



Mike Chaney
Commissioner and
State Fire Marshal



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Fun In The Sun



10th Anniversary of
Hurricane Katrina -
August 29, 2015

First responder
celebration hurricane-katrina-10th-anniversary-first-responders-event/

COMMISSIONER'S SUMMER FORECAST

It has truly been a long, hot summer. Mississippians have been busy trying to find ways to stay cool and survive record breaking temperatures these past few months.

The Mississippi Insurance Department and the State Fire Marshal's Office have been busy as well, watching issues that heated up recently. Our Life and Health Division continues to watch which aspect or new regulation of the ACA will catch fire as we navigate our way through this complex law. Property and Casualty representatives continue to help consumers who've become hot under the collar due to complicated insurance issues like the new texting and driving law, flood insurance, preparation for hurricane season and damages from unpredictable weather high temperatures seem to create. Our State Fire Marshal's Office is busy helping people put out fires literally and figuratively with fire safety education and consumer alerts about alarm systems.

Some of our staff have beaten the heat and have earned honors that make them our red-hot stars of the MID/State Fire Marshal's Office.

Even though the tropics have remained calm this hurricane season, it looks as though things are beginning to heat up there as well. We urge you to keep a wary eye and be prepared for any storm with our special [Be Prepared](#) section of the MID website.

So, stay cool, and sit back and enjoy this Heat Wave Edition of the MS Insurance Matters newsletter.

Connect with Us



BEAT THE HEAT

Over the Century Mark

Earlier this month Mississippi set a new heat record by going 34 consecutive days with temperatures of 95 degrees and above. This beat the previous record of 29 days set in 1896.



Summer's not done and we can see more scorching days. The best way to beat the heat is to be prepared, find great tips and information from Ready.gov.

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MADE IN THE SHADE

Don't Text and Drive

The state's new texting and driving law, HB 389, took effect July 1. This is a great step in addressing one of the biggest threats to public safety on Mississippi's interstates, roads, and highways. The new law bans texting and posting to social media while driving and carries a civil fine of \$25 per violation that increases to \$100 per violation in 2016. Read the entire bill [here](#).



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SUMMER SCORCHERS

The Red Hot MID/State Fire Marshal Stars Of This Summer

B.J. Malley of the State Fire Marshal's Office has been appointed to the Board of Directors for Region 9 of the International Code Council.



From left Sharon McGee, Tammy Peavy and Chandra Thames attended ImageTrend conference in St. Paul and were interviewed for Hooley Award nomination.



The Mississippi State Fire Marshal's Office Fire Investigations Team was a finalist for Image Trend's 1st Annual Hooley Awards in the New Frontier Category awarded to services, departments, states, and hospitals that are going above and beyond the call of duty to break new ground or to serve in a humanitarian way.

MID Director of Administrative Services Nancy Stuart, center, congratulates Venetrese Gathrite, left and Ashley Southern, right after their graduation from the State Personnel Board's Executive Services Certification Program and Administrative Services Certification Program, respectively.



Deputy Commissioner of Insurance Mark Haire, center, congratulates MID employees Ryan Blakeney, left and Greg Abadie, right on their graduation from the State Personnel Board's Certified Public Manager Program.



Congratulations to MS State Deputy Fire Marshal Kevin Martin and Arson Dog Sita for 1st Place in Accelerant Detection at the United States Police Canine Association (USPCA) National Detection Trials held this week in Jackson, MS

State Fire Marshal Deputy Scott McRaney is congratulated by Commissioner Mike Chaney for being named Top Cop for 2014. The annual awards program is sponsored by the Mississippi Center for Police and Sheriffs.



Congratulations to new State Deputy Fire Marshal Jason Davis on his graduation from the state Law Enforcement Academy. Pictured with Deputy Davis, is Chief Deputy Fire Marshal Ricky Davis. All state fire marshal deputies are Certified Law Enforcement Officers in the State of MS.

