

## RATINGS AND INSPECTIONS

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

May 20, 2020

Craig Blozinski Mayor 117 Settlers Ln Kure Beach, NC 28449

Re: Kure Beach Fire District

Dear Craig Blozinski:

We wish to thank you, Chief Kennedy, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Kure Beach Fire District and advise that the protection class is a 2.

Formerly class 5 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 Tuesday, September 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 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

Enclosure

Cc: Edmund Kennedy, Fire Chief