



Wayne Goodwin
Commissioner of Insurance
State Fire Marshal

TRAINING & INSPECTIONS

January 27, 2009

John Grimes
Fire Chief
P.O. Box 176
Leland, NC 28469

Re: Leland Volunteer Fire/Rescue Department, Inc.

Dear Chief Grimes:

Congratulations on your recent improvement to your fire suppression rating!

I commend you and your department for your dedication and commitment to making your community a safer place to live.

I know you are proud of your department's achievement and would like to share this news with the members of your community. I also know that the majority of citizens may not be aware that the rating of their responding fire department directly impacts their property insurance calculations. So I'd like to provide you the enclosed news release to offer to your local media. Feel free to add to it or use it as an example in creating your own. You deserve to brag a little about the expertise of your personnel, which saves homeowners money and, most importantly, makes their lives safer.

It was the pleasure of my staff to work with you and members of your staff during the recent survey of your department. Chief Grimes, I hope that you will take a few minutes to review our rating process and offer any suggestions that you feel may help us to improve our inspections program. Working together, we can continue to make North Carolina a safer place to live and work.

With warmest personal regard, I remain,

Very truly yours,

Wayne Goodwin
Fire Marshal, State of North Carolina

WG/sl

Enclosure



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Commissioner of Insurance
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TRAINING & INSPECTIONS

For Immediate Release

Contact: Kristin Milam
(919) 733-5238

January 27, 2009

Leland Rural Fire District Receives New Rating After Inspection

State Officials Award District a 6/9E Rating

RALEIGH - North Carolina Insurance Commissioner and State Fire Marshal Wayne Goodwin announced today that the Leland Rural Fire District completed its routine inspection and received a 6/9E rating, effective Friday, May 1, 2009. The inspection, conducted by officials with the Department of Insurance Office of State Fire Marshal (OSFM), is required on a regular basis as part of the North Carolina Response Rating System (NCRRS). Among other things, the routine inspections look for proper staffing levels, sufficient equipment, proper maintenance of equipment, communications capabilities and availability of a water source.

The 6/9E rating is an improvement over the previous rating of 7/9E. The NCRRS rating system ranges from one (highest) to 10 (not recognized as a certified fire department by the state), with most rural departments falling into the 9S category. While lower ratings do not necessarily indicate poor service, a higher rating does suggest that a department is overall better equipped to respond to fires in its district. Higher ratings can also significantly lower homeowners insurance rates in that fire district.

"I'd like to congratulate Chief Grimes for his department's performance and for the hard work of all the department members," said Commissioner Goodwin. "The citizens in the Leland Rural Fire District should rest easy knowing they have a fine group of firefighters protecting them and their property in case of an emergency."

State law requires OSFM officials to inspect departments serving districts of 100,000 people or less, which makes up all but six of the state's fire districts.

-NCDOI-



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January 27, 2009

Mr. Scott Garner
Brunswick County Fire Marshal's Office
Post Office Box 249
Bolivia, NC 28422

Re: Leland Rural Fire District

Dear Mr. Garner:

We wish to thank you, Chief Grimes, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Leland Rural Fire District and advise that the protection class is a Class 6/9E.

Formerly Class 7/9E applied; the new classification should result in a decrease in the property insurance calculations for many insured commercial properties. Rates on dwellings (including those insured under Homeowners Policies) are established by the North Carolina Rate Bureau. We are advising them of the change. The new rates will be effective on Friday, May 1, 2009.

The purpose of our visit was to gather information needed to determine a fire insurance classification, which may be used in the calculations of property insurance premiums. 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.

Class 6 applies to properties with a fire flow of 3500 gpm or less. Class 9E applies to all other properties within the fire district outside of the 5 miles, but no more than 6 miles. The private and public protection at properties with larger needed fire flows are individually evaluated, and may vary from the 6/9E Classification.

We are attaching a copy of our Grading Sheet and the results of the hydrant flow tests witnessed during our survey.

If you have any questions concerning the new classification, or the resulting change in fire insurance rates, please let us know.

Sincerely yours,



Tim Bradley
Senior Deputy Commissioner

TB/sl

Enclosure

CC: John Grimes, Fire Chief
John Lowry, Board of Directors President