



# MISSISSIPPI STATE RATING BUREAU

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July 26, 2017

TO ALL INTERESTED AGENTS:

CHANGE IN PUBLIC FIRE PROTECTION  
CLASSIFICATION  
CITY OF HORN LAKE  
DESOTO COUNTY, MISSISSIPPI

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We are pleased to advise that effective July 24, 2017, the classification of the City of Horn Lake, Desoto County, Mississippi, changed from SIXTH CLASS to FOURTH 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 (4X).

The fire department for this city responds to residential fires outside its legal boundaries, to assist other fire departments upon request for MUTUAL AID ONLY.

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

Any insurance contracts covering dwellings located in this city may be endorsed from July 24, 2017, 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.

(OVER)

TO ALL INTERESTED AGENTS

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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 July 24, 2017.

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 July 24, 2017, may be endorsed from inception to the new rates, while policies having inception prior to July 24, 2017, may be endorsed from July 24, 2017, 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,



Joe Shumaker  
Manager

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