



MISSISSIPPI STATE RATING BUREAU

6455 Wirtz Road, Flowood, Mississippi 39232-7801
Telephone: (601) 981-2929 • Fax: (601) 981-2924
www.msratingbureau.com

February 1, 2026

Mr. Earl Etheridge
Jackson County Fire Coordinator
600 Convent Avenue
Pascagoula, MS 39567

Dear Mr. Etheridge:

PUBLIC FIRE PROTECTION FACILITIES
NORTHEAST JACKSON COUNTY FIRE
GRADING DISTRICT
JACKSON COUNTY, MISSISSIPPI

Reference is made to the recent survey and grading of the Northeast Jackson County 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 District are now eligible for Sixth Class effective February 1, 2026.

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 Northeast Jackson County Fire Grading District based on the new classification.

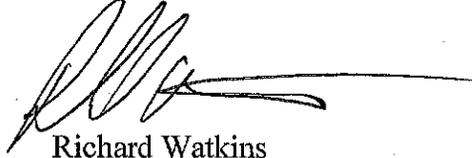
Mr. Earl Etheridge
Jackson County Fire Coordinator

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February 1, 2026

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
Public Protection Representative

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TO ALL INTERESTED AGENTS:

CHANGE IN PUBLIC FIRE PROTECTION
CLASSIFICATION
NORTHEAST JACKSON COUNTY F. G. D.
JACKSON COUNTY, MISSISSIPPI

We are pleased to advise that effective February 1, 2026, the classification of the NORTHEAST JACKSON COUNTY F. G. D., Jackson County, Mississippi, changed from CLASS 7 to CLASS 6.

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. The District meets the requirements for an alternate water supply; therefore, hydrant distance is waived. The split class does not apply.

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 NORTHEAST JACKSON COUNTY F. G. D., we are enclosing a map showing the boundaries of the area.

Please note that this District has an alternate water supply; therefore, the standard hydrant distance is waived.

When issuing daily reports and endorsements, you must show the location of the property covered to be in the NORTHEAST JACKSON COUNTY F. G. D., Jackson County, Mississippi.

Any insurance contracts covering dwellings located in the District may be endorsed from February 1, 2026, 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.

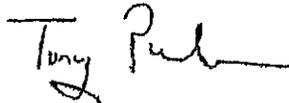
February 1, 2026

It will be necessary that we survey or resurvey and publish or republish Loss Costs for specifically rated mercantile or special class properties which were brought inside the District by this action. If you have a specific mercantile or special risk that you feel is affected by this expansion, please advise our Rating Department so we will be able to schedule a survey by our District Representative during his next trip to this area. Properties that have a needed fire flow greater than 3,500 gallons per minute require an individual property fire insurance 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 February 1, 2026.

Following publication of information for class rated properties and Loss Costs for specifically rated properties, policies which cover these properties, and which have inception on or after February 1, 2026, may be endorsed from inception to the new rate, while policies having inception prior to February 1, 2026, may be endorsed from February 1, 2026, to expiration on a pro rata basis. In calculating the new 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.

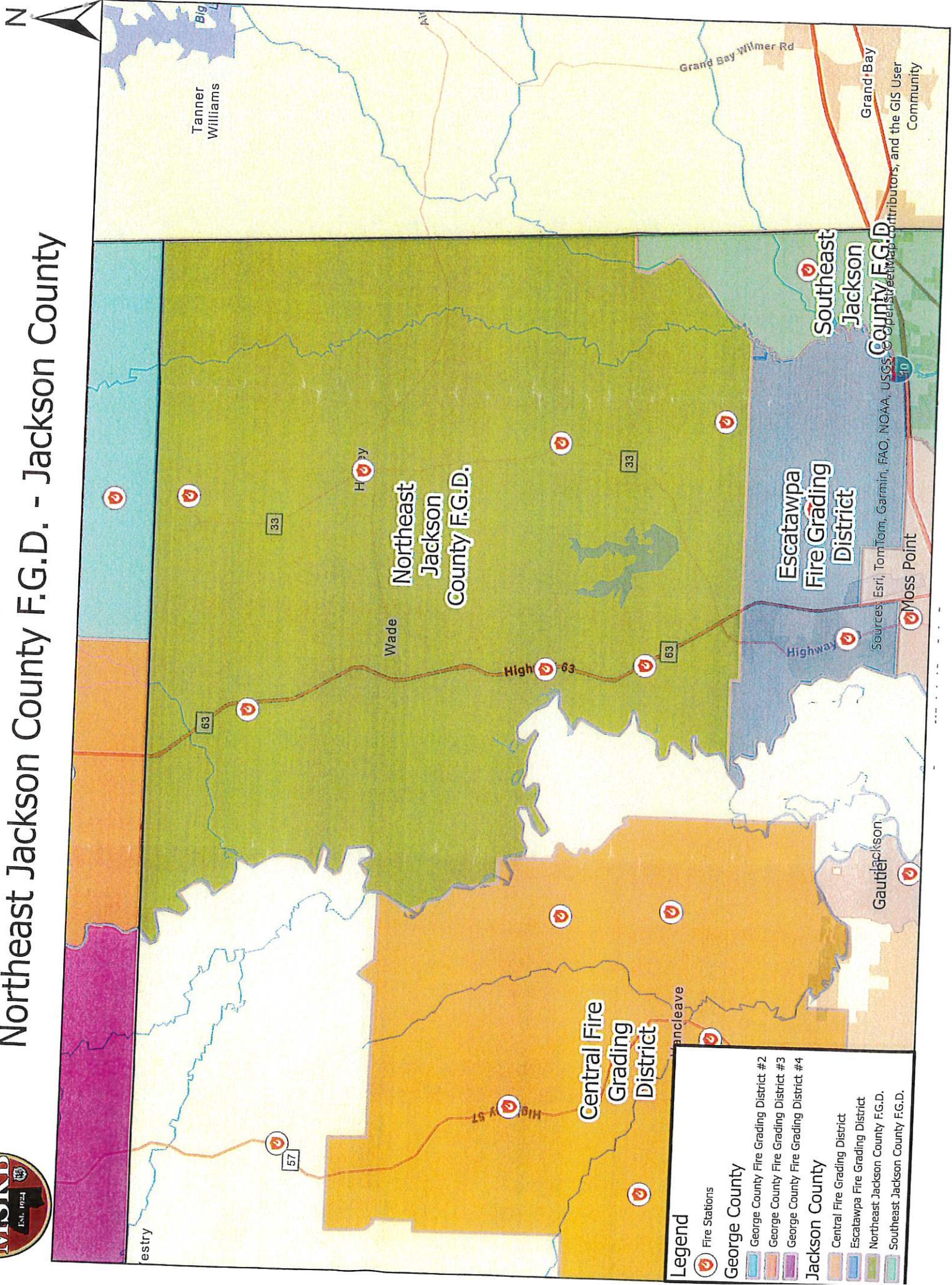
Sincerely,

A handwritten signature in black ink, appearing to read "Tony Parker". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Tony Parker
Assistant Manager



Northeast Jackson County F.G.D. - Jackson County



Legend

- Fire Stations
- George County
 - George County Fire Grading District #2
 - George County Fire Grading District #3
 - George County Fire Grading District #4
- Jackson County
 - Central Fire Grading District
 - Escatawpa Fire Grading District
 - Northeast Jackson County F.G.D.
 - Southeast Jackson County F.G.D.

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, and the GIS User Community