

## **Mills River Fire District Receives New Rating After Inspection**

North Carolina Insurance Commissioner and State Fire Marshal Jim Long, along with Mills River Fire Chief Rick Livingston, recently announced that the Mills River Fire District completed its routine inspection and received a Class 4 rating, effective Friday, May 1, 2009. 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 inspections look for proper staffing levels, sufficient equipment, proper maintenance of equipment, communications capabilities and availability of water sources.

The Class 4 rating is an improvement over the previous rating of a Class 5. The NCRRS rating system ranges from 1 (highest) to 10 (not recognized as a certified fire department by the state) with most rural departments falling into the Class 9 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 insurance rates in that fire district.

“We are extremely pleased to be able to combine one of the very best insurance ratings in the area with what is already one of the lowest fire tax rates in the area,” said Chief Livingston. “This achievement is due to an outstanding group of firefighters who contributed countless hours to make this happen, along with continued outstanding community support from the residents of our district, and excellent mutual aid support from our surrounding fire departments.” Chief Livingston also stated, “I hope that all the folks in Mills River realize and appreciate what a truly outstanding group of firefighters we have who volunteer their time and efforts for this community.” Only two of Mills River’s firefighters are paid career firefighters.

Livingston said that every property owner in Mills River (both residential and commercial) should notify their insurance company of this change. “It is possible that residential property owners were already receiving the best rate possible, however, commercial property owners should definitely see a significant reduction to their insurance premiums.”

“I’d like to congratulate Chief Livingston for his department’s performance and for the hard work of all the department members,” said Commissioner Long. “The citizens in the Mills River Fire District should rest easy knowing they have a fine group of firefighters protecting them and their property in case of an emergency.”