

By: Representative Turner

To: Insurance

HOUSE BILL NO. 819

1 AN ACT TO AMEND SECTIONS 83-11-17 AND 83-11-19, MISSISSIPPI  
2 CODE OF 1972, TO REMOVE THE REQUIREMENT OF A FIFTEEN DOLLAR FILING  
3 FEE IN AUTOMOBILE CANCELLATION OR NONRENEWAL APPEALS; TO AMEND  
4 SECTION 83-17-251, MISSISSIPPI CODE OF 1972, TO EXEMPT FROM  
5 PRELICENSING REQUIREMENTS INDIVIDUALS SEEKING LICENSURE IN THE  
6 LIFE LINE OF AUTHORITY ONLY; AND FOR RELATED PURPOSES.

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

8 **SECTION 1.** Section 83-11-17, Mississippi Code of 1972, is  
9 amended as follows:

10 83-11-17. A named insured who wishes to contest the reason  
11 or reasons for a cancellation of a policy which has been in effect  
12 for sixty (60) days or more or failure by insurer to give proper  
13 notice of nonrenewal as provided hereunder shall, not less than  
14 seven (7) working days from the date of receipt of notice of  
15 cancellation or receipt of notice of nonrenewal, mail or deliver  
16 to the Commissioner of Insurance a written request for a hearing,  
17 which request shall state clearly the basis for the appeal \* \* \*.

18 A cancellation or nonrenewal which is subject to the  
19 provisions of this article shall be deemed effective unless the



20 Commissioner of Insurance determines otherwise in accordance with  
21 the provisions of this article.

22 **SECTION 2.** Section 83-11-19, Mississippi Code of 1972, is  
23 amended as follows:

24 83-11-19. Within two (2) working days after receipt of a  
25 timely request for a hearing, the commissioner or his officially  
26 appointed designee shall call a hearing upon at least seven (7)  
27 days' notice to the parties. Each insurer licensed to do in this  
28 state the kind of business which is subject to this article shall  
29 maintain on file with the commissioner the name and address of the  
30 person authorized to receive notices pursuant to this article on  
31 behalf of the insurer.

32 The commissioner or his designated representative who  
33 conducted the hearing shall, at the conclusion thereof or not  
34 later than two (2) days thereafter, issue his written findings to  
35 the parties. If he finds for the named insured, he shall \* \* \*  
36 either order the insurer to rescind its notice of cancellation or,  
37 if the date cancellation is to be effective has elapsed, order the  
38 policy reinstated or renewed. Such order shall operate  
39 retroactively only to cover a period not to exceed twenty (20)  
40 days from the date cancellation otherwise would have been  
41 effective, and prospectively from the date on which the order was  
42 issued; provided, however, that no policy shall be reinstated or  
43 renewed while the named insured is in arrears in payment of  
44 premiums on such policy. If the commissioner or his



45 representative finds for the insurer, his written order shall so  
46 state \* \* \*. Reinstatement of a policy under this section shall  
47 not operate in any way to extend the expiration, termination, or  
48 anniversary date provided in the policy. Renewal of a policy  
49 shall be for a term of one (1) year from the expiration date of  
50 the prior policy, and otherwise shall contain the same coverage,  
51 terms, and contractual provisions contained in said prior policy.

52 **SECTION 3.** Section 83-17-251, Mississippi Code of 1972, is  
53 amended as follows:

54 83-17-251. (1) Every individual seeking to be licensed as  
55 an insurance producer in the State of Mississippi, as a condition  
56 of issuance of an original license, must furnish the Commissioner  
57 of Insurance certification on a form prescribed by the  
58 commissioner that he or she has completed an approved prelicensing  
59 course of study for the line of insurance requested.

60 (2) The prelicensing course of study hours shall consist of  
61 twenty (20) hours of approved prelicensing education courses per  
62 line of authority. The Commissioner of Insurance shall determine  
63 the content requirements for each prelicensing course of study.  
64 The prelicensing educational requirements of this section shall  
65 not apply to:

66 (a) An individual that is exempt from taking the  
67 written examination as provided in Section 83-17-39(1) and Section  
68 83-17-67.



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

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

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

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

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

83 (g) An individual that is seeking licensure for the  
84 variable life and variable annuity products line of authority  
85 only.

86 (h) An individual that is seeking licensure for the  
87 life line of authority only.

88 (3) Every individual seeking renewal of an insurance  
89 producer license, which has been in effect for a term of eighteen  
90 (18) months or less shall satisfactorily complete twelve (12)  
91 hours of study in approved continuing education courses. Every  
92 individual seeking renewal of an insurance producer license, which  
93 has been in effect for a term of more than eighteen (18) months



94 shall satisfactorily complete twenty-four (24) hours of study in  
95 approved continuing education courses, of which three (3) hours  
96 shall have a course concentration in ethics.

97 (4) The continuing educational requirements of this section  
98 shall not apply to:

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

102 (b) Any limited lines producer or limited lines credit  
103 insurance producer;

104 (c) A person not a resident of this state who meets the  
105 continuing educational requirement in the state in which such  
106 person resides and Mississippi has a reciprocal agreement with  
107 that state;

108 (d) Nonactive agents as defined in Section 83-17-1; or

109 (e) Any individual who is sixty-five (65) years of age  
110 or older and who has been licensed as an insurance producer for a  
111 continuous period of twenty-five (25) years or more as of April  
112 17, 2023, as evidenced by submission of an affidavit, under oath,  
113 on a form prescribed by the commissioner, signed by the licensee  
114 attesting to satisfaction of the age, licensing and experience  
115 requirements of this paragraph (e).

116 **SECTION 4.** This act shall take effect and be in force from  
117 and after July 1, 2024.

