

MISSISSIPPI  
WINDSTORM UNDERWRITING ASSOCIATION

P.O. Box 5389  
Jackson, Mississippi 39296-5389  
Phone (601) 981-2915  
FAX (601) 981-2924  
6455 Wirtz Road  
Flowood, Mississippi 39232-7801

BULLETIN 23-02

DATE: 11-20-2023

TO ALL LICENSED MS RESIDENT AGENTS –  
MISSISSIPPI WINDSTORM UNDERWRITING  
ASSOCIATION (MWUA)

MWUA Photograph Requirement  
Implemented for New Business Applications  
Effective 1-1-2024 and Subsequent

---

The MWUA has reinstated a front and back side current color photograph requirement for all scheduled dwellings, mobile/manufactured homes, commercial Buildings, and permanently installed special hazard structures submitted on new business applications with coverage effective 1-1-2024 and subsequent.

Those MWUA agencies set up for access to the MWUA policy system for new business application submissions should submit currently dated (within 60 days of the submission) front and back side color photographs of the structures scheduled for coverage.

The photographs are required in addition to other information normally required for application processing. The photographs should be labeled in some manner providing the location address, date taken, and building number or building address tracking the building identification entered on the application submitted.

Front and back side photographs were previously required by MWUA but suspended shortly after the August 2005 Hurricane Katrina event. This requirement is now reinstated to help address application underwriting issues such as unrepaired prior damage, initial pre site inspection building structure type, square footage, and insurance to value underwriting completed by MWUA. Cooperation with this reinstated requirement is appreciated.

**Mississippi Windstorm Underwriting Association Management**