

# Attachment D

to

RFP 4594

Mississippi Insurance Department  
(MID)

Web-Based Licensing System

## Major Function Examples

ITS Project No. 47891

**Attachment D**  
**RFP No. 4594 – Web-Based Licensing System**

**MAJOR FUNCTION EXAMPLES**

- 1. Revenue Management** – The State’s Receipting System is used in receiving fees and in relating those fees to the work requested. Checks are received by the Accounting Division, entered into the system to produce a receipt, and paperwork is then sent to the corresponding division.

<b>Company Fees</b>						
<b>Company Type</b>	<b>Admission</b>	<b>License</b>		<b>Annual Statement</b>	<b>Publishing Fee</b>	<b>Amendment</b>
		<b>Domestic</b>	<b>Foreign</b>			
Auto Club	N/A	\$100	\$100	N/A	N/A	\$25
Blood Plan	N/A	\$10	\$10	N/A	N/A	\$25
Burial	N/A	\$100	\$100	N/A	N/A	N/A
Property and Casualty Multi-line	\$1,000	\$175	\$350	\$500	\$40	\$25
Property and Casualty Single Line	\$1,000	\$100	\$200	\$500	\$40	\$25
Fraternal	\$1,000	\$25	\$50	\$10	\$40	\$25
HMO	\$5,000	\$500	\$500	\$500	N/A	\$50
Legal	\$1,000	\$200	\$200	\$500	\$40	\$25
Life	\$1,000	\$100	\$200	\$500	\$40	\$25
Rating Bureau	N/A	\$25	\$25	N/A	N/A	N/A
Stock	N/A	\$200	\$200	N/A	N/A	N/A
Title	\$1,000	\$100	\$200	\$500	\$40	\$25
Viatical Settlement	N/A	\$200	\$200	\$500	N/A	\$25

<b>Filing Fees</b>						
<b>Company Type</b>	<b>Admission</b>	<b>License</b>		<b>Annual Statement</b>	<b>Publishing Fee</b>	<b>Amendment</b>
		<b>Domestic</b>	<b>Foreign</b>			
Accredited Reinsurance	N/A	N/A	\$500	N/A	N/A	N/A
Surplus Lines	N/A	N/A	\$500	N/A	N/A	N/A

Additionally, there are fees charged to companies for amending/restating articles of incorporation, endorsements, amending privilege license, amending by-laws, articles of redomestication, certificate of deposit, change of address, financial information, merger agreement, service of legal process, various filing fees, penalty for late filing, etc.

Among the fees for producers are those in the following table:

<b>Producer Fees</b>				
<b>Type</b>	<b>Name</b>	<b>License</b>	<b>Penalty</b>	<b>Appointment</b>
EMAJ	Emergency Adjuster	\$50	0	
AJ	Independent Adjuster	\$100	\$50	
ADJT	Adjuster Trainee	\$50	0	
PAJ	Public Adjuster	\$100	\$50	
PAJT	Public Adjuster Trainee	\$50	0	
AUTO	Automobile Club Agent	\$5	0	
ENFBI	Bail Enforcement Agent	\$40	0	
BLSOI	Bail Soliciting Agent	\$40	0	
PRBLLS	Bail Agent, Professional	\$100	0	
BUR	Burial Agent	\$5	0	*
FRAT	Fraternal	No license	0	*
LGL	Legal	\$10	0	
LI	Life Agent	\$100	\$50	*
AH	Accident & Health or Sickness	\$100	\$50	*
PROP	Property Agent	\$100	\$50	*
CAS	Casualty Agent	\$100	\$50	*
PERS	Personal Lines	\$100	\$50	*
TMIP	Temporary Insurance Producer	\$50	0	
VLA	Variable Life and Variable Annuity Products	\$100	\$50	*
PRDCRLLCR	Limited Line Credit Insurance Producer	\$100	\$50	*
PRDCRLLSS	Limited Line Self Storage Insurance Producer	\$100	\$50	
PRDCRLLTR	Limited Line Travel Insurance Producer	\$100	\$50	*
PRDCRLLIF	Limited Line Insurance Producer - Industrial Fire	\$100	\$50	*
PRDCRLLILAH	Limited Line Insurance Producer - Industrial Life, Health and Accident	\$100	\$50	*
SUR	Limited Line Insurance Producer - Surety	\$100	\$50	*
TI	Limited Line Insurance Producer - Title	\$100	\$50	*
CR	Limited Line Insurance Producer - Car Rental	\$100	\$50	*
CROP	Limited Line Insurance Producer - Crop	\$100	\$50	*
TMPILAH	Temporary Limited Line Industrial Life, Health and Accident (Temporary)	\$100	0	*
LIFE	Viatical Settlement	\$50	\$25	*
SL	Surplus lines Insurance Producer	\$100	\$50	*
MGA	Managing General Agent	\$100	\$50	
SGUA	Supervising General Agent	\$100	\$50	

