

New Hanover County Fire

Insurance Rating Update

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Fire Chief



Background

On October 1st, 2010 New Hanover County Fire Rescue:

- Sole service provider for the unincorporated area of New Hanover County.
- Absorbed the current Insurance Districts and their current rates.
- Received direction to move forward with the creation of two insurance districts.



Background

- November 2011 NC DOI inspected two insurance districts.
- March 2012 results released by NCDOI and NHC.
- New rates effective July 1st 2012.



Insurance Inspection Process

Rating Categories

- Receiving and Handling Fire Alarms 10%
- Fire Department 50%
- Water Supply 40%



The Results

- Properties in the Southern Insurance District will become a protection class 4.
- Properties in the Northern Insurance District including the Scotts Hill area will become a 4/9e.



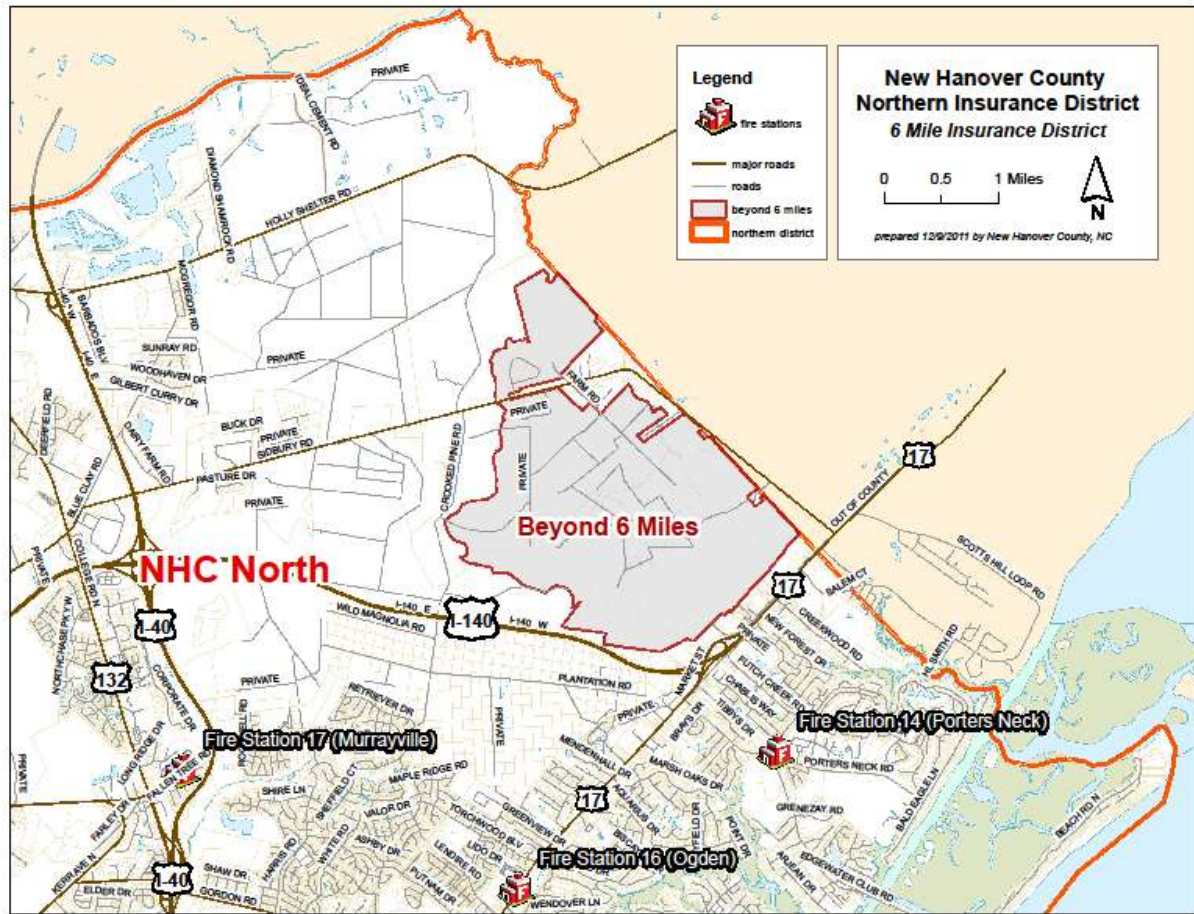
Southern New Hanover County Insurance District



Northern New Hanover County Insurance District



Northern New Hanover County Insurance District



The Results- Summary Review

- Notables
 - Credit received
 - Engine Companies – 15 needed
 - Locations – 7 additional needed
 - Reduced credit for distribution
 - Reduced credit for ladder response
 - Water Supply credit



Public Marketing

- Insurance Agents Meeting
- Public Information Meetings
- Media Outreach/Mailings



Next Steps for Fire Department

- Review Departmental Requirements
- Revise Capital Improvements Plans



