

By: Representatives McLean, Karriem

To: Insurance

HOUSE BILL NO. 1084

1 AN ACT TO AMEND SECTION 83-17-251, MISSISSIPPI CODE OF 1972,  
 2 TO PROVIDE THAT ANY INDIVIDUAL WHO IS SIXTY FIVE YEARS OF AGE OR  
 3 OLDER AND WHO HAS BEEN LICENSED AS AN INSURANCE PRODUCER FOR A  
 4 CONTINUOUS PERIOD OF TWENTY YEARS OR MORE AS OF JULY 1, 2023, AS  
 5 EVIDENCED BY SUBMISSION OF AN AFFIDAVIT, UNDER OATH, ON A FORM  
 6 PRESCRIBED BY THE COMMISSIONER, SIGNED BY THE LICENSEE ATTESTING  
 7 TO SATISFACTION OF THE AGE, LICENSING AND EXPERIENCE REQUIREMENTS  
 8 SHALL NOT BE REQUIRED TO COMPLETE THE CONTINUING EDUCATION  
 9 REQUIREMENTS OF AN INSURANCE PRODUCER; TO BRING FORWARD SECTIONS  
 10 83-17-255, 83-17-259, 83-17-415 AND 83-17-513, MISSISSIPPI CODE OF  
 11 1972, FOR THE PURPOSE OF POSSIBLE AMENDMENT; AND FOR RELATED  
 12 PURPOSES.

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

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

16 83-17-251. (1) Every individual seeking to be licensed as  
 17 an insurance producer in the State of Mississippi, as a condition  
 18 of issuance of an original license, must furnish the Commissioner  
 19 of Insurance certification on a form prescribed by the  
 20 commissioner that he or she has completed an approved prelicensing  
 21 course of study for the line of insurance requested.

22 (2) The prelicensing course of study hours shall consist of  
 23 twenty (20) hours of approved prelicensing education courses per



24 line of authority. The Commissioner of Insurance shall determine  
25 the content requirements for each prelicensing course of study.  
26 The prelicensing educational requirements of this section shall  
27 not apply to:

28 (a) An individual that is exempt from taking the  
29 written examination as provided in Section 83-17-39(1) and Section  
30 83-17-67.

31 (b) An individual who has received a bachelor's degree  
32 with major coursework in insurance from an accredited institution  
33 of higher learning.

34 (c) An individual holding a current and valid CEBS,  
35 CHFC, CIC, CFP, CLU, FLMI, LUTCF designation is exempt for the  
36 life line of authority.

37 (d) An individual holding a current and valid RHU,  
38 CEBS, REBC, HIA designation is exempt for the accident and health  
39 or sickness line of authority.

40 (e) An individual holding a current and valid AAI, ARM,  
41 CIC, CPCU designation is exempt for the property and casualty  
42 lines of authority.

43 (f) Limited lines insurance producer and limited lines  
44 credit insurance producer as defined in Section 83-17-53.

45 (g) An individual that is seeking licensure for the  
46 variable life and variable annuity products line of authority  
47 only.



48 (3) Every individual seeking renewal of an insurance  
49 producer license, which has been in effect for a term of eighteen  
50 (18) months or less shall satisfactorily complete twelve (12)  
51 hours of study in approved continuing education courses. Every  
52 individual seeking renewal of an insurance producer license, which  
53 has been in effect for a term of more than eighteen (18) months  
54 shall satisfactorily complete twenty-four (24) hours of study in  
55 approved continuing education courses, of which three (3) hours  
56 shall have a course concentration in ethics.

57 (4) The continuing educational requirements of this section  
58 shall not apply to:

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

62 (b) Any limited lines producer or limited lines credit  
63 insurance producer;

64 (c) A person not a resident of this state who meets the  
65 continuing educational requirement in the state in which such  
66 person resides and Mississippi has a reciprocal agreement with  
67 that state; \* \* \*

68 (d) Nonactive agents as defined in Section  
69 83-17-1 \* \* \*; or

70 (e) Any individual who is sixty-five (65) years of age  
71 or older and who has been licensed as an insurance producer for a  
72 continuous period of twenty (20) years or more as of July 1, 2023,



73 as evidenced by submission of an affidavit, under oath, on a form  
74 prescribed by the commissioner, signed by the licensee attesting  
75 to satisfaction of the age, licensing and experience requirements  
76 of this paragraph (e).

77 **SECTION 2.** Section 83-17-255, Mississippi Code of 1972, is  
78 brought forward as follows:

79 83-17-255. (1) A prelicensing and continuing educational  
80 advisory committee, comprised of at least three (3) but not more  
81 than seven (7) individuals, may be appointed by and shall serve at  
82 the pleasure of the Commissioner of Insurance to advise the  
83 commissioner concerning prelicensing and continuing educational  
84 standards. Each committee member shall agree to serve a minimum  
85 of two (2) years. The chairman of the committee shall be  
86 appointed by and shall serve at the pleasure of the commissioner.

87 (2) A majority of those present at any meeting of the  
88 educational advisory committee shall be a quorum for purposes of  
89 performing the duties of the committee under this section.

90 (3) The committee may advise the commissioner on program  
91 content and exceptions as permitted under this section.

92 (4) The committee shall be available to consider other  
93 related matters as the commissioner may assign.

94 **SECTION 3.** Section 83-17-259, Mississippi Code of 1972, is  
95 brought forward as follows:

96 83-17-259. The Commissioner of Insurance, upon written  
97 request, may grant exception to or extend the time in which a



98 licensee must comply with the continuing educational requirements  
99 of this section for reasons of poor health, military service or  
100 other reasonable and just causes.

101       **SECTION 4.** Section 83-17-415, Mississippi Code of 1972, is  
102 brought forward as follows:

103       83-17-415. The commissioner shall adopt a procedure for  
104 certifying continuing education programs. Each individual seeking  
105 renewal of an adjuster license, which has been in effect for a  
106 term of eighteen (18) months or less shall satisfactorily complete  
107 twelve (12) hours of study in approved continuing education  
108 courses. Every individual seeking renewal of an adjuster license,  
109 which has been in effect for a term of more than eighteen (18)  
110 months shall satisfactorily complete twenty-four (24) hours of  
111 study in approved continuing education courses, of which three (3)  
112 hours shall have a course concentration in ethics.

113       **SECTION 5.** Section 83-17-513, Mississippi Code of 1972, is  
114 brought forward as follows:

115       83-17-513. The commissioner shall adopt a procedure for  
116 certifying continuing education programs for public adjusters.  
117 Every individual seeking renewal of a public adjuster license,  
118 which has been in effect for a term of eighteen (18) months or  
119 less shall satisfactorily complete twelve (12) hours of study in  
120 approved continuing education courses. Every individual seeking  
121 renewal of a public adjuster license, which has been in effect for  
122 a term of more than eighteen (18) months shall satisfactorily



123 complete twenty-four (24) hours of study in approved continuing  
124 education courses of which three (3) hours shall have a course  
125 concentration in ethics.

126           **SECTION 6.** This act shall take effect and be in force from  
127 and after July 1, 2023.

