



As we approach the end of what has been a challenging and rewarding year for the Mississippi Insurance Department, this is a good time to reflect on this year's work. I say thank you to all who serve the department and who continue to support our efforts. From fighting for reasonable rates for flood insurance, to getting a SHOP exchange for small businesses to provide health care for their employees, to rapidly responding and assisting those Mississippians whose lives were devastated by storms and fires, the efforts of MID continue to be in service to the people of Mississippi. I am proud to lead and serve alongside dedicated professionals. We could not do all we do without your support. We are a team and together we can make a difference.

We're just a few days before one of the most special days of the year, Christmas. At this time of year it is so easy to forget that there are people who aren't having a joyous time. Christmas is a time for giving and reflection and for helping to provide for those less fortunate than ourselves. As we enjoy the many blessings we share with our friends and families, I ask that, this Christmas season, we all pause and take time to help others. I wish you all peace on Earth and good tidings of great joy.

On behalf of the employees of the Mississippi Insurance Department, and from my family and me, we wish you and yours a Joyful Christmas and a Happy New Year! May 2015 bring you all much joy and prosperity.

Mike Chaney

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