



Pearson
VUE

Mississippi

Insurance Licensing

Candidate Handbook

October 2019



EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Mississippi Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone

(888) 293-4222

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

STATE LICENSING INFORMATION

Candidates may contact the Mississippi Insurance Department with questions about obtaining or maintaining a license after the examination has been passed.

Mississippi Insurance Department

Email

Licensing@mid.ms.gov

Mailing address

PO Box 79 Jackson, MS 39205-0079

For overnight delivery

1001 Woolfolk State Office Building 501
North West Street Jackson, MS 39201-1008

Phone

(601) 359-3582

Fax

(601) 359-1951

Website

<http://www.mid.ms.gov/>

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 6)

Candidates may make a reservation by either visiting www.pearsonvue.com or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 6). **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules. Additionally there are links to many more available test centers at www.pearsonvue.com.

Exam fees

Candidates must pay the \$52 examination fee (as detailed on page 6) at the time of reservation by credit card, debit card, electronic check, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy* (page 7).**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 9).

Exam procedures

Candidates should report to the test center at least **thirty (30)** minutes before the examination begins to complete registration. The time allotted for the examination varies (see page 7), and each candidate will leave the test center with an official score report in hand.

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OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Mississippi Insurance Candidate handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page S1 of this handbook.*)

Individuals who wish to obtain an insurance license in Mississippi must:

1. Pass the required Pre-licensing Course.

2. Make a reservation and pay the fee.

Make a reservation online at www.pearsonvue.com or by phone with Pearson VUE for the examination.

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 9.*)

4. Apply for a license.

After passing the examination, apply for your license online at www.sircon.com/mississippi/. For complete licensing procedures, visit the Department's website at www.mid.ms.gov/licensing/licensing.aspx.

PRACTICE TESTS

Practice tests are now offered for Property & Casualty and Life Accident & Health or Sickness exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also help familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, Property, and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com.

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

| FOR EXAMINATIONS | | |
|---|--|--|
| Pearson VUE/Mississippi Insurance Attn: <i>Regulatory Program Coordinator</i> 5601 Green Valley Dr. Bloomington, MN 55437 | | |
| Phone: (888) 293-4222 | Website: www.pearsonvue.com | Email: pearsonvuecustomerservice@pearson.com |

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit www.pearsonvue.com/ms/insurance/contact for further information.

Candidates may contact the Mississippi Insurance Department with questions about obtaining or maintaining a license.

| FOR STATE LICENSING | | |
|--|---|--|
| Mississippi Insurance Department 1001 Woolfolk State Office Building 501 North West Street Jackson, MS 39201 | | |
| Phone: (601) 359-3582 | Website: http://www.mid.ms.gov/ | |



MISSISSIPPI

INSURANCE DEPARTMENT

A MESSAGE FROM THE MISSISSIPPI INSURANCE DEPARTMENT

This handbook provides you with information about the license examination and application process for becoming licensed by the Mississippi Insurance Department (referred to as “the Department” in this handbook) to sell or provide insurance services and products in Mississippi. We suggest you keep this handbook for future reference.

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

You cannot sell, solicit or negotiate contracts of insurance until the Department has issued your license, nor may you receive or accept, directly or indirectly, any commission or other valuable consideration unless you are properly licensed and appointed at the time of the transaction from which the right to such commission or other valuable consideration arose.

Issuance of a license depends on review and approval of all license application materials. Passing an exam does not guarantee that you will be issued a license.

GENERAL GUIDELINES

LEGISLATIVE UPDATES

Please refer to our legal link for information on bulletins and regulations at <http://www.mid.ms.gov/legal/legal.aspx>. Additional information on licensing updates can be found at <http://www.mid.ms.gov/licensing/licensing.aspx>.

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Mississippi has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

OVERVIEW OF LICENSURE

The Mississippi Insurance Department is empowered by Mississippi Code of 1972, Title 83, Chapters 17, 39 and 99, to qualify individuals who wish to operate as insurance producers, adjusters and bail agents, as defined in Mississippi statute. Accordingly, the Department has determined that candidates must pass an examination to prove their knowledge of the statutes and regulations affecting the insurance profession and the products and services they will sell, claims they will adjust or bail bonds they will write to the public. The legislature may make changes to the Code, and administrative rules may be changed at any time. Licensees are expected to be aware of changes in the laws and rules that affect their occupational practice.

