



MISSISSIPPI STATE RATING BUREAU

P.O. BOX 5231, JACKSON, MISSISSIPPI 39296-5231
6455 WIRTZ ROAD, FLOWOOD, MISSISSIPPI 39232-7801
TELEPHONE (601) 981-2915 • FAX (601) 981-2924

August 11, 2016

Fire Chief Marshall Brown
Farmhaven Fire Grading District
4612 Highway 16 East
Canton, Mississippi 39046

Dear Chief Brown:

PUBLIC FIRE PROTECTION FACILITIES
FARMHAVEN FIRE GRADING DISTRICT
MADISON COUNTY, MISSISSIPPI

Reference is made to the recent survey and grading of the Farmhaven Fire Grading District's fire prevention and fire protection facilities. The purpose of this survey was to gather information needed to determine a fire insurance classification which may be used to develop fire insurance rates. 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. We are pleased to advise that the fire defenses of the Farmhaven Fire Grading District have advanced, and an improved fire insurance classification of Eighth Class has been confirmed effective August 11, 2016.

As you may know, the public fire protection insurance classification number is used as only one of several elements in developing some individual property fire insurance rates. Individual property fire rates are also dependent upon specific construction, occupancy, private protection and exposure from adjacent buildings.

We are pleased to attach a bulletin that is being distributed which outlines the procedure to be followed in changing fire insurance rates on properties in the Farmhaven Fire Grading District based on the new classification.

Fire Chief Marshall Brown
Farmhaven Fire Grading District

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August 11, 2016

Your interest in fire protection and prevention is commended, and we will be happy to be of assistance should you call upon us.

Yours very truly,

A handwritten signature in black ink, appearing to read "Richard Parham". The signature is fluid and cursive, with a large initial "R" and a long, sweeping underline.

Richard Parham
Field Rating Representative
Public Protection

jb

CC: Tom Lariviere
Madison County Fire Coordinator
1633 West Peace Street
Canton, Mississippi 39046

TO ALL INTERESTED AGENTS

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August 11, 2016

A computer printout will be mailed to those who submit a specific request. The effective date of the loss costs will be made retroactive to August 11, 2016.

Following publication of information for class rated properties and rates for specifically rated properties, policies which cover these properties, and which have inception on or after August 11, 2016, may be endorsed from inception to the new rates, while policies having inception prior to August 11, 2016, may be endorsed from August 11, 2016, to expiration on a pro rata basis. In calculating the net rates and premiums for these endorsements, the inception date of the policy or the last endorsed anniversary date determines the rate adjustment, if any, applicable.

Yours very truly,

A handwritten signature in black ink, appearing to read "Joe S. Shumaker", written in a cursive style.

Joe S. Shumaker
Manager

jb



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August 11, 2016

TO ALL INTERESTED AGENTS:

CHANGE IN PUBLIC FIRE PROTECTION
CLASSIFICATION
FARMHAVEN FIRE GRADING DISTRICT
MADISON COUNTY, MISSISSIPPI

We are pleased to advise that effective August 11, 2016, the classification of the Farmhaven Fire Grading District, Madison County, Mississippi, changed from NINTH CLASS to EIGHTH CLASS.

This public protection classification applies to eligible properties (properties having a needed fire flow of 3,500 gallons per minute or less) located within the legal boundaries of this District, within five (5) road miles of the responding fire department serving the District and within 1,000 feet of a standard public fire hydrant. Properties not within 1,000 feet of a standard public hydrant will receive the split classification (8X).

The fire department for this District DOES PROVIDE PRIMARY RESPONSE to residential fires outside its legal boundaries.

To assist you in determining the properties included in the Farmhaven Fire Grading District, we are enclosing a map showing the boundaries of the area.

