

MISSISSIPPI INSURANCE DEPARTMENT

A photograph of Santa Claus, wearing his traditional red suit and white beard, looking down at a young girl. The girl is holding a wrapped gift with a red and green bow. They are in a festive setting with a Christmas tree in the background. A brown paper bag is in the foreground with the text 'Naughty & Nice Edition' written on it.

Naughty & Nice Edition

A NOTE FROM THE COMMISSIONER

The holidays are upon us, a time of year when our lives become the most hectic as we prepare to spend time with friends and family. It's also a time of lists - grocery lists, gift lists, decorating lists, and to-do lists of all those important things to get done before the holidays arrive.



One of the most famous list makers is Santa Claus. He spends his time with lists too....making Naughty and Nice lists to help him decide who is and isn't going to have a Merry Christmas.

Taking a page from Santa, 'Mississippi Insurance Matters' has created some Naughty and Nice lists. Whether you're shopping at the mall, decorating your home, traveling to see family, or keeping warm in cold weather there are things we all should and shouldn't to do to keep your home and family safe during the holidays.

Enjoy reading our lists and then decide this holiday season - are you going to be Naughty or Nice?

Naughty & Nice List

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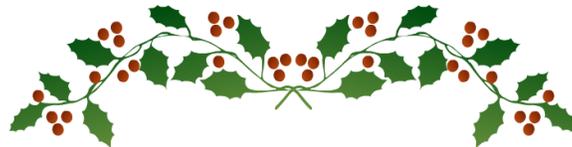
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At the Mall

FACT: Shopping at a store, mall or even on-line, the hustle and bustle of the holiday season creates the perfect opportunities for thieves bent on stealing your credit card information.



NAUGHTY

1. Loading yourself down with too many packages. Struggling with multiple shopping bags makes it easy for a crook to steal your



NICE

1. Locking your car and closing all your windows, no matter how long you think you'll be gone
2. Looking like you won't be an easy

- wallet or one of your packages
- 2. Parking your car in dimly lit areas and leaving packages visible in the back seat
- 3. Shopping while wearing expensive looking jewelry
- target while shopping, walking quickly and confidently
- 3. Taking only the credit cards you plan to use and guarding your card when using it so no one can memorize your information over your shoulder

[Whether shopping online or in the mall here are more ways to protect yourself...](#)

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Open Enrollment Continues

Mississippians who want new or updated health insurance coverage through the Federally Facilitated Health Insurance Marketplace can now purchase policies during the Marketplace's open enrollment period. To have coverage start January 1, 2017 they must enroll in or change a plan between November 1, 2016, and December 15, 2016.

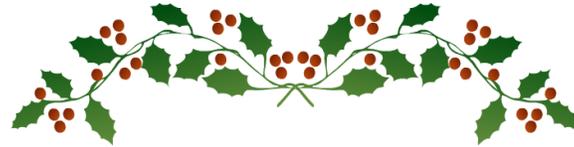
The Federally-Facilitated Health Insurance Marketplace is an online option to buy individual private health insurance coverage. If you don't have health insurance through an employer, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying coverage, the Marketplace can help you get covered. Open enrollment for 2017 individual Marketplace health insurance coverage began November 1, 2016, and ends January 31, 2017. To learn more about obtaining health insurance coverage through the Marketplace, please visit www.healthcare.gov or call 1-800-318-2596.

HealthCare.gov

Commissioner Mike Chaney - Mississippi Business Journal 2016 Healthcare Hero

Commissioner Mike Chaney was recently recognized as one of the 2016 Healthcare Heroes, and featured in a special edition of the The Mississippi Business Journal. Healthcare Heroes honors outstanding men and women in the health





In the Kitchen

FACT: The National Fire Protection Association says that nationally, three times as many cooking fires occur on Thanksgiving Day than any other day of the year.



NAUGHTY

1. Cooking when you are sleepy or have consumed alcohol
2. Leaving the stove on if you have to leave the room to answer the door, phone, or visit with friends or relatives
3. Frying a turkey in a fryer that is in a garage or on a wooden deck



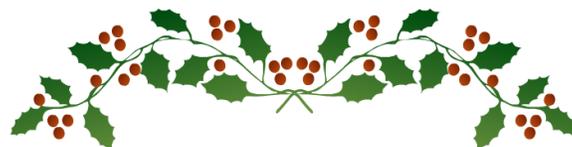
NICE

1. Keeping anything that can catch fire (pot holders, oven mitts, wooden utensils, paper or plastic bags, food packaging) away from the stove top
2. Keeping kids away from cooking areas by enforcing a "kid-free zone" of 3 feet around the stove
3. Cleaning up food and grease from burners and the stove top

Cooking fires are the number one cause of home fires and home injuries.

[Here are a few tips...](#)

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Decking the Halls

FACT: December is the peak time of year for home candle fires.



NAUGHTY

1. Using last year's lights on the tree without checking them for damage
2. Using lit candles as Christmas tree decorations
3. Putting your tree up too close to the fireplace or heating vent



NICE

1. Using decorations made with flame-retardant or non-combustible materials
2. Using lights that are approved by Underwriter's Laboratories
3. Taking care to not overload extension cords

[Practice the 12 Days of Christmas with some Fire Safety tips...](#)

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Mississippi BondSource

Mississippi BondSource, an online registry that will allow sheriffs, judges and court clerks to be able to go online and verify that a bail agent is licensed and has the authority to bind a surety to the bond launched on October 1, 2016.

