
----

Note: Fire Pump has a minimum of 750 gpm

SCFM Air Compressor has a minimum of 120 SCFM permanently mounted

Class A Foam Pump concentrat has a minimum of 2.5 gpm

Class A Foam Tank capacity has a minimum of 20 gallons

Appartus	Type	Fire Pump	SCFM Air Compressor	Class A Foam Pump	Class A Foam Tank
E-3	Engine	1250	0	0	0
E-32	Engine	2000	0	0	0
L-32	Engine	2020	0	0	0
E-12	Engine	1500	0	0	0
E23	Engine	1500	0	0	0

**INSURANCE SERVICES OFFICE, INC.**  
**CLASS 9 / CLASS 10 EVALUATION**

Community: Channelview

State: TEXAS

County: TEXAS(Harris),

Population: 38000

Field Rep: Janz, Emily

Survey Date: 08/12/2020

Equipment Credit: 93

Class: 01/1X

---

**Fire Alarms**

1,184 Total number of alarms

2019 Year the alarms were reported

---

**Records**

*Records for fire calls:*

1 Date

1 Location of fires

1 Time

2 Number of responding members

*Records of meetings and training:*

1 Meetings

2 Training Sessions

*Records of maintenance:*

1 Maintenance of apparatus and equipment

*Records of rosters include:*

1 Current roster of fire department members

**Total Points:** 10

---

**Recognition**

*Organization:*

TRUE

Is the fire department organized on a permanent basis under applicable state or local laws?

TRUE

Is there one person responsible for the operation of the Fire Department?

TRUE

Does the area have definite boundaries?

TRUE

Is the fire department legally responsible for the fire protection by legal contract or resolution?

*Distribution:*

TRUE

Is the responding fire department within 5 road miles from the fire protection area?

*Membership:*

TRUE

Do at least four members, one of whom may be a chief officer, respond to all fire alarms for fires in structures?

*Training:*

TRUE

Is training conducted for all active members for at least 3 hours every 3 months totalling at least 12 hours annually?

*Alarm Notification:*

TRUE

Are alarm facilities and dispatching procedures such that there is no delay in the receipt of alarms and dispatching of firefighters and apparatus?

*Protective Clothing:*

TRUE

Does each person credited have a protective clothing ensemble?

*Housing:*

TRUE

Is the apparatus housed (in a heated building, where necessary) so that it will be protected from the weather?

**INSURANCE SERVICES OFFICE, INC.**  
**Class 8B Eligibility**

Community: Channelview  
County: TEXAS(Harris),  
Class: 01/1X

State: TEXAS  
Survey Date: 08/12/2020  
Eligible for Class 8B: **FALSE**

- 
- TRUE Does the combined primary fire department and automatic aid respond equal an average of 6 firefighters on first alarm responses to structure fires?
- TRUE Does the primary responding fire department (and automatic aid fire department(s), if applicable) conduct a minimum average of 24 hours of structural fire fighting training per year for each active firefighter?
- FALSE Can the fire department - on its own or with the help of automatic-aid fire departments deliver an uninterrupted fire flow of 200 gpm for 20 minutes, beginning within 5 minutes of the first arriving engine company to the built upon areas of their service area within five (all weather) road miles of a recognized fire station?
- TRUE Is the communication center(s) eligible for a credit of 4 points under item 440 (Credit for Emergency Communications)?
- TRUE Does the fire department respond with an apparatus equipped to at least 40% according to section 512; taking into considerable pumping capacity , hose quantity and major equipment?

INSURANCE SERVICES OFFICE, INC.  
**HYDRANT FLOW DATA SUMMARY**

Community Chammelview

County Texas(Harris)

State TEXAS (42)

