



GEORGE DALE
Commissioner of Insurance
State Fire Marshal

LEE HARRELL
Deputy Commissioner

STATE OF MISSISSIPPI
Mississippi Insurance Department

501 N. West Street
1001 Woolfolk Building (39201)
Post Office Box 79
Jackson, Mississippi 39205-0079
(601) 359-3569
<http://www.doi.state.ms.us>

FOR IMMEDIATE RELEASE

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

Dale Directs Insurance Companies to Consider All Claims Evidence Over 300 Now Registered for MS Mediation Program

Jackson –Commissioner of Insurance George Dale announced today that he has directed 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 policyholders before making a final decision concerning Hurricane Katrina claims. The directive was issued in Mississippi Insurance Department Bulletin 2006-2 effective as of today.

“I felt it necessary to take this action due to reports that some insurance companies may be basing their claims 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. All evidence should be considered,” Dale said.

Dale added he fully expects companies to abide by Bulletin 2005-6, issued on September 7, 2005. That bulletin stated that if property was damaged and the issue is whether the loss was caused by wind or water the Commissioner expects the insurance company to be able to clearly demonstrate the cause of the loss.

In addition, Bulletin 2006-2 also directs that insurance companies and their representatives 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 the bulletin. Dale also urged companies to continue to communicate with claimants, even after mediation is scheduled, in a good faith effort to resolve claims as quickly and fairly as possible. According to the American Arbitration Association, there have now been over 300 insureds that have requested mediation conferences through the Mississippi Mediation Program. January 30, 2006 was the date insureds could officially begin requesting mediation.

Additional information can be found in MID Bulletin No. 2006-2 on the MID website, www.doi.state.ms.us

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