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**FOR IMMEDIATE RELEASE**

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Jackson, Mississippi  
April 8, 2009  
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## **MID Recovers Nearly \$1 Million for Consumers in First Quarter of 2009**

JACKSON – Consumers in Mississippi have received nearly \$1 million in recovered claims payments and premium refunds in the first three months of 2009 thanks to the efforts of the Consumer Services Division of the Mississippi Insurance Department (MID). This is a nearly 400% increase of the amount collected in the first quarter of 2008.

"A policy holder's first contact with the Insurance Department is when they need assistance resolving a claim dispute or getting a refund," Insurance Commissioner Mike Chaney said. "The contact is with a consumer advocate that possess a high level of experience in aiding and helping with the policy holder problems and disputes. Our consumer advocates strive to put the Mississippi policy holders first."

Consumer Services Director Cathy Vernon and Special Assistant Attorney General and Acting Deputy Commissioner Mark Haire have put great emphasis on protecting consumers and holding companies accountable for paying claims.

A primary responsibility of the Consumer Services Division of MID is to intervene and resolve disputes between insureds and companies regarding claims and/or refunds. Personnel are also available to review insurance coverage for residents, a service which is utilized frequently. No recommendations are made regarding whether coverage is adequate or suitable; the aim is to help insureds understand their coverage.

The Division works on recovered claims and premium refunds in three specific areas; Life Insurance, Accident and Health Insurance and Property and Casualty Insurance. The largest increase in collections during the first quarter of 2009 was in the Property and Casualty

Insurance area. This area saw an over 1,000% increase in collections, taking in over \$737,000 for consumers despite a 16% decrease in the number of claims handled during this same time in 2008.

If you need assistance in resolving a claim or receiving a premium refund, or any other insurance problem contact the MID Consumer Division at the MID toll-free hotline — 800-562-2957 or visit the MID website at [www.mid.state.ms.us](http://www.mid.state.ms.us)

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