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<b>Producer Fees</b>				
<b>Type</b>	<b>Name</b>	<b>License</b>	<b>Penalty</b>	<b>Appointment</b>
RIB	Reinsurance Intermediary Broker - unincorporated	\$50	\$25	
RIM	Reinsurance Intermediary Manager - Unincorporated	\$50	\$25	
RRA	Risk Retention	\$50	\$25	
SS	Stock Sales	\$10	0	
SL	Surplus Lines	\$50	0	

\*Requires appointment (certificate of authority). The company pay a \$25 fee for agents.

NOTE: Renewal fees for producers are the same as initial License fees. The penalty is 50% of the renewal license fee.

Among the fees for producer business entities are those in the following table:

<b>Producer Business Entity Fees</b>			
<b>Type</b>	<b>Name</b>	<b>License</b>	<b>Penalty</b>
AJ	Independent Adjuster Entity	\$400	\$200
PRDCRA	Insurance Producer Entity	\$200	\$100
PRDCRLLCRA	Limited Line Credit Insurance Producer Entity	\$200	\$100
PRDCRLLSSA	Limited Line Self-Storage Insurance Producer Entity	\$200	\$100
PRDCRLLA	Limited Lines Insurance Producer Entity	\$200	\$100
PRDCRLLTRA	Limited Lines Travel Insurance Producer Entity	\$200	\$100
PRA	Private Review Agent	\$1,322.50	\$0
MGA	Managing General Agent Incorporated	\$100	\$50
PEIA	Portable Electronics Insurance Producer Business Entity	\$5,000	0
	Public Adjuster Entity	\$400	\$200
RIB	Reinsurance Intermediary Broker Incorporated	\$100	\$50
	Reinsurance Intermediary Broker Unincorporated	\$50	\$25
RIM	Reinsurance Intermediary Manager Incorporated	\$100	\$50
	Reinsurance Intermediary Manager Unincorporated	\$50	\$25
SGAI	Supervising General Agent Incorporated	\$100	\$50
	Transportation Network Company	\$5,000	0
TPA	Third Party Administrator	\$200 original license; \$100 renewal	0
VSRE / VSBA	Viatical Settlement Business Entity Representative or Broker	\$50	0
VS	Viatical Settlement Provider Business Entity	\$200	0

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2. **Company Administration** - The Company Division tracks company information and fills requests for company information. Processing for a company begins with its application for admission. This is first reviewed by the Examinations Division and then routed to the Company Division. The Company Division records initial information concerning the company into the current system. Company Division accesses NAIC's I-SITE and updates the Mississippi license status of insurance companies in the NAIC I-SITE Codelist data files. Company license types, lines, and expiration date are shown in the following table. Company licenses are considered perpetual unless an expiration date is indicated below.

Company Type	Available Lines for Type	License Expiration Date
Accredited Reinsurer		Reviewed on annual basis
Advisory Organization		Perpetual
Certified Reinsurer		Reviewed on annual basis
Reciprocal Jurisd Reinsurer		Reviewed on annual basis
Reinsurer Domiciled another state		Reviewed on annual basis
Nonprofit medical liability		Perpetual
VIATICAL SETTLEMENT	31	31 – Dec
LIFE	10, 15, 16 (LIF), 17, 18, 19, 20, 24	Perpetual
FRATERNAL	22, 32	Perpetual
HMO		Perpetual
BLOOD PLAN		31 – Dec
BURIAL	23	28 – Feb
LEGAL	24	28 – Feb
AUTO CLUB		31 - Mar
ADJUSTING		31 - May
FIRE AND CASUALTY	01, 02, 03, 04, 05, 06, 07, 08, 10, 11, 12, 13, 14, 16(P&C), 24, 26, 28, 29, 30	Perpetual
TITLE	12	Perpetual
STOCK		One year from issue date
RATING BUREAU	01, 02, 03, 04, 05, 06, 07, 08, 10, 11, 12, 13, 14, 16(P&C), 24, 26, 28, 29, 30	Perpetual

Line numbers and their descriptions are shown in the table below:

Line #	Description
01	Fire/Allied
02	Industrial Fire
03	Casualty/Liability
04	Fidelity
05	Surety
06	Workers Compensation
07	Boilers and Machinery
08	Plate Glass
09	Trip Accident (Was a line in the past but not currently)
10	Trip Accident and Baggage