If the Department approves your application, a license will be issued and you may solicit insurance for the type which you have been licensed. If your application or renewal is denied, you will be notified in writing of the reason for such denial. **The Department does not print or mail licenses.** Licenses will be emailed to the business email on record or you may print your license online at www.sircon.com/mississippi. For complete licensing procedures visit the Department's website at www.mid.ms.gov.

To be licensed, you must:

- Pass the required examination(s) within two years of license application for the type of license you are seeking (see chart on page 4); and
- Apply for a license by submitting the appropriate fee and form to the Department (see page 14).

The Department grants the licenses listed on page 4. Each license granted by the Department is valid only for the line of authority named on the license.

The table on page 4 shows the lines of licensed authority.

In addition, the Variable Life/Variable Annuity Line of authority does not require prelicensing education, but does require a series 6 or series 7 FINRA (Financial Industry Regulatory Authority, formerly NASD) certification.

LICENSES THAT REQUIRE EXAMINATIONS

| LICENSE LINE | EXAMINATION | LICENSE FEE |
|--|---|-------------|
| Life Producer | Life Producer | \$100.00 |
| Accident & Health or Sickness Producer | Accident & Health or Sickness Producer | \$100.00 |
| Life, Accident & Health or Sickness Producer | Life, Accident & Health or Sickness Producer | \$100.00 |
| Limited Lines Insurance Producer for Industrial Life | Exam is administered by Home Service Life Council | \$100.00 |
| Limited Lines Insurance Producer for Industrial Fire | Industrial Fire | \$100.00 |
| Property Producer | Property Producer | \$100.00 |
| Casualty Producer | Casualty Producer | \$100.00 |
| Property and Casualty Producer | Property and Casualty Producer | \$100.00 |
| Personal Lines Producer | Personal Lines Producer | \$100.00 |
| Adjuster with WorkComp | Adjuster with WorkComp | \$100.00 |
| Public Adjuster | Public Adjuster | \$100.00 |
| Workers Compensation Adjuster | Workers Compensation Adjuster | \$100.00 |
| Professional Bail Agent | Bail Agent | \$100.00 |
| Soliciting Bail Agent | Bail Agent | \$40.00 |
| Bail Enforcement Agent | Bail Agent | \$40.00 |
| Amend License to add or remove a line of authority | Individual Producer or Adjuster | \$25.00 |

LICENSES WITH NO EXAMINATION REQUIRED

| INDIVIDUAL LICENSE | LICENSE FEE |
|--|-------------|
| Automobile Club agent | \$5.00 |
| Burial Agent | \$5.00 |
| Legal Agent | \$10.00 |
| Limited Lines Credit Insurance Producer | \$100.00 |
| Limited Lines Insurance Producer: Surety, Title, Trip Accident & Baggage, Car Rental, Crop, Travel | \$100.00 |
| Managing General Agent | \$100.00 |
| Risk Retention Agent | \$50.00 |
| Surplus Lines Insurance Producer* | \$100.00 |
| Temporary Insurance Producer | \$100.00 |
| Temporary Limited Lines Insurance Producer | \$100.00 |
| Viatical Settlement Representative or Broker ** | \$50.00 |

* Residents must hold a Property and Casualty License with Appointment.

** Resident applicants must have held a Life or Life, Accident and Health insurance producer license within the past two years or must complete a twenty (20) hour pre-licensing education course and pass the examination for a Life license.

Visit www.mid.ms.gov for licensing requirements.

LICENSING REQUIREMENTS

Resident licensing requirements

To qualify as a Mississippi resident insurance producer or adjuster, you must:

- Pass the required prelicensing course required by statute.
- Pass the license examination(s) required by statute.
- Meet the minimum age requirement of 18.
- Submit the completed Uniform Application for Individual Insurance Producer or Adjuster License form (available at www.sircon.com/mississippi or at www.nipr.com).
- Remit the appropriate application fee.

To qualify as a Mississippi resident or nonresident insurance public adjuster, you must also:

- Provide required bonds.

To qualify as a Mississippi resident or nonresident bail agent, you must:

- Pass the required prelicensing course required by statute.
- Pass the license examination required by statute.
- Meet the minimum age requirement of 21.
- Be fingerprinted at the Department.
- Provide any required bonds, notarized documents, and photographs (full-face color).
- Submit the license application for Bail agents.
- Remit the appropriate application fee.
- Mail or hand-carry applications to the Department.

The list of approved prelicensing providers can be found at www.sircon.com/mississippi and click on Look Up Courses or Transcripts

Nonresident licensing requirements

If you are not a Mississippi resident and wish to apply for a Mississippi license, you must complete and submit the Uniform Application for Individual Nonresident License, available at www.sircon.com/mississippi or at www.nipr.com. For additional assistance, contact the Department to determine the appropriate procedures and requirements.

