



The recent Dixie National Livestock Show and Rodeo, as any rodeo fan will tell you, features cowboys and cowgirls who are some of the best athletes around. Many of their events required a combination of skills - a keen eye, quick reactions and never give up determination, many of the same qualities we at MID require when navigating the state legislative session and the rapidly changing landscape in the insurance market brought about by a new federal administration. At times we're evaluating and assessing changes that are occurring as quickly as the fastest barrel racers. In this special Round-Up edition of MS Insurance Matters, we discuss issues we're monitoring at the legislature, the recovery of many Mississippians from devastating storms, impending changes to the Affordable Care Act and more. So saddle up and take a ride with us on the insurance trail in Mississippi.



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BLAZING THE TRAIL

There are many bills MID is monitoring during this Legislative session. I am pleased with the progress of HB 469, one of the first general bills to be passed out of committee this session. This bill will allow county boards of supervisors to dissolve, redraw, or reconfigure fire districts when such actions are economically beneficial to homeowners. Giving the county board of supervisors this authority will help provide the most appropriate and efficient fire protection coverage for the citizens of their counties. Representative Brad Touchstone of District 101, Lamar County, was the author of this bill and was instrumental in its success in the House. [Click here](#) for the full text of HB 469.



HEALTHCARE RANGE

An issue obviously generating a lot of discussion, and one which the MID is watching closely, is the effect of the Executive Order signed by President Trump which expresses an intent to relax enforcement of the Affordable Care Act until Congress and HHS can act further.

Currently there are 88,483 Mississippians enrolled in the federally facilitated healthcare market place. While the direct impacts of the Executive Order are still being evaluated, we do know that repeal and replacement of the ACA would have a direct effect on healthcare issuers. Many of the proposed reforms seek to lower premiums, require fewer mandated benefits, and generate more consumer shopping power.

A letter was sent by Senator Lamar Alexander, Chairman of the Senate Committee on Health, Education, Labor and Pensions, and Representative Kevin McCarthy, U.S. House Majority Leader to state insurance commissioners, requesting they provide general suggestions on how America's health insurance system can be improved. I replied with specific feedback on Mississippi's health insurance market place. You can read the MID letters [here](#)



in which we discuss transitional policy relief, reducing federal control, the use of Health Savings accounts, an adjustable tax deduction cap on Business for employee contributions, and combining defined contribution plans with HSA's.

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WRESTLING WITH THE STORM

We continue to assist people in Lamar, Forrest, Perry and Lauderdale Counties who were affected by one of the three tornadoes that struck the state on January 21, 2017. These were powerful storms, registering as an EF-3 and EF-2 on the Fujita scale. Our State Fire Marshals and the Search and Rescue Team from the Mississippi State Fire Academy were on the ground within hours assisting in search and rescue and working with law enforcement to protect lives and property.



Through February 3, 2017 there have been 2,801 claims reported and \$31.6 million in claims paid.

The State Fire Academy's new search and rescue drone was used for the first time in a disaster to assist in first responder and recovery efforts. Some of the first images of the devastation at William Carey College came from a flyover of the campus by that drone. That

STATE FIRE ACADEMY SEARCH & RESCUE DRONE

Make: DJI

Model: Phantom 4

Maximum Speed: Approximately 45 mph

Maximum Altitude: Restricted by the FAA at 400' AGL

Maximum Range: 3 Miles (This currently restricted by the FAA to "line of sight". We have filed for a waiver to fly out of "line of sight".)

Camera Specs: 12.4 Megapixel

Video Quality: 4K Ultra High Definition



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WRANGLING THE NUMBERS



Running a state agency takes a combination of dedication and teamwork. Commissioner Mike Chaney recently did the math on what it takes to run the MID

- 135 Employees
- 51,500 Support Calls
- Over \$3,100,000.00
- Over 133,465 licenses/certificates of authority
- Over \$41,000,000.00 to the State General Fund
- \$293,738,190.64

straight to the pockets
of Mississippians

- Over 30,000
Mississippians received
fire safety training

insurance premium taxes
collected by the state due
to a stable insurance
market

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OUR TEAM

Question About	Division	Phone	Email
Consumer Complaints	Consumer Services Division	800-562-2957 601-359-2453	consumer@mid.ms.gov
Agent Licensing Info	Licensing Division	601-359-3582	licensing@mid.ms.gov
Bail Bondsmen	Licensing Division	601-359-2482	licensing@mid.ms.gov
Elevator Inspectors	Conveyance Safety Division	601-359-3569	conveyance@mid.ms.gov
Liquefied Compressed Gas	Fire Marshal	800-595-6504 601-359-1064	lccgas@mid.ms.gov
Residential Electronic Protection	Fire Marshal	601-359-1066	firemarshal@mid.ms.gov
Manufactured Housing	Fire Marshal	800-648-0877 601-359-1055	firemarshal@mid.ms.gov
Fire Safety Education	Fire Marshal	601-359-1061	firemarshal@mid.ms.gov

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