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<b>Line #</b>	<b>Description</b>
11	Mortgage Guaranty
12	Title
13	Inland Marine
14	Ocean Marine
15	Life
16	Accident and Health (Life) (P&C)
17	Credit Life, Health, and Accident
18	Industrial Life, Industrial Health and Accident
19	Life (Burial)
20	Variable Contracts
22	Fraternal
23	Burial
24	Legal
25	Home Warranty (No longer issued)
26	Automobile Physical Damage / Liability
28	Guaranty
29	Aircraft
30	Home / Farm Owners
31	Viatical Settlement
32	Fraternal (large)

There were 1,652 company licenses granted in year 2019; 1,710 in 2020; 1,732 in 2021; and 1,769 in 2022.

3. **Producer and Continuing Education Administration** - The Producer Licensing Division tracks information concerning agents, agencies, their relationships, and their continuing education and fills requests for such information. The Producer Licensing Division oversees the creation and maintenance of initial licenses, renewal licenses, certificates of authority, letters of certification, and letters of clearance. Additionally, the Producer Licensing Division provides data to entities external to MID. The Producer Licensing Division provides data daily to update the NAIC's (National Association of Insurance Commissioners) Producer Database (PDB). It provides a quarterly flat file to the MS Department of Human Services Child Support Division. It provides inquiry capability on certain producer information to the MS Worker's Compensation Commission, MS Department of Transportation, MS Office of the Attorney General, and MS Tax Commission. Producer licensing statistics over several years is shown in the following table:

<b>MISSISSIPPI INSURANCE PRODUCER LICENSING STATISTICS</b>				
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Producers License	160,958	156,392	119,136	113,528
Business Entities	11,613	10,794	10,091	9,661
Appointments	599,049	619,764	515,445	440,069
Cancelled Agent Appointments	25,974	43,343	34,086	33,533
Continuing Education Approved Courses	1,532	770	591	285

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Information concerning requirements and terms of producer licenses is shown in the following table:

<b>PRODUCER LICENSE TABLE</b>					
<b>Type</b>	<b>Name</b>	<b>Lines of Authority</b>	<b>Pre-License Requirements (hours)</b>	<b>Continuing Education (hours)</b>	<b>Exam</b>
BES BS	Bail Enforcement/Soliciting Agent		40	16	Yes
LGL	Legal		3		
LI	Life Agent		20	24	Yes
AH	Accident & Health or Sickness		20	24	Yes
PROP	Property Agent		20	24	Yes
CAS	Casualty Agent		20	24	Yes
PERS	Personal Lines		20	24	Yes
TI	Temporary Insurance Producer		20 each line		
VLA	Variable Life and Variable Annuity Products		20	24	Yes
PRDCRLLA HI	Limited Line Insurance Producer - Industrial Life, Health and Accident				Yes

**NOTE:** Fraternal agents are not required to have a license but do have certificates of authority.

Continuing education providers, courses, and instructors are tracked using the current system. Currently, at most 12 hours of continuing education per agent per year are tracked.

4. **Consumer Complaints Administration** – The Consumer Services Division receives requests for assistance via mail, walk-ins, e-mail, and phone calls. Complaints are tracked in the current system’s online portal.

When taking a complaint, division personnel enter the information into the current system. Then a search is done within the system for States to see if there is already a complaint or inquiry for that consumer. Information held in the system for States which corresponds to the NAIC Standard Complaint Data form includes “Complaint Against Information”, “Complainant/Insured Information”, and “Type of Coverage”. In addition to the NAIC Standard Information, the current system contains date received, insured’s name, address, phone number, daytime phone number, follow up dates, policy number, inquirer name, comments, and amounts recovered.

Consumer Services Division personnel inquire on the data by complainant, company, NAIC Code, Inquirer, City, Zip Code, complaint file number, examiner, and/or follow up date.

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Additionally, the Consumer Services Division keeps company contacts in a shared Outlook Contacts.

Consumer Services sends complaint data quarterly to the NAIC to update the Complaints Database System (CDS).

Consumer Services accesses NAIC's I-SITE (Internet-State Interface Technology Enhancement System).