Witnessed by: Chammelview Fire Department

Survey Date: August 12, 2020

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM $Q=(29.83(C(d^2)p^{0.5}))$			PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***	MODEL TYPE	FLOW TEST DATE	
				INDIVIDUAL HYDRANTS			TOTAL	STATIC	RESID.	NEEDED **				AVAIL.
1.0		Sheldon Rd N of 2nd St	Harris County WCID 21, Main	1010	0	0	1010	59	54	4000	3100		FTPC	08/12/2020
1.1		Sheldon Rd N of 2nd St	Harris County WCID 21, Main	1010	0	0	1010	59	54	2500	3100		FTPC	08/12/2020
2.0		I-10E Frontage Rd 2nd hyd N of River Rd	Harris County WCID 84, Main	900	0	0	900	60	50	3500	1900		FTPC	08/12/2020
3.0		Bear Bayou Dr 2nd Hyd E RR Tracks	Harris County WCID 21, Main	960	0	0	960	59	54	3500	2900		FTPC	08/12/2020
4.0		Grassington Dr & Redstone Dr	Harris County WCID 21, Main	770	0	0	770	64	48	3000	1300		FTPC	08/12/2020
5.0		Woodforest Blvd W of Redstone Dr	Harris County WCID 21, Main	980	0	0	980	62	56	2500	2800		FTPC	08/12/2020
6.0		De Zavalla Rd E Pemberton St	Harris County FWSD 6, Main	960	0	0	960	69	64	1000	3300		FTPC	08/12/2020
7.0		Welbeck Dr W of Seafield Dr	Harris County FWSD 47, Main	670	0	0	670	57	41	1000	1100		FTPC	08/12/2020
8.0		Dominic Ln W of Laura Anne Dr	Harris County MUD 53, Main	920	0	0	920	60	52	1000	2200		FTPC	08/12/2020

THE ABOVE LISTED NEEDED FIRE FLOWS ARE FOR PROPERTY INSURANCE PREMIUM CALCULATIONS ONLY AND ARE NOT INTENDED TO PREDICT THE MAXIMUM AMOUNT OF WATER REQUIRED FOR A LARGE SCALE FIRE CONDITION.

THE AVAILABLE FLOWS ONLY INDICATE THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

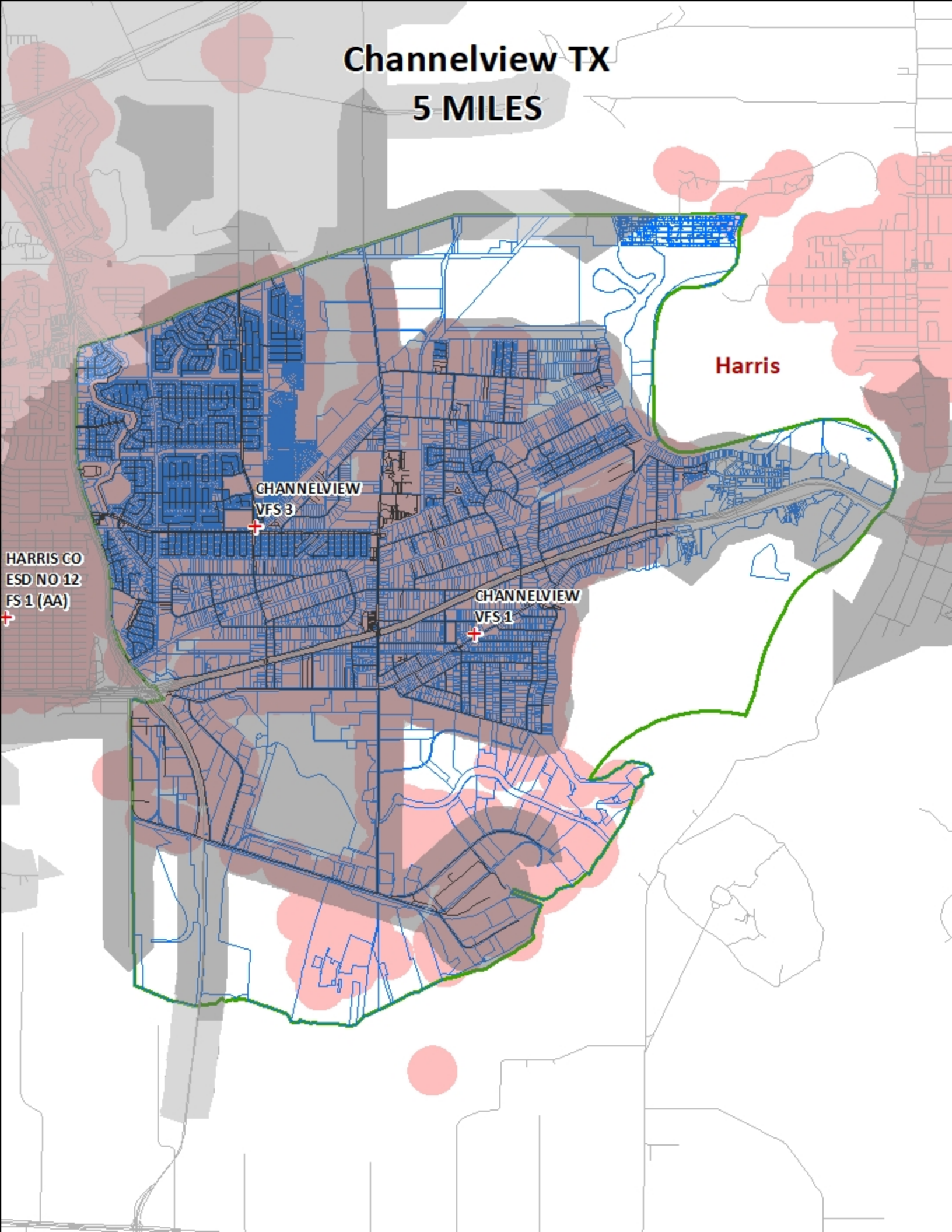
\*Comm = Commercial; Res = Residential.

