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*Department of Public Safety*

**Division of Fire Safety**

Berlin Administrative Office  
1311 US Route 302 – Berlin – Suite 600  
Barre, VT 05641  
Firesafety.vermont.gov

(phone) (802)479-7561  
(fax) (802) 479-7562

TO: Insurance Company Representatives

FROM: Robert Sponable, Deputy Director, Vermont Department of Public Safety

DATE: October 20, 2020

**RE: Reporting of Fire Loss for 2019 by Insurance Companies**

Each year the office of the State Fire Marshal prepares a report that gathers data on fire incidents and uses that data to plan for improved public safety for the people of Vermont. The report also contains information on code enforcement, fire service training, public education, hazardous materials and fire investigation activities.

One category of data that is tracked in the Report of the Fire Marshal is the dollar loss from structure fires. Each year fire loss reported by fire departments are over \$20 million. Information from insurance companies is a more accurate assessment of property loss from structure fires in Vermont.

This year we are again requiring that all insurance companies, providing fire insurance in Vermont, report to our office certain information on fire loss claims pursuant to 20 V.S.A. § 2688 for the **2019 calendar year**. The information must be received by January 31, 2021.

**The following information must be reported:**

- The number of claims paid for structure fire loss broken down by commercial and residential policies,
- The total amount paid for commercial building and contents loss due to structure fire,
- The total amount for residential building, accessory building and contents loss (classification A, B & C) due to structure fire.

**The following information requested:**

- A list of all company's or association that are being reported for.
- Full contact information from person sending the report
- If a company is sold that you reported for last year provide the company information that purchased.
- If a company that you reported for last year no longer exists, state that in your report.
- When e-mailing your report do not send a mailed copy, a reply will be sent confirming received e-mailed report.

**20 V.S.A. § 2688 Report of Fire Insurance Company**

When required by the commissioner (of Public Safety), a fire insurance company or association transacting business in this state shall report to such commissioner, after the adjustment of a loss, the amount of all policies issued by such company or association on the property destroyed or damaged, the amount paid or payable on such loss, and such other information relating to the matter as the commissioner may require.

For this request a structure fire is considered a fire inside a structure, whether it involves the structure or not, or any fire under or touching a structure that involves the structure. A structure is considered, but not limited to, buildings, open platforms, bridges, and roof assemblies over open areas, tents, fences, air-supported structures and grandstands.





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This information will be very valuable to members of the fire service, government officials, the insurance industry and the general public. This information will not be published separately by insurance company, but will be used together to evaluate fire loss and trends.

To submit your fire loss data electronically or for additional information please contact [Bridgette.Hutchinson@vermont.gov](mailto:Bridgette.Hutchinson@vermont.gov). If your company did not have any fire loss data for 2019 you are required to report there was no loss.

Thank you for your cooperation in regards to this request. Copies of previous reports of the fire marshal are available at <https://firesafety.vermont.gov/fireservice/fireincident> Information regarding fire loss reported by insurance companies appears in the 2019 Report of the Fire Marshal.

**VERMONT FIRE LOSS  
 INSURANCE COMPANIES REPORTING FORM**

- Report each company on a separate form
- Please feel free to copy and paste this form into another document or email
- If your company did not have any fire loss data for 2019 you are required to report there was no loss

COMPANY REPORTING FOR		CONTACT INFORMATION		
<b>NAIC#</b>	<b>Name:</b>			
	<b>Address:</b>			
<b>Name:</b>	<b>City:</b>	<b>State:</b>	<b>Zip:</b>	
	<b>Phone:</b>			
	<b>E-Mail:</b>			
<b>CLAIM COUNTS AND DOLLARS PAID FOR <u>CALENDAR YEAR 2019</u></b>				
<b>Number of Claims Paid for Structure Fire Loss (RESIDENTIAL)</b>				
<b>Number of Claims Paid for Structure Fire Loss (COMMERCIAL)</b>				
<b>Total Amount Paid for Residential Building, Accessory Building and contents Loss due to Structure Fire</b>		\$		
<b>Total Amount Paid for Commercial Building, Accessory Building and contents Loss due to Structure Fire</b>		\$		

