

Training & Inspections

Wayne Goodwin | Commissioner of Insurance Rick McIntyre | Assistant State Fire Marshal

August 25, 2016

Nelson S. Smith Town Manager Post Office Box 5352 Asheville, NC 28813-5352

Re: Biltmore Forest Fire District

Dear Nelson S. Smith:

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

Formerly class 4 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 01/01/2017

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,

Rick McIntyre

Senior Deputy Commissioner

Rick D. Monty

RM/sl

Enclosure

Cc: Dennis Presley, Fire Chief