

STATE OF NEW MEXICO  
OFFICE OF SUPERINTENDENT OF INSURANCE



SUPERINTENDENT OF INSURANCE  
Alice T. Kane

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**UPDATED BULLETIN 2026-003**

**February 11, 2026**

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**TO: ALL RESIDENTIAL PROPERTY/CASUALTY INSURERS OF CUSTOMERS  
IN THE RUIDOSO FIRE SERVICE PROTECTION AREAS**

**RE: NOTICES REGARDING UNFAVORABLE CHANGES TO PUBLIC  
PROTECTION CLASSIFICATIONS AS REQUIRED BY INSURANCE CODE  
§59A-18-33, NMSA 1978**

**This Bulletin updates Bulletin No. 2026-003 by correcting the sentence “This Bulletin is issued as required by general OSI Bulletin 2026-003” to properly say, “This Bulletin is issued as required by general OSI Bulletin No. 2024-022.”**

The OSI has been notified by ISO, a rating/advisory organization, about a recent Public Protection Classification (PPC) survey involving the fire service protection areas (FSPA) of Ruidoso. As a result, policyholders protected by Ruidoso FSPA are moving from class 2 rating to class 3 (with class 1 being the best possible rating).

ISO intends to make the change effective July 1, 2026.

Within ninety days of the date of this Bulletin, all residential property/casualty Insurers of customers in the Ruidoso FSPAs must provide written notice to its policyholders that includes this language, or language of similar meaning:

**NOTICE OF A CHANGE IN YOUR COMMUNITY'S PUBLIC  
PROTECTION CLASSIFICATION THAT MAY IMPACT YOUR  
PROPERTY INSURANCE PREMIUM**

Main Office: 1120 Paseo de Peralta, Fourth Floor, Santa Fe, NM 87501  
Satellite Office: 6200 Uptown Blvd NE, Suite 400, Albuquerque, NM 87110  
Main Phone: (505) 827-4601 | Toll Free: (855) 4 - ASK - OSI

[www.osi.state.nm.us](http://www.osi.state.nm.us)

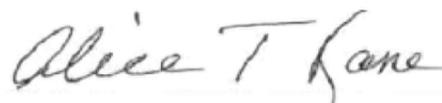
We provide you with residential property insurance. One of the many factors that impacts the availability of, or the premium payments charged for, residential property insurance is the public protection classification (PPC) score that applies to your community and the surrounding community. A PPC score is based on an evaluation of four major things which include, (1) Emergency Communication Systems, (2) Fire Department, (3) Water Supply and (4) Community Risk Reduction. Your community's PPC score is set by a rating/advisory organization.

The New Mexico Office of Superintendent of Insurance (OSI) was recently notified by your rating/advisory organization of changes in the PPC score for your community. Because the changes may increase or decrease the amount you pay for your property insurance with our company, or impact whether we will renew your coverage, the OSI directed us to inform you about the changes. We are giving you this notice within ninety days after the OSI notified us about the change.

If you have any questions related to the change in your community's PPC score, or if your community wishes to improve its classification, you should contact a local government representative, such as the fire chief or a county commissioner and ask their help in developing a community improvement plan. If a community improvement plan is made, the rating/advisory organization that sets the PPC score for your community can evaluate that improvement plan and might be able to postpone publication of a downgraded PPC score. Please keep us informed whether you accept the PPC score change, or if your community will be seeking a community improvement plan.

Should you have any questions relating to this bulletin please contact Melissa Robertson, Property & Casualty Bureau Chief at 505-670-2704 or [Melissa.Robertson@osi.nm.gov](mailto:Melissa.Robertson@osi.nm.gov).

ISSUED this 11 day of February, 2026.



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**ALICE T. KANE**  
Superintendent of Insurance