



Training & Inspections

Wayne Goodwin | Commissioner of Insurance

April 14, 2015

Mr. Charles Newman
Pender County Fire Marshal
Post Office Box 28
Burgaw, NC 28425

Re: Long Creek Grady Fire District

Mr. Newman:

We wish to thank you, Chief Sullivan, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Long Creek Grady Fire District and advise that the protection class is a Class 5/9E.

Formerly Class 6/9E 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 Wednesday, July 1, 2015.

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 5 applies to all properties within the five mile fire insurance district with a fire flow of 3500 gpm or less and within a 1000' of a fire hydrant. Class 9E applies to all other properties within the fire district outside the 5 miles, but not more than 6 miles. The private and public protection at properties with larger needed fire flows are individually evaluated, and may vary from the 5/9E 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,

A handwritten signature in cursive script that reads "Rick D. McIntyre".

Rick McIntyre
Senior Deputy Commissioner

RM/sl

Enclosure

CC: Woodrow Sullivan, Fire Chief, Pender E.M.S & Fire, Inc.

Danny Denny, Board of Directors President, Pender E.M.S & Fire, Inc.



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