GEORGE DALE Commissioner of Insurance State Fire Marshal

LEE HARRELL Deputy Commissioner



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## FOR IMMEDIATE RELEASE

George Dale, Commissioner of Insurance/State Fire Marshal Mississippi Insurance Department Jackson, Mississippi Monday, October 24, 2005 For additional information, please contact Donna J. Cromeans, Public Relations Director 601-826-9600

## **Insurers Directed To Offer Proof of Loss Time Extensions**

Jackson – Commissioner of Insurance George Dale announced today that he has instructed all insurance companies to grant an extension of any and all time limits for the submission of any "Notice of Claim" and/or "Proof of Loss" information by the insured to the insurance company. The time limit for submission of those forms is extended until January 31, 2006. In those policies that provide a date later than January 31, 2006 to file, the later date shall apply. In those policies that do not have a time limit for filing, then the January 31, 2006 date shall not apply.

This time extension does not relieve consumers of the responsibility of submitting the information to their insurance company as soon as possible.

"Due to the size and intensity of Hurricane Katrina, these are far from normal circumstances; however people should not wait to file a claim to recoup their losses. I encourage them to file a claim as soon as possible," said the Commissioner.

The National Flood Insurance Program (NFIP) has waived the proof of loss requirement unless a person disagrees with the adjuster's settlement or payment. In that case a proof of loss form may be submitted within a year after the loss.

Bulletin #2005-11 goes into effect as of today's date, October 24, 2005. The Bulletin can be found on the MID website at www.doi.state.ms.us.

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