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**FOR IMMEDIATE RELEASE**

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Mississippi Insurance Department  
Jackson, Mississippi  
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**Insurers Directed to Fully Inspect Damaged Property Before  
Coverage Determinations**

Jackson –Commissioner of Insurance George Dale announced today that he has instructed all insurance companies to fully inspect any damaged property before a coverage decision is made. The MID has been working with Mississippi consumers and the insurance industry to ensure that Mississippians impacted by Hurricane Katrina are treated fairly and receive compensation in a timely manner.

“The situation is very bad but is improving, adjusters are issuing checks daily for additional living expenses and for payments of other claims, however, I expect and believe that where there is any doubt, that doubt will be resolved in favor of finding coverage on behalf of the insured,” said the Commissioner.

The bulletin issued today states that insurance companies must be able to prove to the Mississippi Insurance Department and the insured that the damage was caused by water and not by wind before a claim is denied.

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