



MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

RICKY DAVIS
State Chief Deputy Fire Marshal

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

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ADOPTION OF FORTIFIED™ STANDARD August 2, 2024

The Mississippi Insurance Department (“MID”) is issuing this Bulletin to provide guidance, to property and casualty insurance companies that write homeowners’ or dwelling coverage in the six Coastal Counties regarding the adoption of the FORTIFIED™ standard as the building standard under the Comprehensive Hurricane Damage Mitigation Program.

The MID is responsible for establishing and administering the Comprehensive Hurricane Damage Mitigation Program, (“Program”), a program designed to provide a comprehensive and coordinated approach for hurricane damage mitigation which includes financial grants to homeowners in Mississippi as provided in *Miss. Code Ann. § 83-1-191(1)(c)*. Section 83-1-191(1) states that the implementation of this Program would be subject to appropriation by the Legislature. Appropriation for this Program was provided in House Bill 1705, 2024 Legislative Session.

As part of the implementation of the Program, MID is adopting the IBHS FORTIFIED™ standard as the building standard that will be recognized under the Program. Insurers and homeowners/grant recipients should be aware that building to this standard will be required under this Program.

If there are any questions concerning this Bulletin, please contact the Department at (601) 359-3569.



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