



Training & Inspections

Wayne Goodwin | Commissioner of Insurance
Rick McIntyre | Assistant State Fire Marshal

November 28, 2016

Scott Rogers
Nash County Emergency Services
120 West Washington St., Suite 1102
Nashville, NC 27856

Re: West Mount Fire District

Dear Scott Rogers:

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

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 rates will be effective on Wednesday, March 1, 2017.

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. 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,

Rick McIntyre
Senior Deputy Commissioner

RM/sl

Enclosure

Cc: Johnny R Baines, Fire Chief

Cc: Steve Bragg, Board of Directors President