Nonresident applicants who hold a license in good standing in their resident state that provides the same or similar authority as the Mississippi license sought, and whose state of residence grants non-resident licenses to Mississippi residents on a reciprocal basis, are not required to take the examination. These applicants must submit to Mississippi the NAIC Uniform Application, available at www.sircon.com/mississippi or at www.nipr.com.

Nonresident adjuster applicants who hold an adjuster DHS license in a nonresident state may apply on a reciprocal basis if the DHS state provides the same or similar authority as the Mississippi license sought and will not be required to take the adjuster exam for the same or similar license authority. If the authority is not the same, a Mississippi adjuster exam is required to be licensed. The exam can be administered at any Pearson VUE test site.

Nonresident applicants requesting to become a Mississippi resident must complete and submit the Uniform Application for Individual License, available at www.sircon.com/mississippi or at www.nipr.com. You will also need to attach an original Letter of Clearance (no older than 90 days from license expiration). Please contact the Department for questions concerning the Letter of Clearance.

EXAM RESERVATIONS

MILITARY SITE TESTING

Mississippi Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Mississippi insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to Mississippi to test.

To locate a Pearson VUE authorized testing center, visit <http://home.pearsonvue.com/military> and select Mississippi Insurance from the Insurance program category.

In addition to Pearson VUE's standard ID policy (see page 9), candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/ms/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (888) 293-4222 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

Before making a reservation, candidates should have the following:

- Legal name, residence address, Social Security number, daytime telephone number, and date of birth
- The names of the examinations
- The preferred examination dates and test center locations (a list of test centers appears on the back cover of this handbook)

EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Account number
- Social Security number (SSN)
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <http://www.pearsonvue.com/vouchers/pricelist/moins.asp> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate Voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire 12 months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

| AVAILABLE EXAMINATIONS AND FEES | | |
|--|---------------|-------|
| EXAMINATION NAME | TIME ALLOTTED | FEE |
| Life Producer | 2 Hours | \$ 52 |
| Accident & Health or Sickness Producer | 2 Hours | \$ 52 |
| Property Producer | 2 Hours | \$ 52 |
| Casualty Producer | 2 Hours | \$ 52 |
| Personal Lines Producer | 2 Hours | \$ 52 |
| Industrial Fire | 2 Hours | \$ 52 |
| Public Adjuster | 2 Hours | \$ 52 |
| Workers Compensation Adjuster | 2 Hours | \$ 52 |
| Bail Agent | 2 Hours | \$ 52 |
| AVAILABLE COMBINATION EXAMINATIONS AND FEES | | |
| EXAMINATION NAME | TIME ALLOTTED | FEE |
| Life, Accident & Health or Sickness Producer | 2.5 Hours | \$ 52 |
| Property and Casualty Producer | 2.5 Hours | \$ 52 |
| P&C Adjuster with Workers Compensation | 2 Hours | \$ 52 |

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (888) 293-4222 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in two to three (2-3) weeks.

Candidates are individually responsible for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates should arrive thirty (30) minutes before their scheduled examination. For example, if the examination start time is 8:00 a.m. the candidate should arrive at the test center at 7:30 a.m. Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

Candidates who are absent and fail to change or cancel their reservation according to the *Change/Cancel Policy* will forfeit the examination fee. Candidates who are late will not be admitted to the examination and will forfeit the examination fee.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this Candidate Handbook) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1½ times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. **NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the Americans with Disability Act (ADA) only.**

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

EXAM DAY

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree or other official document.

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Note: You will not be permitted to bring your own calculator into the testing room.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued, photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (with photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Department of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (with signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as decertification.

Other test center procedures, set to accommodate additional security needs, are in place, but not limited to emptying pockets in clothing, prohibiting hats and hoodies, checking eye wear, stowing belongings in a locker, etc. See *Test Center Policies* for more information.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover of this handbook. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand.

ABOUT THE EXAM

The content of the general portion of the examination is based upon information obtained from a job analysis by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance.

The state-specific portion of the examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Mississippi, and has been reviewed and approved by Mississippi insurance professionals.

All Mississippi Insurance examinations are given in a multiple-choice format dealing with basic insurance product knowledge.

Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the Department, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department will be so notified and will determine whether the candidate's scores will be released.