\*\*Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flows greater than 3,500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

\*\*\* (A)-Limited by available hydrants to gpm shown. Available facilities limit flow to gpm shown plus consumption for the needed duration of (B)-2 hours, (C)-3 hours or (D)-4 hours.

# Channelview TX

5 MILES

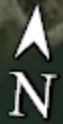
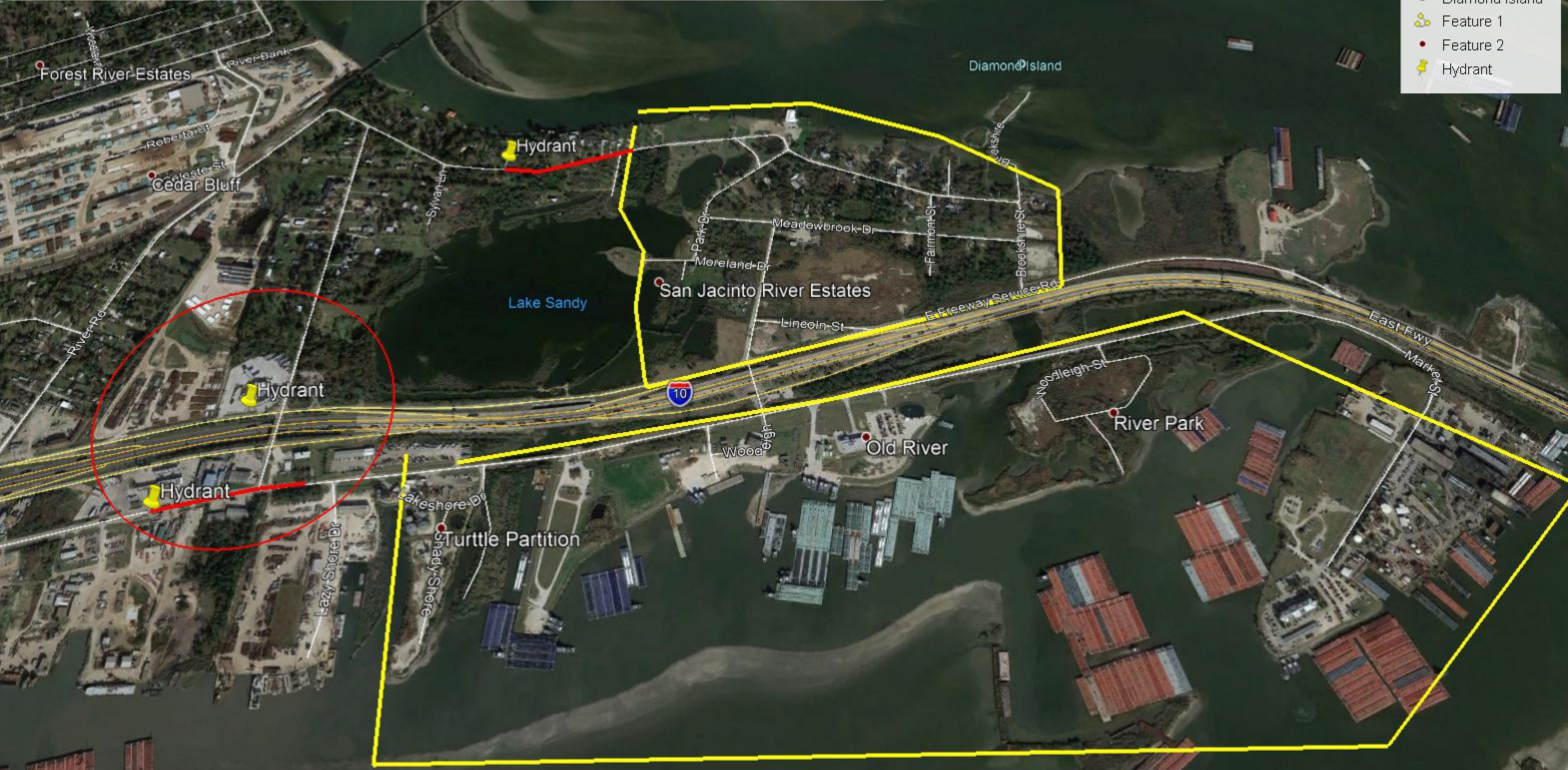


# River Rd North Of I-10 Market South Of I-10 areas falling outside of Class 1

Write a description for your map.

