



RATINGS AND INSPECTIONS

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

December 15, 2021

Michael Rose
Town Manager
820 S. Anderson Blvd
Topsail Beach , NC 28445

Re: Topsail Beach Fire District

Dear Michael Rose :

We wish to thank you, Chief Fussell, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for Topsail Beach Fire District and advise that the protection class is a 3.

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 Friday, April 1, 2022.

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 3 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 3 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/mw

Enclosure

Cc: Herman Fussell, Fire Chief