March 27, 2006

Bulletin 2006-4

To: ALL COMPANIES

RE: ANNUAL RENEWAL OF PRODUCER APPOINTMENTS

In accordance with Miss. Code Ann. § 83-17-75 (5) (Supp. 2005), the purpose of this Bulletin is to prescribe the manner and time in which producer renewal appointments must be submitted to the Mississippi Insurance Department ("Department").

The annual renewal dates for specific appointment types are set out herein below:


<table>
<thead>
<tr>
<th>Appointment Type</th>
<th>Annual Renewal Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class 1: Fire and Casualty</td>
<td>June 1st</td>
</tr>
<tr>
<td>Class 2: Life</td>
<td>January 1st</td>
</tr>
<tr>
<td>Class 3: Fraternal</td>
<td>January 1st</td>
</tr>
<tr>
<td>Class 4: Burial</td>
<td>March 1st</td>
</tr>
</tbody>
</table>

The term “Company” or “Companies”, as used in this Bulletin, includes all admitted insurance companies, orders, associations and such other entities required by statute to issue appointments to its agents. The term “Producer”, as used in this Bulletin, includes all persons required to be appointed by a Company, whether or not such person is required to be licensed by this Department.

All Companies will receive invoices for the renewal appointments of all producers who are appointed with the Company as of the day prior to the annual renewal date. The invoices will be issued approximately one week after the annual renewal date, along with a list of all producers whose appointment is set to be renewed. The invoice may not be altered and payment of the amount invoiced is due in full. In order to avoid a lapse in the appointment period, payment in full must be received in the offices of the Department within forty (40) days from the date of the invoice.

If a Company intends to non-renew a producer’s appointment, the Company must notify the Department of such request no later than 15 days prior to the annual renewal date. The Company shall notify the Department by way of a cumulative cancellation list of all appointed producers
for whom the Company has chosen to non-renew/cancel. Companies must notify the Department by use of the cancellation form prescribed by the Commissioner.

Cancellation forms can be downloaded from the Department’s website at http://www.doi.state.ms.us/licensing/cancellationform.pdf or may be requested by email at licensing@mid.state.ms.us.

Companies are encouraged to subscribe to SIRCON (www.sircon.com) to cancel their appointments online. Companies are responsible for additional expenses which they may incur from the use of SIRCON.

The Department will not mail a “pre-list” containing the names of all producers with an active appointment. Companies may acquire a list of all producers who have an active appointment with their Company online at www.doi.state.ms.us/licensing/licensing.htm (“Download Producer/Company Listings”).

This Bulletin shall supersede in part any Bulletin to the contrary.

Respectfully,

George Dale
Commissioner of Insurance