



MISSISSIPPI STATE RATING BUREAU

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JACKSON, MISSISSIPPI 39296-5231

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December 10, 2009

TO ALL INTERESTED AGENTS:

CHANGE IN PUBLIC FIRE PROTECTION
CLASSIFICATION
CITY OF BILOXI
HARRISON COUNTY, MISSISSIPPI

We are pleased to advise that effective December 8, 2009, the classification of the City of Biloxi, Harrison County, Mississippi, changed from **FIFTH CLASS** to **FOURTH CLASS**.

This public protection classification applies to eligible properties located within the legal boundaries of this city.

The fire department for this city **DOES NOT RESPOND** to residential fires outside its legal boundaries.

When issuing daily reports and endorsements, you must show location of the property covered to be in the City of Biloxi, Harrison County, Mississippi.

Any insurance contracts covering dwellings located in this city may be endorsed from December 8, 2009, on a pro rata basis to take advantage of fire premiums indicated in the "Fourth Class Premium and Rate Table," on Page 9 of our Mississippi Dwelling Manual.

Comprehensive Dwelling Policies and Homeowners Policies also may be endorsed on a pro rata basis to take advantage of applicable Fourth Class 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.

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 December 8, 2009.

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TO ALL INTERESTED AGENTS

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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 December 8, 2009, may be endorsed from inception to the new rates, while policies having inception prior to December 8, 2009, may be endorsed from December 8, 2009, 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.

Yours very truly,


Scott Jerome
Assistant Manager

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