**Legend**

- 1000ft
- Diamond Island
- Feature 1
- Feature 2
- Hydrant



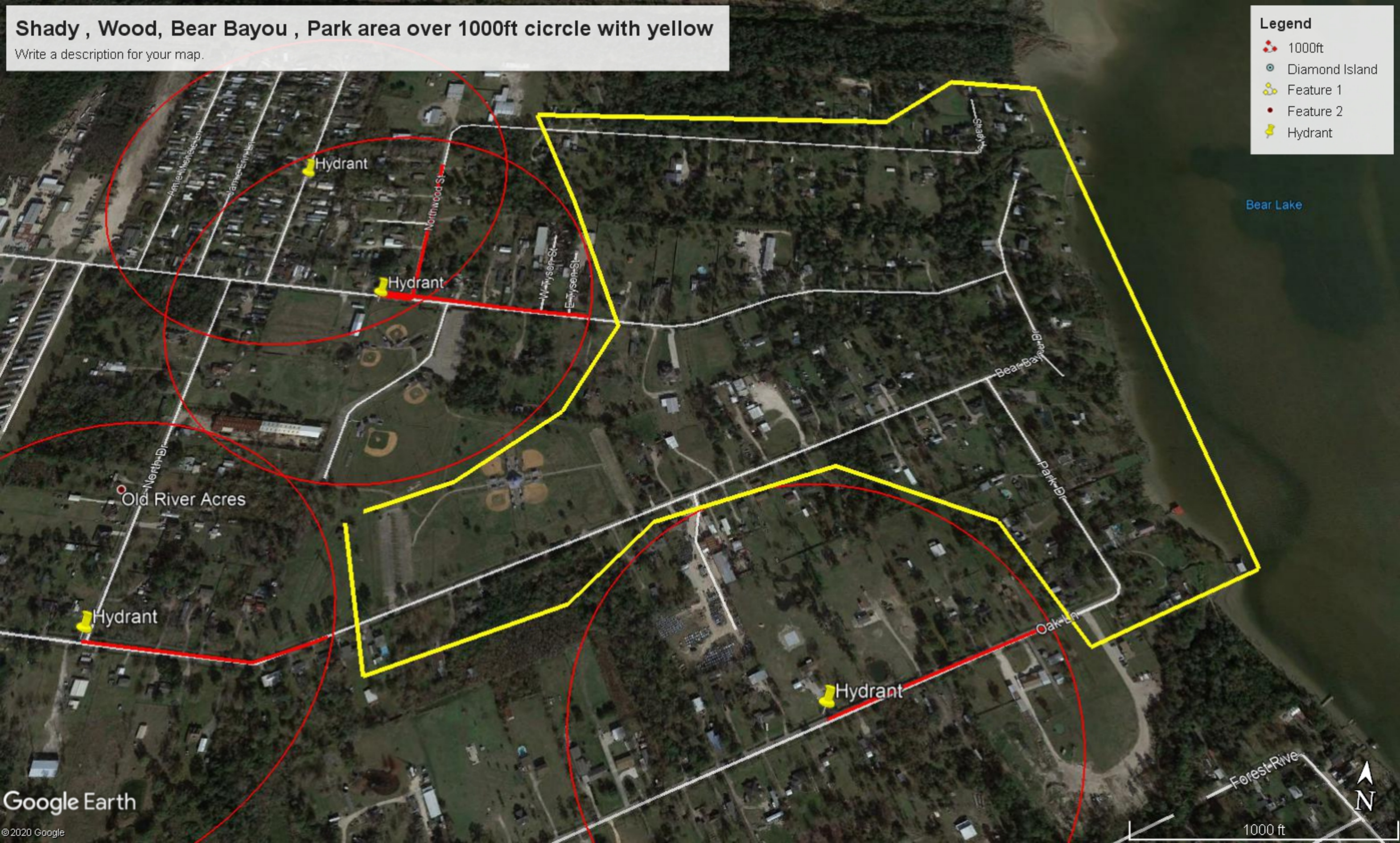


# Shady , Wood, Bear Bayou , Park area over 1000ft circle with yellow

Write a description for your map.

**Legend**

- 1000ft
- Diamond Island
- Feature 1
- Feature 2
- Hydrant



# Shady Ln. Bear Bayou, Wood Dr. Oak Ln.

Write a description for your map.

**Legend**

- Circle Measure
- hydrant needed
- hydrant needed
- Water District Hydrants

