



RATINGS AND INSPECTIONS

Tel 919.647.0000 Fax 919.715.0063

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

January 27, 2023

Robert Pudney
Fire Chief
Post Office Box 436
Banner Elk, NC 28604

Re: The Beech Mountain Volunteer Fire Department, Inc.

Dear Chief Pudney:

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 Pudney, 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 black ink that reads "Mike Causey". The signature is fluid and cursive.

Mike Causey
Insurance Commissioner, State Fire Marshal

MC/hr



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For Immediate Release

Contact: Jason Tyson
(919) 807-6017

January 27, 2023

Fire District Receives New Rating After Inspection

State Officials Award New District Rating

RALEIGH - North Carolina Insurance Commissioner and State Fire Marshal Mike Causey 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
=====	=====	=====	=====
Beech Mountain	Rural	4/9E	05/01/2023

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 Pudney for the department's performance and for the hard work of all the department members," said Commissioner Causey. "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 twelve of the state's fire districts.

-NCDOI-