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SEASON'S GREETINGS

From the Commissioner

This is the time of year that is filled with wonder and joy as we prepare to spend the holidays with friends and family. To help you keep your holiday preparation safe and worry free, we're presenting you with this special Holiday Survival Edition of the Mississippi Insurance Matters Newsletter. We're offering tips and suggestions on how to have a safe trip to Grandma's house and to make sure that the only firefighter you have at the Thanksgiving dinner table is the one you invited to eat and not one called to put out a kitchen disaster. We'll show you the best way to protect your identity when shopping for that perfect gift on Black Friday and Cyber Monday, we'll help you keep your home warm and toasty without going up in flames, and we'll offer some of the best ways to decorate the mantle and Christmas tree. In this season of giving and sharing we'll tell you some of the things the MID is most thankful for this year and what's on our resolution wish list for the coming year.

I can start that off with my thanks to you all for your confidence in giving me four more years to serve the people of Mississippi as your Insurance Commissioner.

Here's wishing everyone a safe, stress-free and happy holiday season.



Mike Chaney

GIVING THANKS



The Mississippi Insurance Department has worked hard this year and is thankful for all we have accomplished on behalf of Mississippi consumers. Here are just a few of the things we are thankful for:

A quiet and relatively disaster free 2015 - we're thankful that for another year the Mississippi Gulf Coast was not threatened by a hurricane.

That doesn't mean we don't need to be prepared, so click [here](#) for what you need to know to be ready.

More Mississippians recognizing the need and importance of mitigation and stronger building codes and taking advantage of the [state mitigation program](#).

The opening of [One. Mississippi](#)™ SHOP exchange for small businesses to provide insurance options for their employees.

The recent passage of the [PACE Act](#) in Congress that will ultimately help small businesses in Mississippi save thousands of dollars in insurance premiums.

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OVER THE RIVER AND THROUGH THE WOODS

Don't forget to drive safely and remember to protect your home while you visit relatives for the holidays.

On road trips- Remember during deer season, which generally runs from October through December, there is a dramatic increase in the movement of the deer population. Drive safely with this [advice](#).



While you're away - don't forget to protect your home from unwelcome visitors. Here are a few [good ideas](#).

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'TIS THE SEASON



While many will be out and about during the holiday shopping season looking for that perfect gift, it has unfortunately become a sign of our modern times that it is also a time of highest cyber crimes and identity theft. Whether shopping online or in the mall [here](#) are ways to protect yourself.

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DECK THE HALLS

Before you string the lights, put up the tree and hang the holly and mistletoe, make sure you know and practice the [12 Days of Christmas Fire Safety](#) to have a safe and fire free holiday.



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A HOLIDAY FEAST



The most favorite part of the holidays is the food! Everyone has that favorite comfort dish that they look forward to every year. For the majority of directors of the MID (from an informal survey) that dish is the dressing and not just any dressing, but Mom's Cornbread Dressing. Also making the MID comfort food list were pie, sweet potato casserole, cranberry salsa, filets, sausage balls and fried turkey.

Whatever your comfort food, take extra care when preparing your favorite dish. Thanksgiving is the peak day for home cooking fires, followed by Christmas Day and Christmas Eve. Unattended cooking was by far the leading contributing factor in cooking fires and fire deaths.

So this holiday remember these cooking safety tips:

- [Stand By Your Pan](#) in the kitchen.
- [Turkey Frying Safety](#) ideas to remember.

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NOT A CREATURE WAS STIRRING

T'was the first night of the holidays, when all through the house, not a creature was stirring, not even a mouse. The tree lights were unplugged and the fire banked in the chimney with care, in hopes that time for the family dinner soon would be there.



The children were nestled all snug in their beds, adults wrapping up in blankets almost to their heads. And Mama in her 'kerchief and I in my cap had just settled down for a long, warm winter's nap. When from out in the hall there arose such a clatter, I sprang from my bed to see what was the matter. The smoke alarm in the hall was ringing to let us all know, that we were in danger and it was time to go.

Would your family know what to do? The peak time for home heating fires is between 6:00 p.m. and 11:00 p.m. During cold weather that comes for the holidays make sure everyone knows these [Heating Fire Safety](#) tips to protect your home and family.

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FAMILY CHRISTMAS CARD

Tina Parker New Consumer Outreach Specialist

We welcome Tina Parker to the MID Family. Tina is a resident of Ocean Springs, and will be answering consumer questions, assisting with consumer complaints and working with outreach events from the MID Coast Office located in the Bolton State Building on Bayview Avenue in Biloxi.



A [gg]gg[dd] GUY: Uf'GYb]cf Day

Chief Deputy Fire Marshal Ricky Davis and his deputies assisted seniors at Senior Day at the Mississippi State Fair in October.



Pink Heals Tour

Commissioner Mike Chaney visited and signed the Pink Fire Truck that visited the MS State Fire Academy on the [Pink Heals Tour](#).



Fallen Firefighter Ceremony

Fallen Mississippi Firefighters were remembered at the annual Fallen Firefighter Ceremony at the MS State Fire Academy.



Mississippi Ambulatory Surgery Center Association

Commissioner Mike Chaney was guest speaker at a luncheon for the Mississippi Ambulatory Surgery Center Association. While there he tested out some of the equipment they use.



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COUNTING YOUR BLESSINGS

Year-To-Date (January-September)

	Claims Handled	Claims Payments or Premium Refunds Secured

Property and Casualty Insurance	5,079	\$714,809.56
Accident & Health (Includes A&H, PPACA, Misc. and Medicare)	4,223	\$707,005.86
Life Insurance (Includes Life, Burial, Misc.)	2,494	\$186,445.06
Totals	11,796	\$1,608,260.48

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NEW YEAR'S RESOLUTIONS

As 2015 draws to a close and we give thanks for all that the department has accomplished, we look forward to the coming New Year. There is still much we hope to accomplish to help consumers in Mississippi.



Among our New Year's resolutions are:

- Continued success with strengthening building codes and our mitigation program. We are aggressively working to get the state run windpool to commit \$5 million dollars a year to mitigate homes along the Gulf Coast.
- Promoting and encouraging small businesses to take part in the One, Mississippi™ exchange. We will continue to show and tell small businesses how using the exchange can benefit them.
- We are close to finalizing a pilot program for telemedicine. This program would be offered to volunteer firefighters. We are examining the idea very closely, and the jury is still out on how best to provide this type of service.

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FROM OUR HOUSE TO YOURS

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	legas@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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