



For Immediate Release

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**MID Reminds Coastal Residents Be Safe, Be
Protected, Be Prepared for 2013 Hurricane Season**

Jackson – Reviewing your reviewing insurance policies as part of storm preparations may become even more vital this year. The National Oceanic and Atmospheric Association (NOAA) has predicted extreme activity in the Atlantic. The first named storm of the 2013 Hurricane Season could happen as early this week with a system forecast to take shape in the Gulf of Mexico.

NOAA's Climate Prediction Center, has projected a 70 percent likelihood of 13 to 20 named storms in the Atlantic. Seven to 11 may become hurricanes, with three to six may developing into Category 3, 4, or 5 hurricanes.

“The more prepared you are in advance of a storm the more it helps save lives and property and can prevent unpleasant insurance surprises should a storm take aim at the state,” Commissioner of Insurance Mike Chaney said.

NOAA completed the 2013 forecasts by using improved forecast modeling, data gathering, and an updated National Hurricane Center communication protocol, and will be updated again in early August. A new supercomputer to run an upgraded Hurricane Weather Research and Forecasting (HWRF) model that it says more accurately depicts storm structure and storm intensity will be introduced by NOAA in July. According to NOAA the transmission of real-time Doppler data into the HWRF should increase its accuracy by 10-15 percent.

Also, the National Weather Service now requires hurricane warnings to remain in effect even when a storm has become post-tropical, as Hurricane Sandy was when she hit the coastline.

Commissioner Mike Chaney believe that preparation in advance of a storm can help save lives and property and can prevent unpleasant insurance surprises should a storm take aim at the state.

Most insurance companies will not accept new applications after a designated hurricane or named storm enters the Gulf of Mexico or the area located in the boundaries of 80 degrees West longitude by 20 degrees North latitude.

The Mississippi Insurance Department (MID) offers the following tips for advance storm preparations:

- Check with your agent to make sure you have both flood and windstorm coverage.
- Get flood insurance...to locate a company or agent in your area visit FloodSmart.gov.
(http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp)
- Have a family evacuation plan and disaster kit ready.
- Review coverage limits on your home and valuables to make sure they are fully covered.
- Determine whether your policy will pay replacement cost or actual cash value in the event of a loss.
- Find out whether your policy will pay for "additional living expenses" to cover the cost of hotels and meals should your home become uninhabitable.
- Record and update an inventory of all personal belongings. Make photos, and, if possible, a videotape showing your possessions. Record insurance policy information. (A home inventory checklist is available on the Storm Preparedness Page of the MID website at www.mid.ms.gov. or use the NAIC MyHome Scr.app.book home inventory app for mobile phones.)
- Take proactive steps to protect your property from loss. Install storm shutters or cover windows prior to a storm. Be sure there is no loose siding on your home and no damaged or diseased trees growing over your home. MID has posted videos from the Federal Alliance of Safe Homes (FLASH) on the proper way to prepare your home to minimize damage. FLASH also has a storm alert app for smart phones available for download.

For more information on advance preparations visit the storm preparedness pages of the MID website or follow the department on Twitter® @MSInsuranceDept.