SCORE EXPLANATION

The passing score of the exam is determined by the Mississippi Insurance Department. Through standardization and control, Pearson VUE ensures that no individual has an unfair advantage because of a particular examination format. The passing score required on the Life only, Accident & Health or Sickness only, and the Life, Accident & Health or Sickness (combined) Producer examination is 65%. The passing score required on all other examinations is 70%.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report by completing the appropriate form found in the back of this handbook.

RETAKE THE EXAM

Reservations for reexamination are not made at the test center. **Candidates must wait one (1) day before scheduling a reexamination.**

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations should direct written inquiries to Pearson VUE's address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments are concerning an examination already taken, candidates should also include:

- The name of the examination
- The date the examination was taken
- The location of the test center

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes, from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

PREPARING FOR THE EXAM

PRETEST QUESTIONS

Many of the examinations will contain “pretest” questions.

Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate’s score. Pretest questions are mixed in with the scored questions and are not identified.

The number of pretest questions are listed in the content outline heading of each examination for which they are available. If a number is not present then there are no pretest questions for that particular examination.

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics and subtopics. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes. Mississippi offers these content outlines as part of the handbook.

STUDY MATERIALS

Neither the Department nor Pearson VUE endorses any particular study materials or prelicensing schools.

The exam content outlines in this handbook are the basis for the exams. **Make sure your study materials cover the topics in the outlines.**

APPLYING FOR LICENSURE IN MISSISSIPPI

After passing your exam, you are eligible to apply to the Department for a license. After the Department has verified that you have passed the required exam and that you have nothing in your background that should prohibit you from being licensed, the Department will issue the appropriate license. Once you have been issued a license, you will be required to renew it on a periodic basis.

To apply for a license, you must submit:

- A completed *NAIC Uniform Application for Individual Insurance Producer License* (available at www.sircon.com/mississippi).
- The appropriate license fee (see fee information in the table below).

The license fee must be submitted with your completed application and must be either submitted electronically at www.sircon.com/mississippi or mailed in the form of a check or money order. If submitting the application in person, we will accept checks, money order, and cash.

The following chart lists:

- Educational and minimum age requirements.
- Valid time period for licensure.
- License fee.
- Renewal fee.

| LICENSE TYPE | PRE-LICENSING EDUCATION REQUIRED | MINIMUM AGE | VALID PERIOD | LICENSE FEE | RENEWAL FEE |
|--|--|-------------|--------------|-------------|----------------------|
| Life Producer | 20 hours per line of authority classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Accident & Health or Sickness Producer | 20 hours per line of authority classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Life, Accident & Health or Sickness Producer | 40 hours classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Limited Lines Insurance Producer for Industrial Life | Administered by Home Service Life Council | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Property Producer | 20 hours per line of authority classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Casualty Producer | 20 hours per line of authority classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Property and Casualty Producer | 40 hours classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Personal Lines Producer | 20 hours per line of authority classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Industrial Fire | None | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Adjuster with WorkComp | 20 hours classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Public Adjuster | 20 hours classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Workers Compensation Adjuster | 20 hours classroom or self-study | 18 | 2 yr | \$100.00 | \$100.00; biennially |
| Professional Bail Agent | 40 hours classroom or self-study | 21 | N/A | \$100.00 | \$100.00; biennially |
| Soliciting Bail Agent | 40 hours classroom or self-study | 21 | N/A | \$40.00 | \$40.00; biennially |
| Bail Enforcement Agent | 40 hours classroom or self-study | 21 | N/A | \$40.00 | \$40.00; biennially |

OBTAINING AN APPOINTMENT

Only those individuals who have been duly licensed by the Department are authorized to act as insurance producers. However, licensed individuals must also be appointed by an insurance company prior to engaging in the solicitation of, application for, or sale of any policies.

In order to be appointed by an insurance company, an individual must hold a producer's license. Within fifteen (15) days of an insurer authorizing a producer to transact business on its behalf, the insurer shall enter the name and license number of the producer in the company register of appointed producers.

For Limited Surety Bail Agents, the appointment form must be submitted with the Limited Surety paper application. These cannot be submitted on-line.

CHANGE OF ADDRESS

Any licensee who changes his/her resident address must notify the Department, in writing, within thirty (30) days of the change.

DUPLICATE LICENSE

The licensee may also request a duplicate license at www.sircon.com/mississippi or submit a request form <http://www.mid.ms.gov/licensing/pdf/DuplCertReq.pdf> and mail with fee to the Department. The fee for a duplicate license is \$25.

CONTINUING EDUCATION FOR LICENSE RENEWAL

Continuing education courses must be completed and reported by the education provider to Sircon prior to license renewal. Verification of course completion can be found at www.sircon.com and select "Look up courses or transcripts".

