SURPLUS LINES INSURANCE PRODUCER
LICENSING INSTRUCTIONS

1.) The Surplus Lines Insurance Producer Application must be completed in its entirety and signed by the applicant.

2.) Privilege tax payment (license fee) is $100.00; Renewal fee is $100.00.

3.) The license expires biennially on the last day of the surplus lines insurance producer’s month of birth.

4.) Resident applicants must hold an insurance producer license with both property and casualty lines of authority.

5.) Resident applicants must hold at least one certificates of authority/appointments in Mississippi with property and casualty insurance companies admitted to engage in the business of insurance in Mississippi.

6.) Non-resident applicants may be licensed based on a reciprocal agreement between the State of Mississippi and their home state. License status will be verified through the NAIC producer database.

7.) Non-resident applicants must comply with the same requirements as a resident applicant if their home state does not license surplus lines insurance producers.

8.) Non-resident applicants who have a surplus lines insurance producer license in their home state are not required to hold a Mississippi Insurance Producer license with property and casualty lines of authority and one MS P&C appointment.

9.) Only excess coverage or coverage which cannot be purchased from a licensed insurance company may be placed with an eligible non-admitted insurance company.

10.) A procedures manual will be mailed under separate cover to the applicant from the Mississippi Surplus Lines Association (“MSLA”) after a surplus lines license has been issued. The manual can be viewed on the MSLA website at www.msla.org.

11.) The surplus lines producer is required to furnish an informational notice to the insured in conjunction with any personal lines surplus lines policies that are quoted or bound on or after July 1, 2017.

12.) **Any checks rejected by your bank will incur a $30.00 processing fee.**

13.) License renewal notices will be emailed approximately 90 days prior to the license expiration date to the business email address on record.

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