



## Training & Inspections

Wayne Goodwin | Commissioner of Insurance

Tim Bradley | Assistant State Fire Marshal

February 26, 2010

Mr. Eddie Weatherman  
Yadkin County Fire Marshal  
Post Office Box 1002  
Yadkinville, NC 27055

Re: West Yadkin Fire District

Mr. Weatherman:

We wish to thank you, Chief Brown, 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 Yadkin Fire Insurance 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 Tuesday, June 1, 2010.

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 of life safety purposes, and no life safety or property loss prevention recommendations will be made.

Class 6 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 flows are individually evaluated, and may vary from the 6/9E Classification.

We are attaching a copy of our Grading Sheet and the results of the hydrant flow test 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,

Tim Bradley  
Senior Deputy Commissioner

TB/sl

Enclosure