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## MISSISSIPPI INSURANCE DEPARTMENT

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### MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2023-2

#### NOTICE TO INSURANCE COMPANIES REGARDING POLICYHOLDERS AFFECTED BY THE MARCH 24, 2023 SEVERE WEATHER

**MARCH 27, 2023**

On Friday, March 24, 2023, the state of Mississippi was impacted by severe weather, straight-line winds, and tornadoes, sadly resulting in the loss of life and property. Because of these storms, Governor Tate Reeves issued a State of Emergency Proclamation on March 25, 2023. While the storms caused property damage throughout the state, Sharkey, Humphreys, Carroll and Monroe counties received major damage, with towns such as Silver City and Rolling Fork obliterated. Homes and businesses have been destroyed. A significant number of Mississippians have been and will continue to be affected by these storms.

To assist these affected Mississippians, the Mississippi Insurance Department (“MID”) is hereby strongly encouraging all insurance carriers in this state to work with the affected policyholders for a ninety (90) day period (March 24, 2023 to June 21, 2023), before issuing a cancellation or non-renewal of policies due to the non-payment of premiums. The MID is not imposing an automatic moratorium on insurance carriers.

This Bulletin shall apply to commercial property, homeowners, dwelling fire and commercial and personal automobile, health, accident and life policies.

Affected policyholders should contact their insurance carriers and inform said carrier that the policyholder is an affected policyholder. Likewise, insurers are encouraged to work with the affected policyholder when contacted to provide the requested relief where the circumstances so justify. Insurers are also encouraged to work with the affected policyholder in repaying the premiums that would have become due during the ninety (90) day period by either allowing a repayment plan or an extension in repaying the amount in full.

This Bulletin applies only to cancellations/non-renewals that are attributed to a failure to pay premiums during the ninety (90) day period. If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal should be made pursuant to statutory notice requirements.

For those policies with a bank draft or electronic funds transfer arrangement, the MID is aware that the affected policyholder must contact their financial institution for these payments to cease. Therefore, the insurance company may continue deducting those premiums unless the affected policyholder contacts the insurance company and alternative arrangements are made.

Issued this the 27<sup>th</sup> day of March, 2023.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE