



Wayne Goodwin  
Commissioner of Insurance  
State Fire Marshal

TRAINING & INSPECTIONS

January 27, 2009

David Hewett  
Town Manager  
102 Town Hall Drive  
Leland, NC 28451-0102

Re: Leland Fire District

Dear Mr. Hewett:

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 Fire District and advise that the protection class is a Class 6/10.

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 6/10 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 Lowry, Board of Directors President  
John Grimes, Fire Chief



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For Immediate Release

Contact: Kristin Milam  
(919) 733-5238

January 27, 2009

## Leland Fire District Receives New Rating After Inspection

### State Officials Award District a 6/10 Rating

**RALEIGH** - North Carolina Insurance Commissioner and State Fire Marshal Wayne Goodwin announced today that the Leland Fire District completed its routine inspection and received a 6/10 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 6/10 rating is an improvement over the previous rating of 7. 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 Town of Leland 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-