

By: Senator(s) Dearing

To: Insurance

SENATE BILL NO. 2148

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, 2008, 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, 2007.