The chart below outlines the minimum number of continuing education hours that must be completed for the various types of licenses:

| LICENSE | CONTINUING EDUCATION |
|---|--|
| Insurance Producer: any Insurance Producer line of authority held including LAH, P&C, PL | 24 total hours including ethics (no matter how many LOAs) |
| Industrial Fire | No CE requirement |
| Adjuster: includes P&C Adjuster with WorkComp, Public Adjuster, WorkComp only adjuster | 24 total hours including 3 hours of ethics (no matter how many adjuster licenses or LOAs) |
| Bail Agent: any bail license held, including Professional Bail Agent, Soliciting Bail Agent, Bail Enforcement Agent | 8 hours per year or part of a year of the 2-year license period for a total of 16 hours per license period |
| | CE is not required for the first bail license year ending in September |

How many hours are required for continuing education?

Individual Insurance Producers or Adjusters who hold a license for a license period of more than eighteen (18) months, need twenty-four (24) hours of continuing education (including three (3) hours of ethics) in order to renew their license. Individual insurance producers or Adjusters with a license period of eighteen (18) months or less complete twelve (12) hours of continuing education.

How do I calculate how long my license has been in effect?

If this is your first license period (you have never renewed) then the issue date on the license is the date from which you begin your calculation. Licenses will expire on a biennial basis on the last day of the birth month of the applicant with a minimum term of 13 months and maximum term of 24 months.

A license chart is found on this link reflecting your license period and required CE hours. <http://www.mid.ms.gov/licensing/pre-licensing-continuing-education.aspx>



MISSISSIPPI

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

You may request one free duplicate score report.

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to pearsonvuecustomerservice@pearson.com; however if you are unable to email, please mail your request to:

Pearson VUE
MISSISSIPPI INSURANCE
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

| | |
|---------------|------|
| Signature | Date |
| Name | |
| Email Address | |

If you do not have a valid email address please include your physical mailing address below.

| | | |
|---------|-------|-----|
| Address | | |
| City | State | ZIP |

If the above information was different at the time you tested, please indicate original information below.

| | | |
|---------|-------|-----|
| Name | | |
| Address | | |
| City | State | ZIP |

| | |
|------------------------|------------|
| Exam Taken | Date Taken |
| Date of Birth | |
| Licensing Jurisdiction | |

MISDEMEANOR/FELONY CONVICTION CHECK LIST

Prior to applying for the license:

- Write a detailed statement explaining the circumstances surrounding each offense.
- Obtain a copy of the court document that demonstrates the final disposition of the case (court abstract or sentencing order).
- Request court documents from the Clerk of the Court that had jurisdiction over your case.
- If applicable, obtain documentation demonstrating the conviction has been pardoned or expunged.
- Visit www.sircon.com/Mississippi to apply for the license and attach all of the above referenced documents to the application as a PDF file.

GENERAL INFORMATION

CANDIDATES SHOULD MAKE AN EXAM RESERVATION EITHER BY PHONE AT (888) 293-4222 OR ONLINE AT [HTTP://WWW.PEARSONVUE.COM/MS/INSURANCE/](http://www.pearsonvue.com/ms/insurance/).

CANDIDATES MAY TEST AT ANY OF OUR US TEST CENTERS.

| MISSISSIPPI TEST CENTERS | | | | |
|--------------------------|-----------|-------------------|-----------|--------|
| Choctaw | Fulton | Jackson (3) | Raymond | Tupelo |
| Decatur | Greenwood | Meridian | Ridgeland | |
| Ellisville | Gulfport | Mississippi State | Summit | |

Locations and schedules are subject to change.

Mississippi insurance candidates will also have access to our network of more than 200 company-owned sites nationwide, including 18 additional sites in Alabama, Arkansas, Louisiana, and Tennessee and military sites.

| TEST CENTERS IN NEIGHBORING STATES | | | | | |
|------------------------------------|-------------------|-----------|-------------|-----------|--------------|
| STATE | CITY | STATE | CITY | STATE | CITY |
| AL | Birmingham | AR | Fort Smith | TN | Brentwood |
| AL | Decatur | AR | Little Rock | TN | Chattanooga |
| AL | Montgomery Dothan | AR | Texarkana | TN | Jackson City |
| AL | Mobile | LA | Baton Rouge | TN | Knoxville |
| | | LA | Metairie | TN | Memphis |
| | | LA | Shreveport | TN | Nashville |

Locations and schedules are subject to change.

APPLICATION FEES ARE NON-REFUNDABLE.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving Day