The registry also creates a database for all bonds written in the state, allowing the Mississippi Insurance Department, courts, law enforcement and others to see exactly who wrote bonds, what the amounts are and how much money an agent has committed to bail bonds and that they are not over-committed. The creation of this new bail bond industry regulatory tool was mandated by Senate Bill 2664 which was passed in Mississippi's 2016 legislative session.

Bail bond agents throughout the state can go to www.MSBondSource.com to register. Agents may also find a user's manual for the registry on the website. Any bail bond agents with inquiries can email bondsource@mid.ms.gov for more information or call 844-607-6432.



MISSISSIPPI BOND SOURCE

Fallen Firefighter Registry

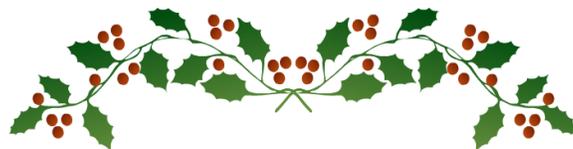
In an effort to help track firefighter deaths in our State, the Mississippi State Fire Marshal's Office has spearheaded the creation a Fallen Firefighter Registry. This registry will allow anyone to enter a firefighter death whether it be line of duty or otherwise. This will help ensure that all fallen firefighters are recognized each year at our memorial services. We ask that someone within each fire department please make an effort to make sure all firefighter deaths are entered into the registry.

This includes retired firefighters. You'll be able to see who all has been entered prior to making an entry which will help prevent duplication.



The Fallen Firefighter Registry website is live now at www.mid.ms.gov/SFMRegistry/fallenfirefighter-registry.aspx.

You may also access the Fallen Firefighter Registry website from the Mississippi Insurance Department's main site at www.mid.ms.gov. Click on Fire Marshal, then Fallen Firefighter Registry.



On the Road

FACT: Using common sense helps thwart burglars who target empty homes during the holidays.



NAUGHTY

1. Letting newspapers and mail pile up on your doorstep while you are gone
2. Posting on social media that you are going to be out of town and how long you will be gone
3. Leaving jewelry or computers, out, in plain sight and visible from windows



NICE

1. Asking a trusted neighbor to keep an eye on your home while you're gone
2. Let local police know you will be gone, if going for an extended period of time
3. Getting a burglar alarm to make it noisy for a burglar to break in

[How To Be Ready When on the Go](#)

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MID Holiday Buffet

MID and State Fire Marshal employees share with us the family holiday recipes that always make the NICE list in their home and why they are special to them!



Mom's Special Spaghetti



Sweet Potato Casserole

This recipe has been in my family since the 1930s. This is my grandmother's recipe and I used to help her make it every Thanksgiving since I was 5 years old. Everyone loves this recipe....even people who normally don't eat sweet potato casserole.

MICHELLE PARTRIDGE

Legal Division

[For the recipe click here](#)



Broccoli Cornbread

When I make this, everyone always asks me what it is... I tell them it's cornbread and try it before you knock it. After doing so, it's been enjoyed by everyone and I'm always giving copies of the recipe.

TONIA TATUM

Fire Marshal's Office

[For the recipe click here](#)

Delta Dinner on Christmas Eve: I grew up in the Mississippi Delta. Instead of having traditional ham and turkey on Christmas Eve (because we knew we would have it on Christmas Day) , my family started the tradition of a Delta Dinner. The Delta Dinner consisted of my Mom's special spaghetti, Hot Tamales from the famous Doe's Eat Place in Greenville and a simple salad drenched in Italian salad dressing and plenty of green olives. This tradition is still carried on by Laurie and me today for Christmas Eve.

BOB WILLIAMS

Life and Health Actuarial Division

[For the recipe click here](#)



Flan

This recipe reminds me of my late mother. She taught me how to cook and gave me my passion for cooking. This is one of her favorite dishes to make during the holiday season. Every time I cook dishes for my family and friends, she always remains in my heart and soul.

MYRA WOODWARD

Consumer Services Division

[For the recipe click here](#)



Staying Warm

FACT: The peak time for home heating fires is between 6:00 p.m. and 11:00 p.m., with associated deaths occurring between midnight and 10:00 am.



NAUGHTY

1. Using your oven as a heating source
2. Plugging a space heater into an extension cord instead of directly into an outlet
3. Using a space heater while you sleep, when you are away from home, or in areas where children may be without adult supervision



NICE

1. Keeping flammable objects at least 3 feet away from heating devices/sources
2. Having a 3-foot "kid-free zone" around open fires, space heaters
3. Using a space heater that has a tip over shut-off switch

[Here are some heating safety tips...](#)

Year to Date

Through mid-November, 2016 the Consumer Services Division of the Mississippi Insurance Department has recovered \$2,960,340.79 for Mississippi consumers. If you have a question about your insurance or need assistance with a claim, contact Consumer Services through our Statewide Toll Free Number: 800-562-2957.



Connect with the Mississippi Insurance Department



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