

HOW TO OBTAIN A MISSISSIPPI INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and Health – 40 hours
- Casualty – 20 hours
- Property – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 40 hours

Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- Completion of this course satisfies the prelicensing education requirement.

Final Examination: **

- The final examination must be monitored by a proctor. A proctor is defined as, “a disinterested third party with no conflict of interest who verifies the student’s identity and processes an affidavit testifying that the student has received no outside assistance with the course or examination.”
- The final examination will be unlocked when the proctor confirms your identity via electronic means.
- You will not be able to review the course content once the final examination has begun.
- The final examination must be completed with a score of at least 70% before the certificate is issued.
- When the final examination is completed, you and the proctor will be required to complete the affidavit.

****PLEASE NOTE: The proctor requirement has been waived due to COVID-19 until further notice.**

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course, including proctored final exam.
- Submit an electronic affidavit acknowledging you were actively engaged in one hundred percent of the course and your participation during the periods of perceived inactivity.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 1 year.
- Course completion rosters will be reported to SIRCON within two (2) business days.
- Education providers and required to collect and report ssn.
- Roster fee: \$4.75 which is collected upon enrollment.

2. Schedule the Mississippi State examination.

- Registration must be completed online on Pearson Vue website: www.pearsonvue.com/ms/insurance
- You will be required to enter the school code during registration. The school code can be found on the certificate of completion.
- Exam fee - \$52

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
 - **On the day of testing**, you must present two forms of identification bearing your signature, one of which must be a valid government issued photo id
 - 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.

4. Apply for license

- Submit license application electronically through [SIRCON Online Services](#)
- Application fee - \$100
- **NIPR does not verify exams prior to allowing submission of an application, however, an exam is required prior to the states’ approval of the request.**

Pearson Vue Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	Life and Health	Life	Health	Life and Health
Life Insurance						
Types of Policies and Features	12	0	12	20%	0%	10%
Policy Riders, Provisions, Options, and Exclusions	18	0	18	30%	0%	16%
Completing the Application, Underwriting, and Delivering the Policies	12	0	12	20%	0%	10%
Taxes, Retirement, and Other Insurance Concepts	8	0	8	13%	0%	7%
Health Insurance						
Types of Policies	0	14	14	0%	23%	12%
Policy Provisions, Clauses, and Riders	0	20	20	0%	33%	17%
Social Insurance	0	3	3	0%	5%	3%
Other Insurance Concepts	0	4	4	0%	7%	3%
Field Underwriting Procedures	0	9	9	0%	15%	8%
Georgia Laws and Rules						
Mississippi Life Insurance Laws	10	0	0	17%	0%	0%
Mississippi Accident and Health Insurance Laws	0	10	0	0%	17%	0%
Mississippi Life and Health Insurance Laws	0	0	15	0%	0%	13%
Total for all parts						
Total Scored Questions on Exam	60	60	115			
Maximum Time allowed to complete exam in minutes	120	120	150	120	120	150
Passing Score	65	65	70	65	65	70

DESCRIPTION	Question Count			% of Exam Questions		
	Casualty	Property	Property and Casualty	Casualty	Property	Property and Casualty
Casualty Insurance						
Types of Policies, Bonds, and Related Terms	25	0	17	42%	0%	19%
Insurance Terms and Related Concepts	14	0	10	23%	0%	11%
Policy Provisions	11	0	8	18%	0%	9%
Property Insurance						
Types of Property Policies	0	25	17	0%	42%	19%
Insurance Terms and Related Concepts	0	14	10	0%	23%	11%
Policy Provisions and Contract Law	0	11	8	0%	18%	9%
Georgia Laws and Rules						
Mississippi Casualty Insurance Laws	10	0	0	17%	0%	0%
Mississippi Property Insurance Laws	0	10	0	0%	17%	0%
Mississippi Property and Casualty Insurance Laws	0	0	20	0%	0%	22%
Total for all parts						
Total Scored Questions on Exam	60	60	90			
Maximum Time allowed to complete exam in minutes	120	120	150	120	120	150
Passing Score	70	70	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License	

Governing Agency

Name: Mississippi Insurance Department

Phone: 601-359-3582

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

Address: PO Box 79

Jackson, MS 39205-0079