



For immediate release
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Chocowinity Fire District Receives New Rating After Inspection *State Officials Award District a 6/9E Rating*

RALEIGH — North Carolina Insurance Commissioner and State Fire Marshal Jim Long announced today that the Chocowinity Fire District completed its routine inspection and received a 6/9E rating. 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 6/9E rating is an improvement over the previous rating of 9E. 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 Avery for his department's performance and for the hard work of all the department members," said Commissioner Long. "The citizens in Chocowinity Fire District 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—

Jim Long
Commissioner of Insurance
State Fire Marshal



TRAINING & INSPECTIONS

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Re: Chocowinity Fire District

We wish to thank you, Chief Avery, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Chocowinity Fire District and advise that the protection class is a Class 6/9E.

Formerly Class 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 03/01/06.

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 6/9E applies to properties with a fire flow of 3500 gpm or less and within a 1000 feet of a fire hydrant. The private and public protection at properties with larger needed fire flows are individually evaluated, and may vary from the 6/9E Classification.

