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# Commissioner Message

A New Year has begun, and the Mississippi Insurance Department is looking forward to what that year will bring. New issues arise daily, and your MID is working diligently to address such concerns as flooding, smoke alarms, telemedicine, and bail bondsmen. In this issue of MS Insurance Matters, we cover what MID is doing to help Mississippians look forward to a safe, healthy and prosperous New Year.



*Mike Chaney*



Spring has gotten off to a wet and soggy start. Torrential rains have brought severe flooding to many parts of Mississippi. Commissioner Mike Chaney has stated that the key to preventing serious damage and survival in the event of future flooding is preparedness. Find out more about what to do before, during and after a flood on the MID's [Be Prepared page](#) on our website.



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Seven [Mississippi State University](#) students have a future they can look forward to because they survived this fire. The reason? Their rental home had working smoke alarms! The [Mississippi State Fire Marshal](#) continues to stress the importance of having working smoke alarms in a home. [Click here](#) for more information. If you didn't check your smoke alarms when you

moved your clocks forward on March 13, do it today. As these young people learned the hard way, working smoke alarms save lives.

**(MID Photo courtesy of Joseph Ammerman)**

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Volunteer firefighters in Mississippi now have access to telemedicine thanks to a program offered by the Mississippi Insurance Department. During the 2015 legislative session, Commissioner Mike Chaney requested funding to develop a program which would offer telemedicine services as a reward and incentive to our state's volunteers at a discounted rate. The legislature approved Commissioner Chaney's request, and after a thorough procurement process, Teladoc, Inc. was

selected as the service provider.

Volunteers who are interested in enrolling in the program should contact their county fire coordinator as soon as possible. All enrollments must go through the county fire coordinator to insure the integrity of the program. Watch the press conference where Commissioner Chaney announced the new program, [here](#).

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A major goal MID hopes to accomplish this legislative session is to secure responsible and necessary changes to the bail bond industry in Mississippi. Work continues on SB2664, which will bring transparency and accountability to bail bondsmen in the state.



This bill would make several changes to the current bail bond law to create increased regulatory authority over the bail bond industry.

- This bill would have MID approving all pre-licensing and continuing education courses for bail bondsmen.
- This bill would include creating an Electronic Bondsman Registry to require all bail bondsmen to register with the Department and allow the Department to create an online registry that would allow sheriffs and clerks to be able to go online and verify that a person holds a bail bond license.
- This bill would also create a Bail Bond Database which would list every bail bond issued in this State. Bail Bondsmen would be required to register the bail bond within a specified time, and would also have to provide information such as the amount of the bond, when it was discharged, if it was financed, and if collateral or a security interest was taken if the bail bond was financed.
- The intent of this bill is to create greater regulation and transparency of the bail bonds that are written in this state.
- MID will also provide a report by December 1, 2017 to the House and Senate Accountability Efficiency and Transparency Committees regarding the information received through the Database.
- Returned to Senate for Concurrence on March 28, 2016.

Read the entire bill here [SB2664](#)

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### Year-To-Date (January-February)

	Claims Handled	Claims Payments or Premium Refunds Secured
<b>Property and Casualty Insurance</b>	1,212	\$430,603.65
<b>Accident &amp; Health (Includes A&amp;H, PPACA, Misc. and Medicare)</b>	1,122	\$202,547.16

<b>Life Insurance (Includes Life, Burial, Misc.)</b>	675	\$249,006.17
<b>Totals</b>	3,009	\$882,156.98

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<b>Question About</b>	<b>Division</b>	<b>Phone</b>	<b>Email</b>
<b>Consumer Complaints</b>	Consumer Services Division	800-562-2957 601-359-2453	<a href="mailto:consumer@mid.ms.gov">consumer@mid.ms.gov</a>
<b>Agent Licensing Info</b>	Licensing Division	601-359-3582	<a href="mailto:licensing@mid.ms.gov">licensing@mid.ms.gov</a>
<b>Bail Bondsmen</b>	Licensing Division	601-359-3582	<a href="mailto:licensing@mid.ms.gov">licensing@mid.ms.gov</a>
<b>Elevator Inspectors</b>	Conveyance Safety Division	601-359-3569	<a href="mailto:conveyance@mid.ms.gov">conveyance@mid.ms.gov</a>
<b>Liquefied Compressed Gas</b>	Fire Marshal	800-595-6504 601-359-1064	<a href="mailto:lccgas@mid.ms.gov">lccgas@mid.ms.gov</a>
<b>Residential Electronic Protection</b>	Fire Marshal	601-359-1066	<a href="mailto:firemarshal@mid.ms.gov">firemarshal@mid.ms.gov</a>
<b>Manufactured Housing</b>	Fire Marshal	800-648-0877 601-359-1055	<a href="mailto:firemarshal@mid.ms.gov">firemarshal@mid.ms.gov</a>
<b>Fire Safety Education</b>	Fire Marshal	601-359-1061	<a href="mailto:firemarshal@mid.ms.gov">firemarshal@mid.ms.gov</a>

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