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FROM THE COMMISSIONER'S CAMP

It's hunting season in Mississippi and whether you're out to bag that elusive 10 Point Buck, the wishbone at Thanksgiving dinner or the perfect Christmas gift, you need to be prepared for all the hazards that you'll face this time of year. Any good hunter will tell you the key to a successful hunting trip is being safe and being prepared. Toward that goal for the holidays, this special Deer Stand Edition of *Mississippi Insurance Matters* offers you tips on driving, hunting, cooking, and decorating safety. No matter where you are during the holidays, at home with friends cooking and decorating the family tree or with hunting buddies, deep frying a wild turkey you've come across and stringing lights on the antlers of the trophies on the walls at deer camp, the same tips apply. We hope you'll enjoy this special Deer Stand Edition of the *Mississippi Insurance Matters* newsletter to help you prepare for safe and successful hunting expeditions in the woods, at home and in the malls. Wishing you all the safest and happiest holidays!



Fall is peak season for deer and auto collisions, and that means drivers along the nation's roadways need to be especially vigilant. Deer migration and mating season generally runs from October through December and causes a dramatic spike in the movement of deer population. As a result, more deer-vehicle collisions occur in this period than at any other time of year. [Click Here](#) to view tips that will help you avoid collisions with deer.

In the event your vehicle strikes a deer, try to avoid going near or touching the animal. A frightened and wounded deer can hurt you and further injure itself. If the deer is blocking the roadway and poses a danger to other motorists, you should call the police immediately and contact your insurance professional as quickly as possible to report any damage to your car.

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Safe hunting is no accident. Too many hunters are killed or injured as a result of tree-stand accidents. This deer season minimize your risk by practicing tree stand and hunting safety.

Tree Stand Safety Tips

Remember: When using a tree stand, your fall restraint system is your single most important piece of equipment. A full body harness is preferable. A rope or belt around the waist can be almost as dangerous as falling to the ground. A belt around the waist can cause hunters to turn upside down should they fall, and the tightening of the belt around their waist can cause internal injuries. [Click Here](#) for more tree stand safety tips.

General Hunting Safety Guidelines

For tips to help you hunt safely, [Click Here0](#)

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Know all the risks this season when you're staying warm in the cold, waiting for family to arrive for Christmas dinner, or stringing Christmas lights at home or deer camp. Being prepared is the key to keeping your home, deer camp and family safe.

Visit the special [MID Holiday Fire Safety Page](#) for tips on these topics.

Heating

Heating equipment is a leading cause of home fires during the months of December, January and February. Take care when choosing and using all alternate sources of heating, and make sure you have a working smoke alarm in your home.

Cooking Thanksgiving Dinner or Frying the Thanksgiving Turkey

Cooking fires are the number one cause of home fires and home injuries. The leading cause of fires in the kitchen is unattended cooking, so stand by your pan. More cooking fires occur on Thanksgiving Day than any other day of the year, and if you've bagged a turkey pay special attention to the tips on deep frying your trophy on Thanksgiving.

The Twelve Days of Christmas Fire Safety

Practice the Twelve Days of Christmas Fire Safety when decorating the tree at home, and don't forget those rules apply when you string lights on the antlers of your latest trophy on the wall at deer camp.

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[HealthCare Marketplace Open Enrollment](#) " - For coverage beginning 2015
November 15, 2014 - February 15, 2015.

Individuals may also qualify for Special Enrollment Periods outside of **Open Enrollment** if they experience certain qualifying life events like marriage,

birth or adoption. If you think you qualify for a Special Enrollment Period, start a Marketplace application. [Click Here](#) to find out if you qualify.

You can also contact the Marketplace Call Center to apply by phone. Be sure to tell the representative that you believe you qualify for a Special Enrollment Period. Call 1-800-318-2596 (TTY: 1-855-889-4325) 24 hours a day, 7 days a week.

