



# 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

May 28, 2020

Fire Chief Henry Davis  
Gluckstadt Fire Department  
639 Yandell Road  
Canton, Mississippi 39046

Dear Chief Davis:

PUBLIC FIRE PROTECTION FACILITIES  
SOUTH MADISON COUNTY FIRE  
PROTECTION DISTRICT  
MADISON COUNTY, MISSISSIPPI

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Reference is made to the recent survey and grading of the South Madison County Fire Protection 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 South Madison County Fire Protection District have advanced, and an improved fire insurance classification of Fifth Class has been confirmed effective May 26, 2020.

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 South Madison County Fire Protection District based on the new classification.

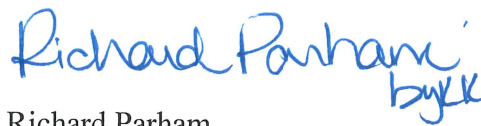
Fire Chief Henry Davis  
Gluckstadt Fire Department

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May 28, 2020

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,



Richard Parham  
Field Rating Representative  
Public Protection

kk

CC: Mr. Minor Norman  
Madison County Fire Coordinator  
1633 West Peace Street  
Canton, Mississippi 39046

Mr. Nolan Williamson  
Bear Creek Water Association  
301 Distribution Drive  
Madison, Mississippi 09110



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May 28, 2020

TO ALL INTERESTED AGENTS:

CHANGE IN PUBLIC FIRE PROTECTION  
CLASSIFICATION  
SOUTH MADISON COUNTY FIRE  
PROTECTION DISTRICT  
MADISON COUNTY, MISSISSIPPI

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We are pleased to advise that effective May 26, 2020, the classification of the South Madison County Fire Protection District, Madison County, Mississippi, changed from SIXTH CLASS to FIFTH 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 (5X).

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 South Madison County Fire Protection 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 South Madison County Fire Protection District, Madison County, Mississippi.

Any insurance contracts covering dwellings located in this District may be endorsed from May 26, 2020, 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.

(OVER)

TO ALL INTERESTED AGENTS:

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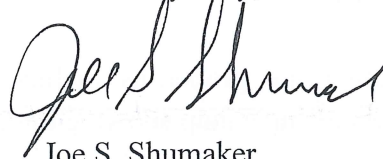
May 28, 2020

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.

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 May 26, 2020.

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 May 26, 2020, may be endorsed from inception to the new rates, while policies having inception prior to May 26, 2020, may be endorsed from May 26, 2020, 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". The signature is fluid and cursive, written over a light blue circular stamp or watermark.

Joe S. Shumaker  
Manager

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