



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

April 26, 2018

Mr. Darrell Wilson
Neshoba County Fire Coordinator
911 Chestnut Street
Philadelphia, Mississippi 39350

Dear Mr. Wilson:

PUBLIC FIRE PROTECTION FACILITIES
LONGINO CENTRAL FIRE PROTECTION
DISTRICT
NESHOPA COUNTY, MISSISSIPPI

Reference is made to the recent survey and grading of the Longino Central 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 Longino Central Fire Protection District have advanced, and a fire insurance classification of Ninth Class has been confirmed effective April 23, 2018.

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 Longino Central Fire Protection District based on the new classification.

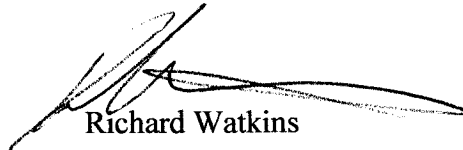
Mr. Darrell Wilson
Neshoba County Fire Coordinator

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April 26, 2018

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 black ink, appearing to read 'Richard Watkins', with a long horizontal flourish extending to the right.

Richard Watkins
Field Rating Representative
Public Protection

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TO ALL INTERESTED AGENTS:

CHANGE IN PUBLIC FIRE PROTECTION
CLASSIFICATION
LONGINO CENTRAL FIRE PROTECTION
DISTRICT
NESHOPA COUNTY, MISSISSIPPI

We are pleased to advise that effective April 23, 2018, the classification of the Longino Central Fire Protection District, Neshoba County, Mississippi, is now eligible for NINTH CLASS.

This public protection classification applies to eligible properties located within the legal boundaries of this District, within five (5) road miles of the responding fire department serving the District.

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 Longino Central 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 Longino Central Fire Protection District, Neshoba County, Mississippi.

Any insurance contracts covering dwellings located in this District may be endorsed from April 23, 2018, 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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April 26, 2018

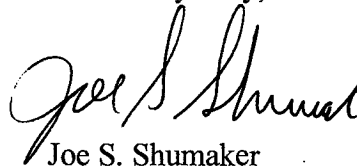
It will be necessary that we survey or resurvey and publish or republish loss costs for specifically rated mercantile and special class risks affected by this change in classification. If you have a specific mercantile or special risk that you feel is affected by this classification change, please advise our Rating Department so we will be able to schedule a survey by our district representative.

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 April 23, 2018.

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 April 23, 2018, may be endorsed from inception to the new rates, while policies having inception prior to April 23, 2018, may be endorsed from April 23, 2018, 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.

Please remove Longino-Central Volunteer Fire Department from your Tenth Class Certified Fire Department List as it is now included in the Longino Central Fire Protection District.

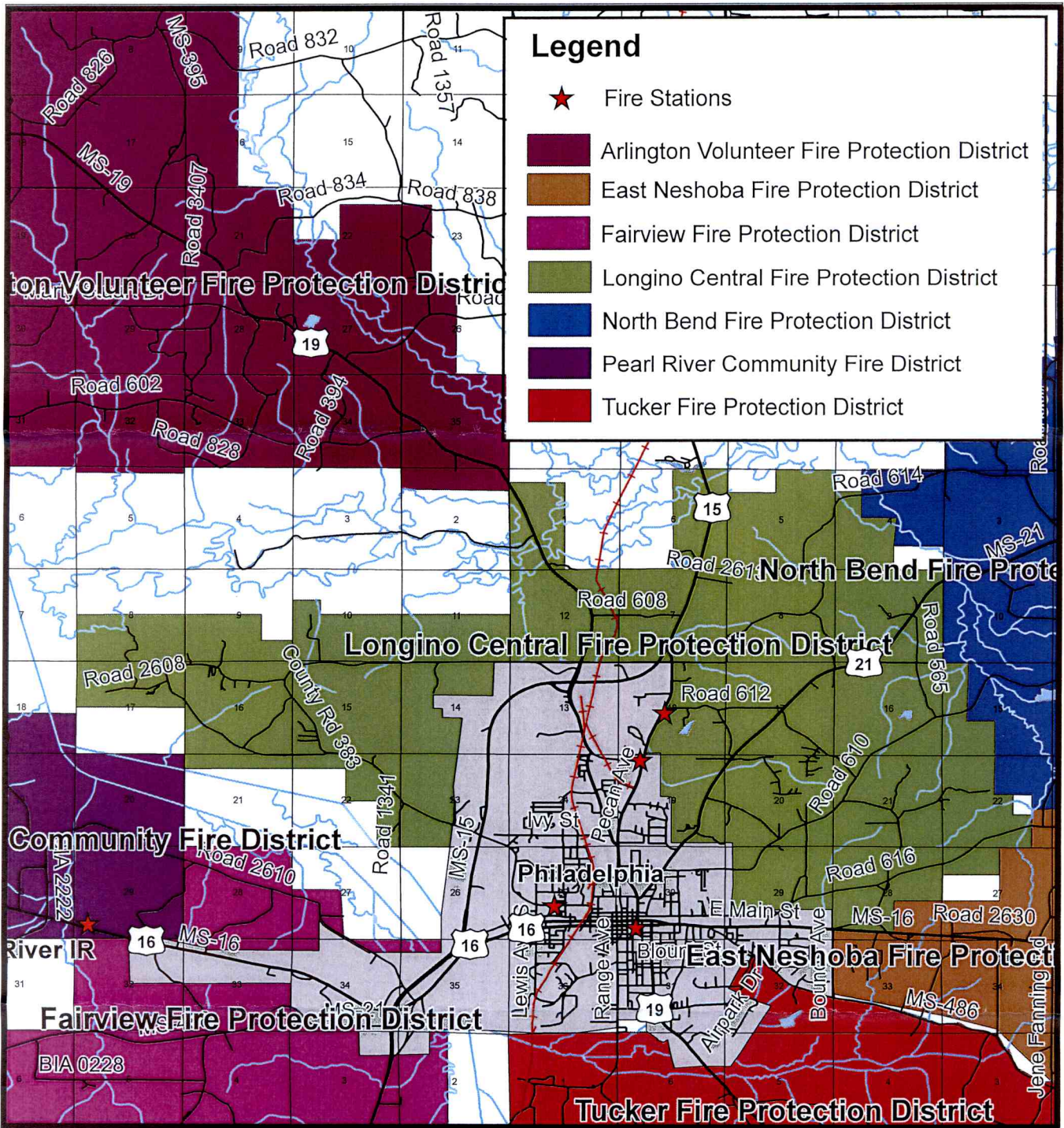
Yours very truly,



Joe S. Shumaker

Manager

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LONGINO CENTRAL FIRE PROTECTION DISTRICT NESHOBA COUNTY



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PO BOX 5231
JACKSON, MISSISSIPPI 39296

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