



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

**LIMITED LINES 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 Lines 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) An applicant may apply for the following lines of authority: Industrial Fire, Industrial Life Accident & Health, Surety, Title, Trip Accident & Baggage, Car Rental, Crop Insurance, and Travel.

Mississippi bar-licensed attorneys are exempt from completing a license application (MCA 83-15-3). They are required to be appointed with a Title company. If the attorneys are not listed in the MS Bar directory at [www.msbar.org](http://www.msbar.org) , they must submit a Limited Lines Insurance Producer license application for Title with fee and then be appointed by the Title company.

- 4) Examinations are required for the industrial fire and industrial life lines of authority only. Examinations for the industrial fire line of authority may be arranged by contacting Testing Services, Inc. at <http://www.testingservices-ms.com> or by phone at (601) 607-7736. Examination for the industrial life line of authority may be arranged by contacting Home Service Life Council by phone at (800) 748-3189.

Effective July 1, 2015, the limits on Industrial life policies have changed to an aggregate of (\$10,000) in death benefits, disability (\$60.00) per week, benefits for dismemberment/broken limbs/eyesight (\$5,000) per policy year, or policy for drugs/hospital, medical (\$3,500) per policy year. [Death benefits had previously been \$5,000.]

- 5) Privilege tax payments (license fees): \$100.00 (resident and non-resident). Renewal fees are \$100.00 and reinstatements \$150.00. **Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR.** A limited lines insurance producer may reinstate his/her license within 12 months of the expiration without having to retake the examination (applicable for industrial life and industrial fire only), by paying the additional late. 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) Resident applicant’s test scores are electronically submitted to the Mississippi Insurance Department (if applicable). There is no need to submit test scores with the paper application. However, examination results for Industrial Life exams must be submitted to the Department by the applicant.

- 7) 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.
- 8) Non-Residents' license status in their home state will be verified through the NAIC producer database.
- 9) For more information on the line of authority crosswalk to lines of insurance, please view the chart located on under the "Individuals/Entities: Producer/Individual Licensing" section called Line of Authority to Line of Business Graph on the Mississippi Insurance Department website.
- 10) License renewal notices will be mailed approximately 60 days prior to the license expiration date.
- 11) **Any checks rejected by your bank will incur a \$30.00 processing fee.**
- 12) 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.