



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



December 2, 2020

The Honorable Andrew Gilich
City of Biloxi
Post Office Box 429
Biloxi, Mississippi 39350

Dear Mayor Gilich:

PUBLIC FIRE PROTECTION FACILITIES
CITY OF BILOXI
HARRISON COUNTY, MISSISSIPPI

Reference is made to the recent survey and grading of the City of Biloxi'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 City of Biloxi have advanced, and an improved fire insurance classification of Second Class has been confirmed effective December 1, 2020.

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 City of Biloxi based on the new classification.

The Honorable Andrew Gilich
City of Biloxi

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December 2, 2020

Your interest in fire protection and prevention is commended, and we will be happy to be of assistance should you call upon us.

Sincerely,



Richard Watkins
Field Rating Representative
Public Protection

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CC: Fire Chief Joe Boney
Biloxi Fire Department
Post Office Box 68
Biloxi, Mississippi 39350



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TO ALL INTERESTED AGENTS:

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

We are pleased to advise that effective December 1, 2020, the classification of the City of Biloxi, Harrison County, Mississippi, changed from THIRD CLASS to SECOND CLASS.

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 City, within five (5) road miles of the responding fire department serving the City and within 1,000 feet of a standard public fire hydrant. Properties not within 1,000 feet of a standard public hydrant will receive the split classification (2X).

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 1, 2020, 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.

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. Properties that have a needed fire flow greater than 3,500 gallons per minute require an individual property fire protection classification.

TO ALL INTERESTED AGENTS

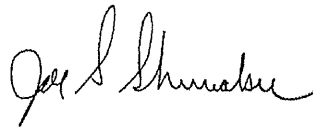
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December 2, 2020

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 1, 2020.

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 1, 2020, may be endorsed from inception to the new rates, while policies having inception prior to December 1, 2020, may be endorsed from December 1, 2020, 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,

A handwritten signature in cursive script, appearing to read "Joe S. Shumaker".

Joe S. Shumaker
Manager

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