



**STATE OF MISSISSIPPI**  
Mississippi Insurance Department  
[www.mid.ms.gov](http://www.mid.ms.gov)

**LIMITED LINE CREDIT INSURANCE PRODUCER LICENSE INSTRUCTIONS**

- 1) All applicants are encouraged to apply electronically through Sircon at [www.sircon.com/mississippi](http://www.sircon.com/mississippi) or NIPR at [www.nipr.com](http://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 **Limited Line Credit 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) This license allows an individual to sell, solicit or negotiate one or more forms of limited line credit insurance coverage to individuals through a master, corporate, group or individual policy.
- 4) There are no preclicensing education or examination requirements for this license.
- 5) Privilege tax payments (license fees): \$100.00 (resident and non-resident). Renewal fees are \$100.00 and reinstatements are \$150.00. **Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR.** A limited line credit insurance producer may reinstate his/her license within 12 months of the expiration, by paying the additional late fee. If you are reinstating your license, please indicate as such by writing “reinstatement” in the Department Use Only box on the application. The reinstatement will result in your license receiving a new issue date when processed by the Mississippi Insurance Department.
- 6) 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.
- 7) Non-Residents license status in their home state will be verified through the NAIC producer database.
- 8) For more information on the line of authority crosswalk to lines of insurance, please view the chart located under the “Individuals/Entities: Producer/Individual Licensing” section called Line of Authority to Line of Business Graph of the Mississippi Insurance Department website.
- 9) License renewal notice/invoices will be emailed approximately 60 days prior to the license expiration date.
- 10) **Any checks rejected by your bank will incur a \$30.00 processing fee.**
- 11) 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.