



**STATE OF MISSISSIPPI**  
Mississippi Insurance Department

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**BULLETIN TO ALL LICENSED PROPERTY AND CASUALTY COMPANIES**

**RE: CANCELLATIONS / NON-RENEWALS**

Effective immediately claims on property and automobile insurance policies that are the result of natural causes may not be used as a sole reason for cancellation/ non-renewal, unless the insurer can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by the insurer to prevent recurrence of damage to the insured property.

George Dale  
Insurance Commissioner