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STATE OF MISSISSIPPI
Mississippi Insurance Department
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**LIMITED LINES TRAVEL INSURANCE PRODUCER BUSINESS ENTITY
LICENSING INSTRUCTIONS**

License effective January 1, 2016

- 1.) Limited Lines Travel Insurance Producer Business Entity application form or NAIC Uniform Business Entity application form must be completed in its entirety or application submitted electronically through www.sircon.com or www.nipr.com.
- 2.) Privilege tax fees are listed on the business entity application.
- 3.) All Limited Lines Travel Insurance Producer Business Entity licenses will be issued on a biennial basis with an expiration date of May 31.
- 4.) For resident corporations, if proof of the entity's existence cannot be obtained from the Mississippi Secretary of State's website, a complete copy of the corporate charter approved by the Mississippi Secretary of State's Office must be attached to the business entity's application.
- 5.) For resident partnerships, if proof of the entity's existence cannot be obtained from the Mississippi Secretary of State's website, a copy of the certificate of limited partnership approved by the Mississippi Secretary of State's Office must be attached to the application. All partners must be licensed as individual insurance producers.
- 6.) For Mississippi resident limited liability companies, if proof of the entity's existence cannot be obtained from the Secretary of State's website, a copy of the certificate of formation must be attached to the application.
- 7.) A minimum of one designated Mississippi licensed producer responsible for the business entity's compliance with the insurance laws, rules and regulations of this state must be listed on the application. The business entity is authorized for the limited lines of insurance held by the designated responsible licensed producer (DRLP or DRP). The DRLP must hold a line of authority (LOA) for travel or full lines P&C.
- 8.) At time of licensure, the limited lines travel insurance producer shall establish and maintain a register on a form prescribed by the Commissioner of each travel retailer that offers travel insurance on the limited lines travel insurance producer's behalf. The travel retailer registered must comply with 18 USC 1033. A copy of the register must be provided to the department within 30 days of licensure. The register shall be updated and provided to the department upon request.
- 9.) Each employee and authorized representative of the travel retailer whose duties include offering and disseminating travel insurance are required to receive a program of instruction or training. The

training material shall, at a minimum, contain instructions on the types of insurance offered, ethical sales practices, and required disclosures to prospective customers.

- 10.) Business entities with multiple locations are not required to obtain multiple licenses.
- 11.) Nonresidents' home state licensure will be verified on the NAIC PDB. If electronic verification is not available, a letter of certification may be required. The name on the application must match the name on the home state certificate of good standing and home state license.
- 12.) Nonresidents' whose resident state does not issue the travel entity license and their principal place of business is Mississippi may be issued a nonresident license. A statement would need to be provided from the state department of insurance referencing that this license is not available in the business entity resident state.
- 13.) Additional information concerning this license type is located on the department's website under Entity Licensing, FAQs for Limited Lines Travel Insurance Producer Business Entity .
- 14.) Nonresidents must register as a foreign business with the Mississippi Secretary of State's Office prior to doing business in the State of Mississippi but not necessarily prior to obtaining a license from the Department.