



## MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
www.mid.ms.gov

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474

**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**MARK HAIRE**  
Deputy Commissioner of Insurance

**RICKY DAVIS**  
State Chief Deputy Fire Marshal

### BULLETIN NO. 2015-1 MISSISSIPPI DEPARTMENT OF INSURANCE

#### FIRE DAMAGE REGISTRY REPORTING FOR INSURANCE COMPANIES

February 11, 2015

Miss. Code Ann. § 45-11-2 (Rev. 2011), Registry of Fire Damage, directs the State Fire Marshal to establish a registry of fire damage in all instances of fires causing Ten Thousand Dollars (\$10,000.00) or more in property damage or in which there is an injury to a person or loss of life. All insurance companies doing business in this state and all public agencies are required by law to supply information to the Registry.


The purposes of the Registry are to:

1. Provide data for comparative analysis between actual loss vs. estimated loss as reported by MS fire departments,
2. Provide accurate and timely data to assist in the analysis of rate filing,
3. Prevent future losses by identifying high loss areas,
4. Justify support and continued state funding to local jurisdictions for the enhancement and development of fire protection services.

Beginning May 1, 2015, all insurance companies doing business in the state of Mississippi shall complete and submit electronically the Fire Loss Registry Form for Insurance Companies at the following link (<https://www.mid.ms.gov/FDR/>) for fires that meet the statutory reporting requirement above. However, companies have the option to begin using this electronic reporting format immediately. Reports will be submitted on an as-occurring basis and each report should be submitted no later than forty-five days after the event. The report form is accessible via the Main Fire Marshal Page at the MID website.

This Bulletin repeals MID Bulletin 1-1-92 and the monthly reporting requirement.

Questions should be directed to the State Fire Marshal at (601) 359-1061.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE