

REGULATION NO. 80-001

PRE-LICENSE EDUCATION REGULATION

Section 1. Statutory Authority

This Regulation is promulgated by the Commissioner of Insurance of the State of Mississippi to implement Sections 83-5-1, 83-17-109, and 83-17-129, Mississippi Code of 1972, as Amended.

Section 2. Purpose

The purpose of this Regulation is to establish Pre-License Educational Requirements and to improve the competency of applicants applying for a privilege license to act as an insurance agent within the boundaries of this State.

Section 3. Applicability

This Regulation shall apply to all Resident and Non-Resident individuals who apply for an agent's privilege license to engage in the sale of Life, Accident and Health insurance.

Section 4. Requirements

All individuals desiring to engage in the business of Life, Accident and Health insurance as an agent shall be required to complete a minimum of forty (40) hours of insurance education prior to being allowed to take the agent's examination. Such educational program shall provide the applicant with the basic knowledge of:

1. The broad principles of insurance, licensing and regulatory laws of this State; and
2. The obligations and duties of a Life and/or Accident and Health Insurance Agent.

Section 5. Certification

It shall be the responsibility of each insurer sponsoring such applicant to certify that such applicant has successfully met the forty (40) hour educational requirement. Such certification shall be filed with the Commissioner on a prescribed form at the time application for privilege license is submitted.

All companies affected by this rule shall file and have approved by the Department of Insurance a copy of its Initial Training Program.

Section 6. Exemptions

This Regulation shall not apply to the following:

1. Any agent who is exempt from taking the written examination(s)

as provided by Section 83-17-109 (1) (b), (c) and (e),  
Mississippi Code of 1972, as Amended.

2. Any agent who possesses a valid privilege license to act as an Insurance Agent prior to the effective date of this Regulation.

This Regulation will take effect and be in force from and after January 1, 1981. Promulgated and adopted, this the 19th day of September, 1980.



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GEORGE DALE  
COMMISSIONER OF INSURANCE  
STATE OF MISSISSIPPI

