

How to Get a Mississippi Resident Insurance License

1. Complete a Pre-licensing Course

For Mississippi Residents who seek a license as an insurance producer, an independent adjuster, public adjuster, or to become a bail agent you must pass the state licensing exam. To prepare for a licensing exam, you must take a state approved pre-licensing course. All pre-licensing courses require a course exam. A Sample Insurance Examination Content Outline for Property, Casualty, Personal Lines, Life, Accident and Health, Independent Adjuster, Public Adjuster, and Professional Bail Agent is found on Pearson Vue's website at: www.pearsonvue.com in the MS [content outlines](#) or in the Department's [prelicensing and continuing education guidelines](#) . License information is also found in the Pearson Vue [Mississippi Handbook](#).

MS residents who seek a license as an Insurance Producer, an Independent Adjuster, Public Adjuster, or to become a Bail Agent must pass a state licensing exam. To prepare for a licensing exam, candidates must take a state approved pre-licensing course. Pre-licensing courses require a final course exam.

The state examination [Content Outlines](#) for the Lines of Authority (LOA) Property, Casualty, Personal Lines, Life, Accident and Health, and Industrial Fire, as well as for licenses for Independent Adjuster, Public Adjuster, and Bail Agent are found on the Pearson Vue-Mississippi Landing Page: www.pearsonvue.com/ms/insurance/ or on the Department's website in the [Pre-licensing and Continuing Education Guidelines](#) .

Line of Authority	Hours
Life	20
Accident and Health	20
Property	20
Casualty	20
Personal lines	20
Independent Adjuster	20
Workers Comp Adjuster	20
Public Adjuster	20
Bail Agent	40

The **Insurance Producer** candidate shall satisfactorily complete twenty (20) hours of pre-licensing education per line of authority (LOA). **Independent Adjuster** candidates, including **Public Adjuster** candidates shall complete twenty (20) hours of pre-licensing or demonstrate experience. Independent Adjuster LOAs are: P&C including Workers Comp or Workers Comp Only. **Bail Agent** candidates shall satisfactorily complete forty (40) hours of pre-licensing education.

Candidates who satisfy the requirements for the pre-licensing course, you will receive a Certificate of Completion. The Education Provider is required to enter a candidate's pre-licensing course completion into the Department's system within five (5) business days after a course is properly completed and an affidavit received. To locate an approved education provider and pre-licensing course, access: [approved courses inquiry](#) .

2. Pass a Licensing Exam

Making Exam Reservations

Candidate exam reservations are required by either visiting www.pearsonvue.com or calling Pearson VUE: Monday – Friday, 7:00 a.m. – 7:00 p.m. CT; closed on local holidays. Telephone: 888-293-4222 (toll-free).

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. Walk-in examinations are not available.

First-time users are required to create an account on the Pearson Vue website. To create an account ID and be assigned a password, the candidate will need to fill in all required fields (*), on the online form. Step-by- step instructions will lead the candidate through the rest of the examination reservation process.

Detailed instructions may be found on the Pearson Vue – Mississippi Landing Page in the [Candidate Handbook](#).

What to Bring

All candidates are required to bring identification that is deemed acceptable to the test center on the day of examination. See list under *“Acceptable Forms of Candidate Identification.”*

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.

Candidates who do not present the required items will be denied admission to the examination, will be considered absent and will forfeit the examination fee.

Note: You will not be permitted to bring your own calculator into the testing room.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. **The name on the identification must exactly match the name on the registration.** The primary identification must be government issued, photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (with photograph and signature, not expired)

- Government-issued Driver's license
- U.S. Department of State Driver's license
- U.S. Learner's permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport/Passport card
- Military ID/ Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (with signature, not required)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Person VUE does not recognize grace periods on IDs. For example, if a candidate's license expired yesterday and the state allows a 30- day grace period for renewing the ID, the ID is considered to be expired.

Exam Procedures

Candidates should report to the test center thirty (30) minutes before the examination and check in with the center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a **Candidate Rules Agreement** form. If the **Candidate Rules Agreement** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as decertification.

Exam Format

The passing examination score was set by the Mississippi Insurance Department www.mid.ms.gov after a comprehensive study. Raw scores are converted into a percentage (%). This percentage is listed on the candidate's score card. Life only, Accident & Health only, and combined Life, Accident & Health have a passing score of 65%. All other exams have a passing score of 70%.

Mississippi Exam Information		
LINE OF AUTHORITY	EXAM TIME	TOTAL QUESTIONS
Life Producer	2 hours	75
Accident & Health Producer	2 hours	75
Life, Accident & Health Producer	2 hours	125
Property Producer	2 hours	75
Casualty Producer	2 hours	75
Personal Lines Producer	2 hours	75
Industrial Fire	2 hours	50
Property & Casualty Producer	2 hours	100
P&C incl. Workers Comp Adjuster	2 hours	60
Workers Comp Adjuster	2 hours	50
Public Adjuster	2 hours	50
Bail Agent	2 hours	60

3. Apply for License

After successfully completing the examination, candidates can complete an online application for the license at www.sircon.com or www.nipr.com . Online applications are transmitted to the Department within 24 hours and are available for Department review. Paper applications are available to download from the Mississippi Insurance Department website at www.mid.ms.gov . Paper applications may take up to 10 business days to process.

4. Questions:

For the Department: email licensing@mid.ms.gov or call 601-359-3582

For Pearson Vue: email pearsonvuecustomerservice@pearson.com , call 888-293-4222 or

their website at www.pearsonvue.com . Live chat: www.pearsonvue.com/ms/insurance/contact