

How to fill out 78-011 — Power of Attorney for Insurance Company to Transfer Total Loss Vehicle

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Mississippi · written against 78-011 (Rev 09/22), issued under the vehicle's owner or owners, appointing the insurer as attorney-in-fact

/forms/mississippi/78-011-poa-insurance-total-loss/

The page an adjuster sends after a total loss: you appoint the insurance company as your attorney-in-fact for transferring ownership, applying for title, or applying for registration on the one wrecked vehicle, with full authority to sign on my (our) behalf all papers and documents. It exists so the claim can close without chasing you for every later signature - and its footnote carries a genuinely unusual rule about electronic signatures.

This sheet is not the form. Download the blank 78-011 from the Mississippi Department of Revenue, Motor Vehicle Services at <https://www.dor.ms.gov/sites/default/files/tax-forms/motor-vehicle/MS%2520POA%2520-%2520Fillable%2520-%2520Rev%25209.22.22.pdf> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	YOU	The insurer, named as your attorney	The company's name into the appointment line, its name again with the date of total loss in the boxes beneath. Watch out: The date of total loss comes from the claim, not from memory - it is the date the salvage machinery reads from.
2	YOU	The purpose ticks, no more than needed	Tick transferring ownership and making application for title; leave registration unless the claim genuinely requires it. Watch out: A power of attorney is measured by its ticks. Grant the two the settlement needs and keep the third.
3	YOU	The vehicle line	Year, make and the full identification number of the totalled unit. Watch out: Fill it yourself before signing - an open vehicle line on a signed power is the one blank on this page worth being paranoid about.
4	YOU	Every owner, every lane	Printed name, signature and date for each owner the certificate carries. Watch out: A co-owned car needs the co-owner's lane completed too, and the insurer will bounce the packet otherwise - their seventy-two-hour clock makes them fussy, not lenient.
5	OTHER	Notary, unless the insurer goes electronic	On paper, the notary seals, dates and signs with commission expiry. Electronically, the footnote waives it - for insurance company submissions only. Watch out: If an adjuster tells you no notary is needed, that is true of their channel, not of a paper form in your envelope. When in doubt, swear it.

What gets this one rejected

- A wet signature with no notary. On paper, the block at the foot is mandatory - the electronic exemption belongs to the insurer's e-submission channel, not to a scanned pen stroke.
- One owner signing for two. The lanes repeat three times because every owner on the certificate signs; a jointly titled wreck needs both names, joined however the title joins them.
- A blank date of total loss. The bracketed instruction makes the insurer's boxes part of the appointment - a power against an undated loss is a power against nothing in particular.
- Purposes left unticked. The insurer can only do what the ticked lines grant; an appointment with no purpose selected authorises a name and nothing else.
- Signing it before the settlement is agreed. This power lets the company move the title; the moment to grant that is when the cheque amount is settled, not when the adjuster first calls.

☒ Amber is what you write ☐ Grey is a block somebody else completes The completed example follows overleaf.

Read off 78-011 (Rev 09/22) and the Mississippi Department of Revenue, Motor Vehicle Services's own pages, current as of 2026-08-23. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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Form 78-011 (Rev. 09/22)

MISSISSIPPI DEPARTMENT OF REVENUE

Motor Vehicle Services

P.O. Box 1383

Jackson, MS 39215-1383

Reset Form

Print Form

POWER OF ATTORNEY FOR INSURANCE COMPANY TO TRANSFER TOTAL LOSS VEHICLE

1 I (we) hereby appoint, Yazoo Basin Mutual Insurance Company as my (our) attorney-in-fact for the
(If insurance company involving total loss, complete boxes immediately below.)

Insurance Company Name	Date of Total Loss
<u>Yazoo Basin Mutual Insurance Company</u>	<u>07/28/2026</u>

purpose of:

- 3
- ☒ Transferring ownership for the following described unit:
 - ☒ Making application for title for the following described unit:
 - ☐ Making application for registration for the following described unit:

Year (YYYY)	Make	Identification Number
<u>2011</u>	<u>Ford</u>	<u>1 F A H P 3 F N 4 B W 1 5 2 8 7 3</u>

4 with the full authority to sign on my (our) behalf all papers and documents and to do all that is necessary to this appointment.

5

Signature	Owner's Printed Name	
	<u>Harmon T. Leflore</u>	
	Owner's Signature*	Date (MM/DD/YYYY)
	<u>Harmon Leflore</u>	<u>08/08/2026</u>
	Owner's Printed Name	
Signature	Owner's Signature*	
	Date (MM/DD/YYYY)	
	Owner's Printed Name	
Signature	Owner's Signature*	
	Date (MM/DD/YYYY)	
	Owner's Printed Name	

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Notary Information	Embosser or black ink rubber stamp seal*		
	Subscribed and sworn before me, this		
	day of year		
	State	County	My Commission Expires (MM/DD/YYYY)
	<u>Mississippi</u>	<u>Rankin</u>	<u>11/30/2028</u>
	Notary Public Signature		
Notary Public Name (Typed or Printed)			

* Electronic signature is permissible ONLY for Insurance Company submissions to the Mississippi Department of Revenue related to a total loss vehicle. Notarization is not required if signing electronically.