



## *Training & Inspections*

*Wayne Goodwin | Commissioner of Insurance*

*Rick McIntyre | Assistant State Fire Marshal*

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August 30, 2016

Scott T Moore  
Fire Chief  
P.O. Box 327  
Lowell, NC 28098

Re: Lowell Volunteer Fire Department, Inc.

Dear Chief Moore:

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 Moore, 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 blue ink that reads "Wayne Goodwin".

Wayne Goodwin  
Insurance Commissioner, State Fire Marshal

WG/sl

Enclosure



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For Immediate Release

Contact: Kerry Hall  
(919)807-6011

August 30, 2016

# Fire District Receives New Rating After Inspection

## State Officials Award New District Rating

**RALEIGH** - North Carolina Insurance Commissioner and State Fire Marshal Wayne Goodwin 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
=====	=====	=====	=====
Lowell	Municipal	3	01/01/2017
Pinhook Smyre	Rural	3/9E	01/01/2017

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 Moore for the department's performance and for the hard work of all the department members," said Commissioner Goodwin. "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 six of the state's fire districts.

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