

MISSISSIPPI STATE RATING BUREAU

Additional Requirements for Grading Class Nine

To be eligible for fire insurance grading of Class Nine, 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 250gpm or more at 150 psi and a permanently mounted water tank of at least 200 gallons in accordance with the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus*, “Initial Attack Fire Apparatus” in each responding station.
 - [Minimum Apparatus Equipment Requirements for Class 9](#)
2. a. A minimum of 4 firefighters responding to all reported first-alarm structure fires. (See NFPA 1720, *Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations and Special Operations by Volunteer Fire Departments*.) The chief officer may be 1 of the 4 responding firefighters.

b. Each credited firefighter must, while on the fire ground, have available a protective clothing ensemble in accordance with the general criteria of NFPA 1001, *Standard for Fire Fighter Professional Qualifications*.
3. The ability to deliver a minimum of 500 gallons of water to all reported first-alarm structure fires.
4. 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

If the fire protection area does not have the facilities outlined in items 1, 2, 3 and 4 in addition to the minimum requirements for grading outlined on the previous page, a Protection Class 10 will apply. Any property over 5 road miles from the responding station is considered Protection Class 10.

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