

By: Senator(s) Dearing

To: Insurance

SENATE BILL NO. 2241

1 AN ACT TO AMEND SECTION 83-17-251, MISSISSIPPI CODE OF 1972,
2 TO REQUIRE ALL PROPERTY CASUALTY INSURANCE PRODUCERS WHO SELL
3 FLOOD INSURANCE TO COMPLETE SATISFACTORILY AT LEAST TWO OF THEIR
4 REQUIRED HOURS OF CONTINUING EDUCATION IN FLOOD INSURANCE; AND FOR
5 RELATED PURPOSES.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

7 **SECTION 1.** Section 83-17-251, Mississippi Code of 1972, is
8 amended as follows:

9 83-17-251. (1) Every individual seeking to be licensed as a
10 life, health and accident insurance producer in the State of
11 Mississippi, as a condition of issuance of an original license,
12 must furnish the Commissioner of Insurance certification on a form
13 prescribed by the commissioner that he or she has completed an
14 approved prelicensing course of study for the line of insurance
15 requested.

16 (2) The prelicensing course of study hours shall consist of
17 no less than twenty-four (24) classroom hours for life and/or
18 health/accident insurance or property and casualty insurance.
19 Twelve (12) classroom hours are required on life only; and twelve
20 (12) classroom hours are required for health/accident only.

21 (3) Every individual seeking annual renewal of life, health
22 and accident licenses, or annual renewal of property and casualty
23 licenses, shall complete satisfactorily twelve (12) hours of study
24 in approved courses in his primary line of insurance during each
25 twelve-month period except the initially licensed year. The
26 individual may take an additional twelve (12) hours in his
27 secondary line of insurance. Beginning January 1, 2007, all
28 property casualty insurance producers who sell flood insurance

29 shall complete satisfactorily at least two (2) of their required
30 hours of study at each renewal period in flood insurance.

31 (4) The continuing educational requirements of this section
32 shall not apply to:

33 (a) Any individual that is exempt from taking the
34 written examination as provided in Section 83-17-39(1)(b), (c) and
35 (e);

36 (b) Any individual that is licensed with a license
37 limited to industrial life, industrial health and accident, small
38 loan property, industrial fire and full-coverage auto;

39 (c) A person not a resident of this state who meets the
40 continuing educational requirement in the state in which such
41 person resides and Mississippi has a reciprocal agreement with
42 that state; or

43 (d) Inactive agents as defined in Section 83-17-1.

44 **SECTION 2.** This act shall take effect and be in force from
45 and after July 1, 2006.