



STATE OF MISSISSIPPI
Mississippi Insurance Department

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BULLETIN NO. 99 - 3

**ALL LICENSED LIFE, HEALTH & ACCIDENT
AND PROPERTY & CASUALTY AGENTS**

**FROM: GEORGE DALE
COMMISSIONER OF INSURANCE**

CHANGES IN LAWS

DATE: MAY 7, 1999

The Mississippi Legislature, 1999 Regular Session, amended Mississippi Code of 1972, Annotated, Sections 83-17-21 and 83-21-15 to remove the requirement that an insurance agent must be a resident of this State in order to countersign property and casualty policies and remove the requirement that commissions be divided on that business between the nonresident agent and the local agent. Effective July 1, 1999, a nonresident agent may solicit, negotiate and countersign property and casualty policies without the assistance of a resident agent.

House Bill No. #1243 was passed: to require completion of certain courses of study and continuing educational requirements as prerequisites for licensing and renewal of licenses as insurance agents in the State of Mississippi; prescribe the basic prelicensing educational and continuing educational requirements for insurance agents; establish standards how prelicensing and continuing education courses shall be approved for credit; amend § 83-17-101 and 83-17-203, Mississippi Code of 1972, and define the term "Inactive Agent".

Effective July 1, 2000, every individual seeking annual renewal of life, health & accident, or property & casualty licenses shall complete satisfactorily twelve (12) hours of study in approved courses in his or her Primary line of insurance during each twelve (12) month period except the initial licensing year. The individual may take an additional twelve (12) hours in his secondary line of insurance. **This change will not affect your renewal for 2000.**

Continuing Education Hours:

Life, Health and Accident (only)	12 hours annually
Life (only)	12 hours annually
Health and Accident (only)	12 hours annually
Property and Casualty (only)	12 hours annually

If you have a combination of Life and/or Health & Accident with Property & Casualty, then you must complete a minimum of 12 hours in your primary line; however, you are encouraged to complete an additional 12 hours in your secondary line of insurance.

***Primary line of insurance must be determined by licensee and reported on his/her renewal application.**

Exemptions:

"inactive agent" defined as an individual who is retired, disabled or has not obtained from the Commissioner of Insurance a current certificate of authority. An inactive agent shall not solicit new business or service existing business, but may receive renewal commissions.

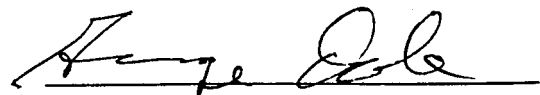
nonresident licensee who meets the continuing education requirement in the state in which such person resides. If the nonresident licensee's home state has no continuing education requirement, the agent must comply with Mississippi continuing education requirement.

licensee with a limited industrial life, industrial health and accident, small loan, industrial fire or full coverage auto license.

individual that is exempted from taking a written examination.

For clarification of this bulletin, please call 601-359-3582.

This 10 day of May, 1999.



GEORGE DALE
 COMMISSIONER OF INSURANCE