



NEWS RELEASE

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New Fire Rating Means Lower Insurance Costs for Some Businesses

Business owners in one Wake County fire district could soon save money on insurance premiums thanks to an improved rating by the N.C. Department of Insurance Office of State Fire Marshal.

After completing routine inspections, the Northern Wake Fire Department's rating improved from 5 to 3.

"This is an example of the dedication to outstanding service exemplified by members of the Northern Wake Fire Department, and I am proud of their accomplishment," said Nicholas Campasano, director of Wake County Fire Services. "These firefighters are well prepared to protect our residents in the event of an emergency."

The North Carolina Response Rating System's scale ranges from one (highest) to 10 (not recognized as a certified fire department by the state). 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—and therefore can result in lower insurance rates in that district.

This new rating will only affect insurance premiums for commercial customers. Residential insurance reductions stop once the ratings reach a 6. Insurance companies are notified of departments' ratings throughout the year, and they will pass on the savings to customers.

The inspection, which is required by the state on a regular basis, looks for proper staffing levels, sufficient equipment, proper maintenance of equipment, communications capabilities and availability of a water source. State law requires OSFM officials to inspect departments serving districts of 100,000 people or fewer.

Northern Wake joins three other Wake County fire departments with ratings of 3. Wendell, Fairview and Durham Highway have also earned this rating. The new rating goes into effect Sept. 1, 2019.

About Northern Wake Fire Department

Part of Wake County Fire Services, the Northern Wake Fire Department had 189 team members and served a 70-square-mile district in Fiscal Year 2018. The district protected 30,340 residents, 10,689 residential units and more than \$6.3 billion in real property.

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