

STATE OF NEW MEXICO
OFFICE OF SUPERINTENDENT OF INSURANCE



SUPERINTENDENT OF INSURANCE
Alice T. Kane

BULLETIN 2026-005

March 12, 2026

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

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

This Bulletin is issued as required by general OSI Bulletin No. 2024-022, except that the requirement in Bulletin 2024-022 that insurers must notify the PPC rating/advisory organization that notice was provided is waived for this Bulletin.

The OSI has been notified by ISO, a rating/advisory organization, about a recent Public Protection Classification (PPC) survey involving the fire protection service areas (FPSA) of Texico.

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

Within ninety days of the date of this Bulletin, all residential property/casualty Insurers of customers in the Texico FPSA 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

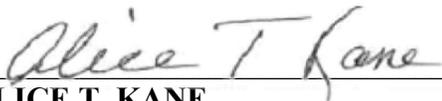
We provide you with residential property insurance. One of the many factors that impacts the availability of, or the premium payments charged for, residential property insurance is the public protection classification (PPC) score that applies to your community and the surrounding community. A PPC score 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 our 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.

ISSUED this ¹² day of March, 2026.


ALICE T. KANE
Superintendent of Insurance