



Wayne Goodwin
Commissioner of Insurance
State Fire Marshal

TRAINING & INSPECTIONS

January 27, 2009

The Hon David H. Long,, Jr.
Mayor
117-G Village Rd. NE
Leland, NC 28451

Re: Belville Fire District

Dear The Hon. David Long, :

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 Belville Fire District and advise that the protection class is a Class 6.

Formerly Class 7 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. The private and public protection at properties with larger needed fire flows are individually evaluated, and may vary from the 6 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