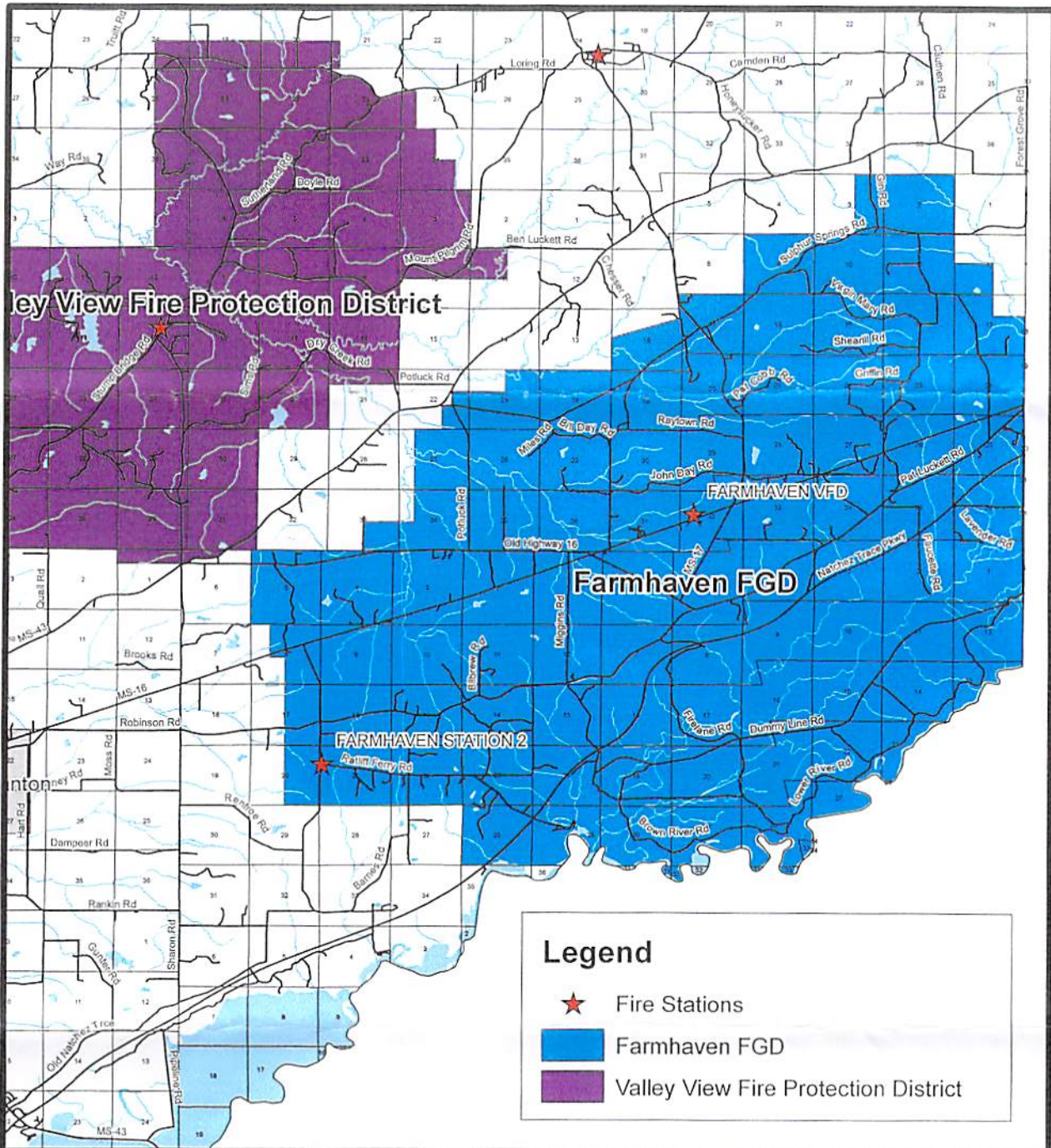
When issuing daily reports and endorsements, you must show location of the property covered to be in the Farmhaven Fire Grading District, Madison County, Mississippi.

Any insurance contracts covering dwellings located in this District may be endorsed from August 11, 2016, on a pro rata basis to take advantage of the current fire premiums indicated in our Mississippi Dwelling Manual.

Comprehensive Dwelling Policies and Homeowners Policies also may be endorsed on a pro rata basis to take advantage of applicable rates or premiums.

It will be necessary that we survey or resurvey and publish or republish loss costs for specifically rated mercantile and special class risks affected by this change in classification. If you have a specific mercantile or special risk that you feel is affected by this classification change, please advise our Rating Department so we will be able to schedule a survey by our district representative. Properties that have a needed fire flow greater than 3,500 gallons per minute require an individual property fire protection classification.

(OVER)



FARMHAVEN F.G.D. MADISON COUNTY

MISSISSIPPI STATE RATING BUREAU
PO BOX 5231
JACKSON, MISSISSIPPI 39296

PUBLISHED AUGUST 2016

