



RATINGS AND INSPECTIONS

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MIKE CAUSEY, INSURANCE COMMISSIONER & STATE FIRE MARSHAL
BRIAN TAYLOR, CHIEF STATE FIRE MARSHAL

May 6, 2021

Frank Douglas Meyer
Fire Marshal
1241-A Military Cutoff Rd
Wilmington, NC 28405

Re: Southern New Hanover County Fire District

Dear Frank Douglas Meyer:

We wish to thank you, Chief Hall, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Southern New Hanover County Fire District and advise that the protection class is a Class 2.

Formerly Class 4 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 rate will be effective on Sunday, August 1, 2021.

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 2 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 2 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,

Davie Summey
Supervisor of Inspections

DS/kr

Cc: Donnie Hall, Fire Chief