

MISSISSIPPI STATE RATING BUREAU

Additional Requirements for Grading Class Eight or Better

To be eligible for fire insurance grading of Class Eight or better, the area for consideration must meet the following additional requirements:

1. The Fire Department must have a fire apparatus that has a permanently mounted pump with a rated capacity of 750 gpm or more at 150 psi and a water tank in accordance with the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus*, "Pumper Fire Apparatus" in each credited station.
 - [Minimum Apparatus Equipment Requirements for Class 8 or Better](#)
2. Personnel minimum requirements:
 - a. A minimum of 4 firefighters responding to all reported first-alarm structure fires. The chief officer may be 1 of the 4 responding firefighters. Due to local circumstances and work schedules of the firefighters it might be necessary to increase the overall size of the department in order to meet staffing needs and availability and apparatus deployment.
 - b. Each credited firefighter must, while on the fireground, have available a protective clothing ensemble in accordance with the general criteria of NFPA 1001, Standard for Fire Fighter Professional Qualifications.
3. A training program for all firefighters should be commensurate with the fire potential in the protected area in order to permit the effective and efficient handling of fires. A uniform training program should include the study and development of modern practices through a comprehensive schedule of regular classes and drills, including reviews of the department's standard operational procedures. If possible, members should take advantage of local training sponsored by the State Fire Academy. For additional information on this respect contact Mr. Reggie Bell, Director, State Fire Academy, #1 Fire Academy USA, Jackson, Mississippi 39208.
 - [Example Training Summary](#)
4. Generally, the running distance from a fire station should not exceed 1.5 road miles for built-up commercial areas and 2 road miles for built-up residential areas (up to 4 road miles for scattered residential areas.) Any property over 5 road miles from the responding station is considered Protection Class 10.
5. One or both of the following:

- a. A water system capable of delivering 250 gpm or more for a period of 2 hours plus consumption at the maximum daily rate at a fire location.
 - i. The system should have at least 25,000 gallons of elevated storage.
 - ii. The system should have a well supply capable of maintaining the tank full during periods of peak maximum domestic consumption.
 - iii. The system should consist of 6-inch and larger mains (4-inch recognized but not recommended.)
 - iv. The system should have properly located standard public fire hydrants within 1000 feet automobile travel distance from all structures both commercial and residential. A standard public fire hydrant may briefly be described as a frost-proof hydrant having at least 2-2-1/2 inch outlets served by a fire main 6-inches or larger in size and capable of delivering not less than 250 gallons per minute at a residual pressure of 20 pounds per square inch at the hydrant inlet.
- b. Fire department supply capable of delivering 250 gpm or more for a period of 1 hour at a fire location beginning within 5 minutes of arrival of the first-due engine.

- [Information on Performing Water Shuttles](#)

6. Records should indicate date, time, and location of structure fires; the number of responding members; meetings; training sessions; and maintenance of apparatus and equipment. A roster of fire department members should be kept up to date for active members.
7. To improve fire protection it is highly desirable that a modern fire prevention code be strictly enforced by the governing body, in tandem with codes of the same family and edition controlling building construction, electrical, and gas installations. Complete records of the enforcement procedure would be needed.

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