

Fire Marshal/Emergency Management

Rating Schedule

Duplin County Fire Department ISO Class Rating

The North Carolina Department of Insurance / Office of State Fire Marshal conduct inspections throughout the State to determine a Fire Department Insurance Class Rating. The rating is reflected on the property owner's insurance policy where real property exists. The class rating determines how much the property owner's pay for insurance when protected by the Fire Department having jurisdiction. The ratings are Split Rates, Straight Rate, and Municipal Rate. These ratings are figured by Fire Department, water supply, and communication. Each Fire Department has the responsibilities of maintaining these requirements set forth by the North Carolina Department of Insurance to provide fire protection in their respected response districts. The class ratings go from 9 down to 1, meaning 9 being the highest insurance premium, and 1 being the lowest.

A **Split Rate** is found in most of the rural Fire Departments where there is partial hydrant coverage throughout the response area. A split rate will consist of a number / number (S). ie: 6/9s. When a Fire Department is formed, they start as a 9s, which means all insured properties are classified at the highest rating allowed by NCDOI. The Fire Departments then have to maintain the records, and provide complete coverage for three years to obtain a lower class rating. If the fire department receives a lower class split rating, everyone located within one thousand feet of a fire hydrant will be covered under the first number, ie; 6/9s and everyone outside of the one thousand feet would be covered under the number, ie, 6/9s. These ratings reflect on both residential and commercial properties. The residential property will receive an insurance premium reduction when dropped below 9s, down to a 6. Once the rating drops below a 6, this does not pertain to residential, only commercial, meaning a commercial property can continue to receive premium drops, down to a class 1.

A **Straight Rate** is most commonly found in cities or rural areas where there is complete water coverage for the entire fire department response area. A straight rate would be the same as a split rate, only there will be one number instead of two, ie; 6. Both residential and commercial properties are covered the same, as residential will not receive a premium drop with anything lower than a class 6 rating, and commercial could receive premium drops down to a class 1 rating.

A **Municipal Rate** is found where there are small municipalities located inside of a county, ie; Beulaville, Magnolia, Rose Hill and Warsaw. All the municipal departments located within Duplin County are Straight Rate Departments by NCDOI.