



For Immediate Release

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Major Carriers Report Hailstorm Claims to Mississippi Insurance Department

Jackson, MS – Mississippi’s major insurance carriers have reported to the Mississippi Insurance Department that as of late March they have received over 40,000 homeowner and automobile damage claims as a result of the March 18, 2013 hailstorm that hit Jackson and the surrounding area. They also report that they have paid out over \$25 million in claims.

“The department is very pleased with the way the companies are responding to consumers and processing claims, we have had very few complaints about the claims process,” Commissioner of Insurance Mike Chaney said.

The most frequent question being asked of MID Consumer Services has to do with the total loss process for automobiles.

According to the figures reported to the Department there have been nearly 10,000 homeowner claims filed and over 31,000 auto claims filed and paid. Insurance companies are due to report updated figures to the Department this week, at which time Commissioner Chaney said figures are expected to increase dramatically and will probably exceed 60,000 claims.

While waiting for inspection of your damaged property you should take the following steps to protect your property from further damage.

- Cover any broken windows and holes in your roof so that no water can enter and damage your home's interior.
- Cover any broken windows in your car to prevent damage to the interior from rain and remove glass from the car's interior to prevent cuts and damage to upholstery and carpeting.
- Save receipts for what you spend and submit them to your insurance company for reimbursement.

Select a repair company

- After an insurance adjuster has surveyed the hail damage to your property, select a reputable roofing company or auto body shop to make repairs.
- Allow only the insurance adjuster and roofer you have selected to get up on your roof. Each time someone walks on it, more damage can occur.
- Hire licensed and reputable contractors for repair work. Call the Mississippi State Board of Contractors at 1-800-880-6161 or visit their website at <http://www.msdoc.state.ms.us> to determine if a contractor is properly licensed.
- Be wary of out-of-town roofers who move into an area and set up shop immediately following a storm. While most of these firms are reputable, some collect money from homeowners and move on to the next storm site leaving work unfinished or without paying suppliers. This can leave homeowners holding the bag for those additional costs. It is a good idea to select a company with established credibility and local references. Word of mouth is still your best guide.
- Be sure roofers have workers compensation and liability insurance. If they do not, you may be held liable if one of the workers is injured on your property or if they damage a neighbor's property.
- Do not make final payment to the roofing company until your roof has been inspected and you are satisfied.

Additional information will be provided via Twitter @MSInsuranceDept. A special Hailstorm of 2013 page has been set up on the MID website (www.mid.ms.gov) for additional information.

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