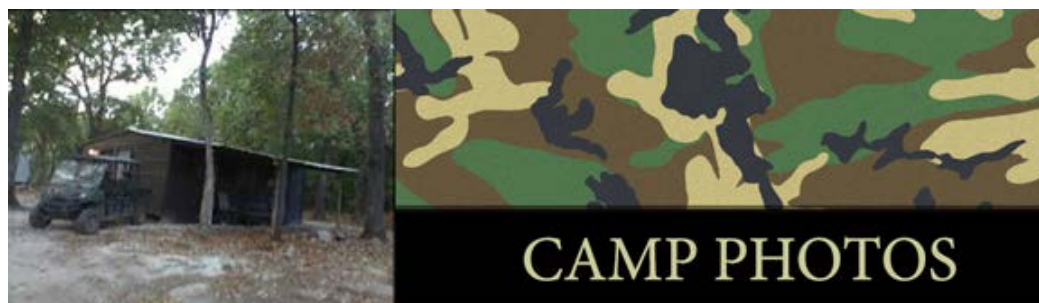
[One Mississippi](#) Mississippi's Small Business Health Options Program (SHOP) is currently open for small employers with fifty (50) or fewer employees. One, Mississippi assists qualified small employers with providing comprehensive health insurance coverage to their employees. Currently there are eleven (11) plans available through UnitedHealthcare and over ninety (90) agents certified to assist employers with signing up for coverage through One, Mississippi. To learn more about the valuable benefits of providing health insurance coverage through One, Mississippi, please visit www.onemississippi.com or call 1-855-9MS-SHOP (1-855-967-7467).

[Medicare Open Enrollment](#) - Prescription Drug Coverage, Medicare Advantage **October 15 - December 7, 2014.**

To assist those looking to purchase a new Medicare Supplement policy and to find out changes in Medicare coverage, the MID offers a special playbook, and the newest MID MEDICARE SUPPLEMENT SHOPPERS GUIDE is for consumers. Contact the MID CONSUMER SERVICES DIVISION at 1-800-562-2957 or email your request to consumer@mid.ms.gov. [Click Here](#) to view a copy of the guide.

Report anyone using questionable or abusive sale practices when talking to you regarding your Medicare Advantage or prescription drug plan to the Mississippi Insurance Department. If you believe you have been a victim of abusive sales practices, contact the MID Consumer Services Division at 800-562-2957 or go to the MID website at www.mid.ms.gov

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From left - Commissioner of Insurance/State Fire Marshal Mike Chaney, a representative from the Jackson Fire Department, Deputy State Fire Marshal Pete Adcock, and Chief Deputy Fire Marshal Ricky Davis examining the site of the November 13, 2014, fire at the Mississippi Ag Museum as part of the State Fire Marshal's investigation.



Commissioner Mike Chaney joined fellow state officials supporting the Sanderson Farms Golf Classic Wednesday, October 29, 2014, at MEC Hobnob.

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In the minutes after an accident, stroke, or other major medical emergency, the difference between life and death may be how quickly you are transported to medical professionals. Often that transportation is in the form of an air ambulance. While some health insurance policies provide coverage for this service, gaps in coverage can leave patients struggling to pay large bills. The time to think about what air ambulance coverage you have is before you or a family member experience a medical emergency. [Click Here](#) to view the press release Chaney Urges Review of Health Policies For Emergency Transportation.

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[Life, Health and Accident insurers](#) - **Company license renewals are due to the MID by December 31, 2014.**

If you need further assistance or additional information, the contact information is:

License Application or Invoice:

Glenda Phillips
glenda.phillips@mid.ms.gov
601.359.2713

Annual/Quarterly Statement

Filings:

Donna Whitley
filings@mid.ms.gov
601.359.2127

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ELEVATOR INSPECTION

The deadline for building owners and managers in Mississippi to have their elevators and escalators inspected under a new Mississippi law is rapidly approaching. House Bill 817, which became effective July 1, 2013, requires a safety inspection by a certified elevator/escalator inspector licensed by the State of Mississippi before January 1, 2015. It is important to note that companies that do maintenance on elevators CANNOT inspect the elevators. They must be inspected by a licensed third-party inspector not affiliated with the company doing the maintenance. [Click Here](#) to view Legislation, the rules and regulations for elevators and escalators and the fee structure.

Any questions on permits, licensing, fees, schedules and requirements of the new law can be directed to Gary Brewer, 601-359-9497 or Joseph Ammerman, 601-359-1074.

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SEASON STATISTICS

	<u>September- October 2014</u>		<u>Year-To-Date</u>	
	Claims Handled	Claims Payment Or Premium Refunds Secured	Claims Handled	Claims Payment Or Premium Refunds Secured
Property and Casualty Insurance	1,243	\$172,863.61	12,187	\$1,157,272.14
Accident & Health (Includes A&H, PPACA, Misc. and Medicare)	858	\$62,432.48	9,731	\$406,157.48
Life Insurance (Includes Life, Burial, Misc.)	482	\$123,986.9	5,359	\$3,317,825.67
TOTALS	2,583	\$359,282.99	27,277	\$4,881,255.29

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CAMP CONTACT INFORMATION

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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Connect with the Mississippi Insurance Department



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