

**For Immediate Release****May 1, 2009****Chaney Calls For Disability Insurance For  
Volunteer Firefighters**

Jackson, MS- Mississippi Insurance Commissioner and State Fire Marshal Mike Chaney is calling on legislative leaders to join him in his continuing effort to provide disability insurance coverage for volunteer firefighters in the state.

Since taking office in January, 2008, Chaney has worked to develop a plan that would provide disability coverage for the state's volunteer firefighters.

The majority of firefighters in Mississippi are volunteers who work at other, full-time occupations, Chaney noted. While most volunteers are entitled to some worker's compensation medical insurance coverage as a volunteer firefighter they are not covered for lost wages from injuries sustained while fighting fires, often placing a financial burden on the families of injured firefighters.

At least 46 Mississippi firefighters were injured in the line of duty in 2007, the last year records are available. That figure may actually be higher, Chaney noted, because not all injuries are reported.

"These are men and women who give up their time and place their lives and health in jeopardy every time they respond to a fire," Chaney said. "We should see to it that they are not also asked to face financial hardship or place a financial burden on their families if they are injured protecting the lives and property of their neighbors."

Seventy-three percent of all firefighters in the United States are volunteer firefighters. In Mississippi there are 13,326 volunteer firefighters and only 3,018 full-time firefighters. There are 129 municipalities that have strictly volunteer fire services and only 41 fully-staffed career fire departments.

While the majority of volunteers have other jobs outside of firefighting, they remain on an on-call status day and night. They may also be expected to help with other duties such as fundraising, training, cleaning and equipment maintenance.

Volunteer firefighters qualify for a \$60,000 state death benefit and may qualify for a federal death benefit, but loss of wages from injuries sustained while fighting fires are not covered by disability insurance.

The state currently offers rebates to fire departments from premium taxes collected, but that money can only be used for expenses such as training, purchase of equipment and fire trucks, repair and refurbishing of fire trucks and fire fighting equipment, capital construction and for the purchase of insurance on county-owned fire fighting equipment. It does not provide for the purchase of disability insurance on personnel.

The average Mississippi volunteer fire department provides coverage for 62 square miles and the savings from having a volunteer firefighter versus a career firefighter is \$26,000 a year - an average savings of \$1,731 per resident – not including the savings on insurance premiums for homeowners.