

MIKE CHANEY
Commissioner of Insurance



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STATE OF MISSISSIPPI
Mississippi Insurance Department
www.mid.ms.gov

INSURANCE PRODUCER LICENSE INSTRUCTIONS

- 1.) All applicants are encouraged to apply electronically through Sircon at www.sircon.com/mississippi or NIPR at www.nipr.com . Electronic licensing provides for a higher degree of accuracy and more efficient processing.
- 2.) In lieu of filing an electronic application, an applicant may apply by filing the **Insurance Producer license application** with the Department. This application must be completed in its entirety (all questions answered, application signed and dated, and requested documents included).
- 3.) Privilege tax payments (license fees): \$100.00 (resident and non-resident). Renewal fees are \$100.00. **Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR.** A producer may reinstate his/her license within 12 months of the expiration without having to retake the examination, by paying the 50% late fee and completing approved continuing education, if required. The reinstatement will result in your license receiving a new issue date when processed by the Mississippi Insurance Department.
- 4.) Resident applicant's test scores are electronically submitted to the Mississippi Insurance Department. There is no need to submit test scores with the paper application. Examinations may be arranged by contacting Testing Services, Inc. at <http://www.testingservices-ms.com> or by phone at (601) 607-7736.
- 5.) Resident applicants must complete 20 hours of prelicensing education and pass an examination for each line of authority requested. The following lines of authority are available: Life, Accident & Health, Property, Casualty, Personal Lines, and Variable Life/Variable Annuity. The Variable Life/Variable Annuity line does not require prelicensing education, but does require a series 6 or series 7 FINRA (Financial Industry Regulatory Authority, formerly NASD) certification.
- 6.) Insurance Producers who hold a Life line of authority only or Life and the Variable Life and Variable Annuity Products line of authority and want to engage in the selling of annuity products must complete a one-time four (4) credit hour training course approved by the Department. The training course must be completed prior to engaging in selling of annuity products. Nonresidents who complete training requirements of another state that are substantially similar shall be deemed to satisfy the training requirement.
- 7.) If applying for a first-time license or renewing/reinstating an existing license, the pre-licensing or continuing education record is submitted electronically by the approved education provider to SIRCON. Licensed producers can view their education transcript on SIRCON.

- 8.) New residents who wish to transfer a resident license from another state, must submit a Letter of Clearance from their previous resident state (unless license status can be verified on the national producer database). An applicant for a transfer must submit an application to the Department within 90 days of clearing their resident license from their previous state of residence.
- 9.) Non-Residents' license status in their home state will be verified through the NAIC producer database.
- 10.) For more information on the line of authority crosswalk to lines of insurance, please view the chart located on under the "Producer/Individual Licensing" section or Prelicensing and Continuing Education" section of the Mississippi Insurance Department website.
- 11.) License renewal notices will be mailed approximately 60 days prior to the license expiration date.
- 12.) **Any checks rejected by your bank will incur a \$30.00 processing fee.**
- 13.) Licenses will expire on a biennial basis on the last day of the birth month of the applicant with a minimum term of 13 months and maximum term of 24 months.