TO AMEND AND MODIFY ORDERS DATED MARCH 7 & 13, 1973, 
PERTAINING TO TEMPORARY LICENSES TO LIFE, HEALTH AND 
ACCIDENT AGENTS IN MISSISSIPPI

WHEREAS, it has been shown that need and justification do 
exist for modification of the captioned Orders in the 
instance of the so-called "debit system", in order to insure 
an uninterrupted service to the policyholders by the collec-
tion of weekly and monthly premiums on industrial life, 
health and accident insurance, notice is hereby given that, 
effective July 1, 1973, said Orders are revised to the 
following extent:

Temporary licenses, not to exceed a period of sixty (60) 
days, will be granted to industrial life, health and accident 
agents who are responsible for the weekly or monthly collect-
ing of premiums and servicing of accounts pertaining to such 
industrial life, health and accident business; subject to the 
following conditions:

1. The insurance company requesting temporary license 
   for such agent has an established basic training 
   program for its agents which has been approved by 
   the Mississippi Insurance Department.

2. No additional insurance shall be sold by such agents 
   during the period they are operating under such 
temporary license unless they are accompanied and 
supervised in such sales program by a permanently 
licensed agent for the insurance company, and such 
supervision shall be deemed to constitute a part 
of the company's training program.

3. The percentage of such agents successfully passing 
   the qualifying examination when given by the 
   Insurance Department shall not fall below seventy-
five percent (75%) in any given year.

SO ORDERED this the 1st day of June, 1973.
TO: Industrial Life, Health & Accident Insurance Companies

In Re: Temporary Agents for Industrial Life, Health and Accident Coverage

Dear Sirs:

In the period since issuance of my Order dated June 1, 1973, a number of inquiries have been directed to this office to determine if it is expected, or required, that in instances where new business is being solicited and sold during the period of the sixty (60) days temporary license, applications for such new business should be signed by both the temporary agent and his accompanying agent-supervisor.

In the interest of maintaining uniformity, it is my judgment that the applications for new business developed during this sixty day period should be signed by the temporary agent and also countersigned by his agent-supervisor. Such procedure will serve good purpose; firstly, it will enable the company to properly credit commissions to the appropriate agent account; secondly, it will preclude any questions being raised whether or not the company and its agents are complying with the provisions of the above-mentioned Order.

Yours very truly,

Evelyn Gandy
Commissioner of Insurance