



RATINGS AND INSPECTIONS

Tel 919.647.0000 Fax 919.715.0063

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

October 25, 2019

Diane Miller
Town Manager
PO Box 472
Oriental, NC 28571-0472

Re: Oriental Fire District

Dear Diane Miller:

We wish to thank you, Chief Guzzo, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Oriental Fire District and advise that the protection class is a 5.

Formerly class 6 applied. 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 rate change will be effective on Saturday, February 1, 2020.

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 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 5 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 black ink that reads "Davie W Summey".

Davie Summey
Supervisor of Inspections

DS/kr

Enclosure

Cc: Michael Charles Guzzo, Fire Chief



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October 25, 2019

Chris Murray
Pamlico County Fire Marshal
Post Office Box 776
Bayboro, NC 28515

Re: Southeast Pamlico Fire District

Dear Chris Murray:

We wish to thank you, Chief Guzzo, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Southeast Pamlico Fire District and advise that the protection class is a Class 5/9E. The rate will be effective on Saturday, February 1, 2020.

Formerly class 6/9E applied. 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 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 properties with a fire flow of 3500 gpm or less. Class 9E applies to all other properties within the fire district outside of the 5 miles, but no 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 black ink that reads "Davie W Summey".

Davie Summey
Supervisor of Inspections

DS/kr

Cc: Michael Charles Guzzo, Fire Chief
Cc: Henry Frazer, Board of Directors President



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MIKE CAUSEY, INSURANCE COMMISSIONER & STATE FIRE MARSHAL
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October 25, 2019

Michael Charles Guzzo
Fire Chief
182 Straight Rd
Oriental, NC 28571

Re: Southeast Pamlico Volunteer Fire Department and EMS, Inc.

Dear Chief Guzzo:

Congratulations on your recent improvement to your fire suppression rating!

I commend you and your department for your dedication and commitment to making your community a safer place to live.

I know you are proud of your department's achievement and would like to share this news with the members of your community. I also know that the majority of citizens may not be aware that the rating of their responding fire department directly impacts their property insurance calculations. So I'd like to provide you the enclosed news release to offer to your local media. Feel free to add to it or use it as an example in creating your own. You deserve to brag a little about the expertise of your personnel, which saves homeowners money and, most importantly, makes their lives safer.

It was the pleasure of my staff to work with you and members of your staff during the recent survey of your department. Chief Guzzo, I hope that you will take a few minutes to review our rating process and offer any suggestions that you feel may help us to improve our inspections program. Working together, we can continue to make North Carolina a safer place to live and work.

With warmest personal regard, I remain,

Very truly yours,

A handwritten signature in black ink that reads "Mike Causey". The signature is fluid and cursive, with the first name "Mike" being larger and more prominent than the last name "Causey".

Mike Causey
Insurance Commissioner, State Fire Marshal

MC/kr

Enclosure



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

For Immediate Release

Contact: Marla Sink
(919) 807-6017

October 25, 2019

Fire District Receives New Rating After Inspection

State Officials Award New District Rating

RALEIGH - North Carolina Insurance Commissioner and State Fire Marshal Mike Causey announced today that the following Fire Districts completed their routine inspection and received the listed rating, on listed effective dates. 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.

District	Type	Rating	Effective
=====	=====	=====	=====
Oriental	Municipal	5	02/01/2020
Southeast Pamlico	Rural	5/9E	02/01/2020

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 Guzzo for the department's performance and for the hard work of all the department members," said Commissioner Causey. "The citizens in the Town of these districts 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 twelve of the state's fire districts.

-NCDOI-