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HOT TROPICS

Hurricane Katrina - 10 Years and Counting, The Recovery Continues

We are nearing the peak months for the 2015 hurricane season. While this season is

living up to the projections of a "near-normal or below normal season", we cannot let our guard down and must continue to remind all Mississippians to be prepared for disaster.



On August 29th, 2015 we will remember the 10th anniversary of Hurricane Katrina, which served as a stark reminder that it only takes one storm to create widespread devastation. In the years following Katrina, the Mississippi Insurance Department has diligently worked to help consumers continue the long recovery process and improve insurance conditions throughout the state and along the Gulf Coast.

Those efforts led to the creation of a state mitigation program providing grants to homeowners who have used funds to make new and existing homes more storm resistant. MID established an alternative dispute resolution program for personal lines insurance claims. We also worked on new regulations, including one on uniform policy language regarding the applicability of hurricane deductibles.

One of the most significant accomplishments in the decade since Katrina was the passage, in 2014, of [SB2378](#) - the State Uniform Construction Code - which adopted certain nationally recognized codes and standards. The bill established minimum construction standards for the state with opt-out provisions for municipalities and counties.

Additionally, over 180 new property and casualty companies and 68 surplus line companies have entered the marketplace during the years Commissioner Chaney has served in office.

While much has been accomplished since Katrina, there is still more to be done. The insurance department continues to aid coastal Mississippians in finding available, affordable insurance while keeping companies accountable for the service they provide. The key to avoiding the insurance problems that arise from Katrina-level storms is to help Mississippians become better prepared through outreach, the advocacy of stronger building codes, and through such programs as the wind mitigation grant programs to assist them in making their homes more capable of withstanding such disasters.

Commissioner Chaney is proud of the MID's role in taking on the federal government and the National Flood Insurance Program and

their attempts to inflict extreme flood insurance rate increases upon coastal residents. The department sued the National Flood Insurance program (NFIP) and then later withdrew the lawsuit on the basis the implementation by the Federal Emergency Management Agency (FEMA) of a new law passed by Congress intended to alleviate some of the extreme rate increases that Mississippi homeowners were facing. MID attorneys continue to monitor FEMAs' implementation of "The Homeowner Flood Insurance Affordability Act of 2014," passed as H.R. 3370, to ensure the new law does what is necessary to ease the financial burden on homeowners.

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LEARN NOT TO BURN

State Fire Marshal Office's Popular New Fire Safety Education Tool

The State Fire Marshal's Fire Safety House is quickly becoming one of the most popular and useful tools in efforts to promote fire safety education throughout the state. The fire safety house was purchased with funds obtained through the 2012 FEMA/Department of Homeland Security's Fire Prevention and Safety grant. The cost of the trailer was \$113,000.00 and was fully funded by the grant. The house allows the SFMO to provide fire extinguisher training for adults in the kitchen area utilizing simulated fires which are extinguished by using a laser based fire extinguisher. The bedroom area enables us to teach children how to react in the event they have a fire in their home while sleeping. We've been to upwards of 35 locations and have had an estimated 3,000 people go through the trailer. Find out more [here](#).



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BEACH READING

[State Fire Marshal Sends Alert Regarding Alarm System Promotion](#) (07/30/15)

[North Mississippi Businessman Appointed to LC Gas Board](#) (07/15/15)



[Chaney Again Urges Earthquake Coverage Awareness](#) (06/29/15)

[Commissioner Mike Chaney Issues Statement on Supreme Court Health Care Ruling](#) (King Vs Burwell) (06/25/15)

[MID Urges Insurance Review as Key Element of Hurricane Preparedness](#) (05/29/15)

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Year-To-Date (January-July)

	Claims Handled	Claims Payments or Premium Refunds Secured
Property and Casualty Insurance	3,788	\$465,221.28
Accident & Health (Includes A&H, PPACA, Misc. and Medicare)	3,195	\$642,124.09
Life Insurance (Includes Life, Burial, Misc.)	1,864	\$99,866.14
Totals	8,847	\$1,207,211.51

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COOL CONNECTIONS

Question	Division	Phone	Email
About			
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	lcgas@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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