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**MISSISSIPPI DEPARTMENT OF INSURANCE**  
**Bulletin 2006-2**  
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It has come to the attention of the Commissioner of Insurance ("Commissioner") that some insurance company representatives may be making statements to claimants that discourage those claimants from mediating their Hurricane Katrina claim disputes pursuant to the Mississippi Department of Insurance ("Department") Hurricane Katrina Mediation Program. Consequently, it is hereby directed that insurance companies and their representatives shall refrain from any activity designed to discourage Hurricane Katrina claimants from pursuing mediation through the Hurricane Katrina Mediation Program. Companies should be aware that any action designed to discourage claimants from pursuing mediation will result in the company being in violation of this Bulletin. It should be noted, however, that companies should continue to communicate with claimants, even after mediation is scheduled, in a good faith effort to resolve claims as quickly and fairly as possible.

Furthermore, Bulletin 2005-6, issued by this office on September 7, 2005, stated that if property was damaged and the issue is whether the loss was caused by wind or water, the Commissioner expected the insurance company to be able to clearly demonstrate the cause of the loss. The Commissioner is concerned that some insurance companies may be basing their claim decisions solely on a paid structural engineer's report without the insurance company reviewing or considering other evidence such as damage to neighboring structures or eyewitness accounts of damage to the property. Therefore, the Commissioner hereby instructs insurance companies to review and take into consideration eyewitness accounts of damage as well as damage to neighboring structures in addition to other evidence compiled by the claimant before making a final decision concerning Hurricane Katrina claims.

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

A handwritten signature in black ink, appearing to read "George Dale", written over a horizontal line.

**GEORGE DALE**  
**COMMISSIONER OF INSURANCE**