



MADISON COUNTY BOARD OF SUPERVISORS
Department of Fire Services

1633 W. Peace Street
P. O. Box 608
Canton, Mississippi 39046
Phone: 601-859-4188 Desk: 601-855-5511 Fax: 601-859-4743
email: minor.norman@madison-co.com

August 28, 2024

Dear Supervisors,

I would like you to recognize and congratulate South Madison County Fire Protection District for achieving a Fourth-Class Fire Rating from the Mississippi State Rating Bureau on August 1, 2024. This Fourth-Class Fire Rating will help lower the cost of fire insurance for commercial businesses and homeowners. Fire Chief Henry Davis, his team of dedicated firefighters and their Board of Commissioners have achieved this in just four years after becoming a Fifth-Class Fire Rating. The lower the number of the Class rating, the better the rating. Ridgeland Fire Department is the only other Fourth-Class rating in Madison County.

To get this Fourth-Class Rating, you must also have a great water system that can support the commercial and residential growth that this Fire District has been experiencing in the last several years. Because of this, I would like you to also recognize and thank Bear Creek Water Association for stepping up to meet the needs and challenges with the rapid growth of this Fire District. General Manager Nolan Williamson along with the employees of Bear Creek Water Association worked very hard to meet this great demand for having enough stored water and the system to distribute it where needed to meet the State Rating Bureau's requirements.

Respectfully,

Minor Norman
Fire Coordinator



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 1, 2024

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

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 are now eligible for FOURTH Class effective July 22, 2024.

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.

Chief Henry Davis
Gluckstadt Fire Department

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August 1, 2024

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

Sincerely,

A handwritten signature in cursive script, appearing to read "Stephen Applewhite".

Stephen Applewhite
Field Rating Representative
Public Protection

tb

cc: Mr. Minor Norman
Fire Coordinator
1633 West Peace Street
Canton, Mississippi 39046



MISSISSIPPI STATE RATING BUREAU

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August 1, 2024

TO ALL INTERESTED AGENTS:

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

We are pleased to advise that effective July 22, 2024, the classification of the South Madison County Fire Protection District, Madison County, Mississippi, changed from FIFTH CLASS to FOURTH 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 (4X).

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 July 22, 2024, 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.

TO ALL INTERESTED AGENTS


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August 1, 2024

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 July 22, 2024.

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 July 22, 2024, may be endorsed from inception to the new rates, while policies having inception prior to July 22, 2024, may be endorsed from July 22, 2024, 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.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tony Parker', written in a cursive style.

Tony Parker
Assistant Manager

tb

Legend



Fire Stations



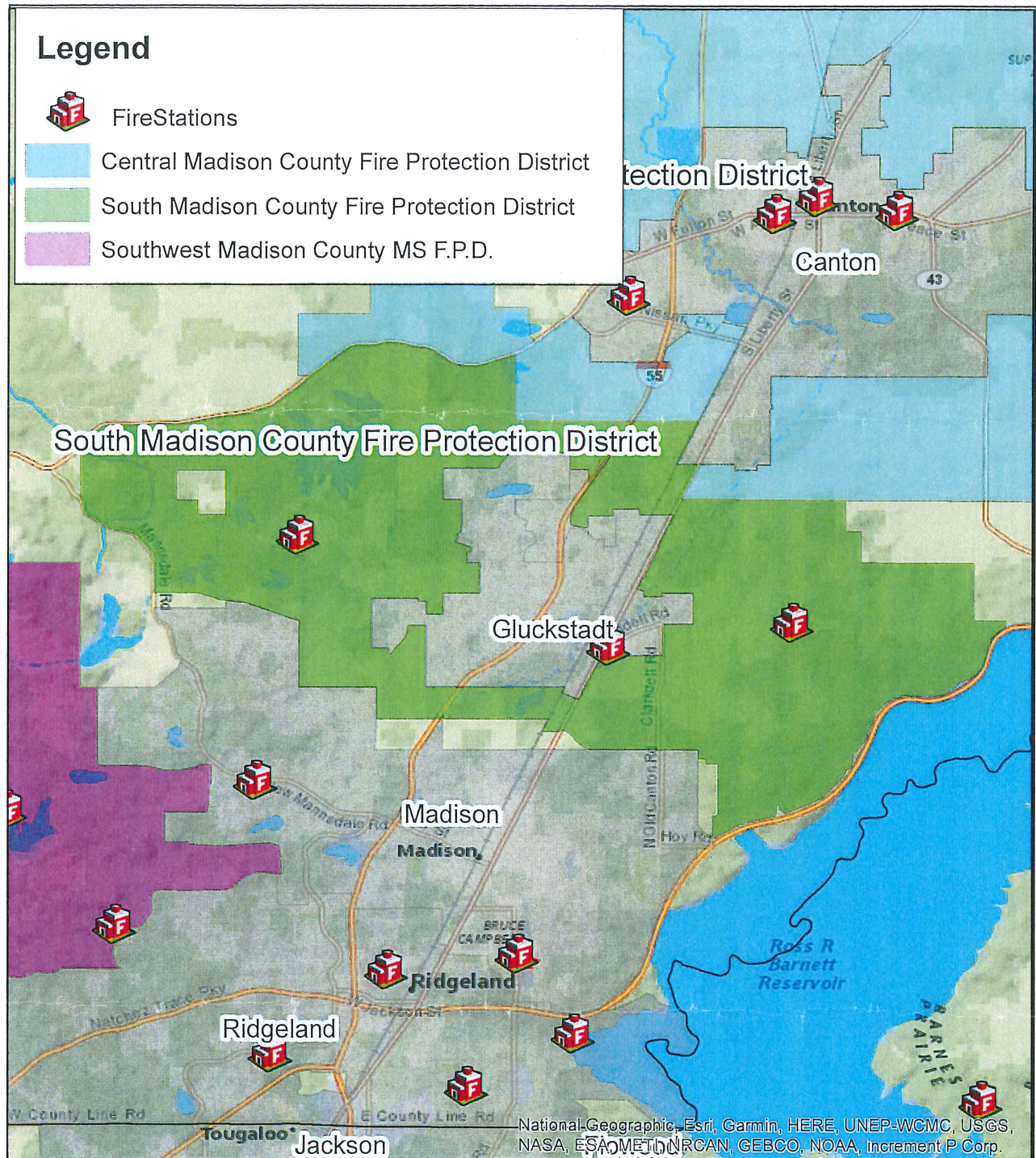
Central Madison County Fire Protection District



South Madison County Fire Protection District



Southwest Madison County MS F.P.D.



SOUTH MADISON COUNTY FIRE PROTECTION DISTRICT MADISON COUNTY

MISSISSIPPI STATE RATING BUREAU
PO BOX 5231
JACKSON, MISSISSIPPI 39296

