



MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

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MISSISSIPPI INSURANCE DEPARTMENT

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- 1.) Applicants are encouraged to apply electronically through www.sircon.com/mississippi or NIPR at www.nipr.com. Electronic licensing provides for a higher degree of accuracy and more efficient processing.
- 2.) In lieu of filing an electronic application, an applicant may apply by filing an independent **adjuster application** with the Department. This application must be completed in its entirety (all questions answered, signed and dated and requested documents included). This form may be used to obtain a resident or non-resident independent adjuster license.
- 3.) Privilege tax payments (license fees) effective July 1, 2016: \$100.00 (resident and non-resident). Renewal fees are \$100.00. Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR. An adjuster may reinstate license within 12 months by paying the 50% late fee and have completed the continuing education, if required. The reinstatement will result in your license receiving a new issue date when processed by the Mississippi Insurance Department.
- 4.) Resident applicants must complete 20 hours of prelicensing education and pass an examination for each line of authority requested. The following two lines of authority (LOA) are available: Property & Casualty including Workers Compensation and Workers Compensation Only.
- 5.) Resident applicant's test scores are submitted electronically to the Mississippi Insurance Department. Examinations must be arranged by contacting Pearson VUE at <http://www.pearsonvue.com/ms/insurance> or by phone at (888) 293-4222. Monday-Friday, 7:00 a.m. – 7 p.m. CT; closed on local holidays.
- 6.) Non-Residents: (1) are asked to hold an independent adjusters license in their resident state and have successfully passed an all lines adjuster examination for property, casualty and workers comp to receive the Property & Casualty and Workers Compensation LOAs or (2) hold the Workers Compensation only LOA and passed a Workers Compensation exam. If the resident state does not offer independent adjuster licenses with our examination prerequisite, a Non-Resident may successfully complete the Mississippi independent adjuster's examination or provide proof they hold a non-resident license in another reciprocal state which required the non-resident to successfully complete the reciprocal examination to receive such license. (3) The adjuster may submit a notarized affidavit certifying they hold a Property & Casualty LOA license in their resident state and will only adjust such claims within the state of Mississippi.

- 7.) Adjuster Designated Home State (ADHS): In order for an applicant to designate a home state, the applicant must not have an active resident adjuster license on producer database (PDB) in any state. If designated home state license is inactive at the time of application, applicant will be allowed to select another non-resident state with an active adjuster license as the designated home state. Applicant may select Mississippi as Adjuster Designated Home State while applying for their Non Resident Mississippi license. The MS ADHS will be required to complete Mississippi continuing education to renew the license.
- 8.) In lieu of completing an approved independent adjuster prelicensing education course, an applicant may submit written proof to the Department that he/she has had experience or special education or training with reference to the handling of loss claims under insurance contracts of sufficient duration and extent to make him/her competent to fulfill the responsibilities of an independent adjuster.
- 9.) License renewal notices will be emailed approximately 90 days prior to the license expiration date to the business email address on record.
- 10.) 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 (from date of issuance until the last day of the month of the licensee's birthday in the second year following issuance) and maximum term of 24 months.
- 11.) Independent Adjusters, including ADHS Adjusters whose license has been in effect for a license period of 18 months or less shall complete 12 hours of approved continuing education prior to license expiration date. Adjuster license period of 19 to 24 months shall complete 24 hours of approved continuing education, of which 3 hours shall be approved ethics prior to license expiration date.
- 12.) **Any checks rejected by your bank will incur a \$30.00 processing fee.**