5. **Rate and Form Filings** - MID keeps track of rate and form filings in SERFF (System for Electronic Rate and Form Filing). Paper form, rate filings, and electronic filings from SERFF are posted in logs. Information kept includes MS license number, NAIC CoCode, company name, date received, date of action, rate/rule number, form number, rate level change, actuary review check, number of companies in filing, type of business, type filing, action taken, type of insurance, line, SERFF tracking number, description, an indicator as to whether a problem report was sent, and reviewer name. Under the current system, MID receives electronic funds from SERFF.
6. **Examinations** – The Examinations Division monitors and analyzes the on-going operation (market conduct), and financial condition of the domestic companies, as well as all other companies authorized to write and/or reinsure business in Mississippi. Information subject to the review is commonly obtained from the following:
  - Annual Statement and Attachments
  - Actuarial Opinion
  - Management's Discussion and Analysis
  - Examination Reports
  - Annual Audited Financial Statements
  - Quarterly Statements
  - Holding company System Filings
  - SEC (Securities and Exchange Commission) Filings
  - NAIC I-SITE information
  - Publications
  - Risk Based Capital Reports
  - Disclosure of Material Transaction Reports

Companies regulated include:

- Life, Health, and Accident Insurance
- Property and Casualty Insurance
- Purchasing Group
- Risk Retention
- Title Insurance
- HMO (Health Maintenance Organizations)
- Pre-Paid Legal
- Blood Plans
- Guaranty Associations
- Fraternal Society



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- Accredited Reinsurer
- Eligible Non-Admitted Insurer
- Third Party Administrator
- Automobile Club
- Viatical Settlement Providers

Certain companies must deposit securities at State Treasurer's office. Examinations monitors this activity.

Examinations coordinates NAIC information including the Financial Exam Electronic Tracking System, Examination Jumpstart, Accreditation filings and Codification. Examinations uses I-SITE to link to financial statement data at NAIC so that MID personnel can retrieve data and run queries and reports.

Examinations relates fees that have to do with certain work requests to those requests. These include annual statement filing, filing of various other papers, quarterly statements, and examination reports. Examinations invoices for copies made and keeps track of payments made against the invoice.

Examinations uses TeamMate to store annual statements, quarterly statements, and supplemental filings. Each filing is logged into the current system's Document tracking to ensure receipt of all required filings based on the company type.

Examinations tracks those companies which do not make their filings by the due date utilizing SQL reports created based on I-Site Data. Examinations sends letters and make phone calls to the companies as necessary.

Examinations coordinates the work of contract examiners and actuaries who conduct financial and market examinations.

7. **Investigations and Legal Process** – The Investigations and Legal Division updates Mississippi data in NAIC's RIRS (Regulatory Information Retrieval System). The division also logs mail and phone calls relating to Investigations. Legal inquires on information in the Consumer Complaints Database and paper files.
8. **Fire Marshal** – The Fire Marshal Division is responsible for the licensure of manufacturing plants, transporter/installers, dealers that deal with manufactured homes or relocatable (modular) homes and electronic protection. The division also reviews plans for relocatable (modular) homes.

The Fire Marshal Division makes use of the current system and tracks information concerning licenses. The division deals with several types of licenses -- mobile home dealer, mobile home manufacturer mobile home transporter / installer, modular home manufacturer and multiple class types for electronic protection. The division tracks which licenses have not been renewed.

The division also tracks information concerning inspections. This information includes county, district, inspector, region, city, state, mailing and physical address. The division writes suspension letters, creates labels and reports, and performs mail merges between Word and the current system.

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<b>Fire Marshal Fees</b>			
<b>Type</b>	<b>Name</b>	<b>License Fees New and Renewal</b>	<b>Late Fee</b>
FMDR	Dealer	\$150	\$150
FMFC	Manufacturer	\$250	\$250
FMMH	Manufacturer Modular	\$250	\$250
FMIT	Installer/Transporter	\$100	\$100
	Plan Reviews	\$400	

<b>Mississippi Electronic Protection</b>				
<b>License Type</b>	<b>Type Code</b>	<b>Application Fee</b>	<b>Renewal Fee</b>	<b>Penalty</b>
REP -CLASS A COMPANY	REPA	\$450	\$200	\$400
REP -CLASS B	REPB	\$150	\$50	\$100
REP -CLASS C	REPC	\$150	\$50	\$100
REP -CLASS D	REPD	\$150	\$50	\$100
REP -CLASS H	REPH	\$150	\$50	\$100
REP -CLASS T	REPT	\$25	N/A	

9. **Conveyance Safety - Elevator** – The Conveyance Safety – Elevator Division is responsible for the licensure of contractors, inspectors and elevator mechanics. The division enters licensure information into the current system.

<b>Conveyance Safety - Elevator</b>				
<b>License Type</b>	<b>Type Code</b>	<b>Application Fee</b>	<b>Renewal Fee</b>	<b>Penalty</b>
REP -CLASS A COMPANY	REPA	\$300	\$200	\$100
REP -CLASS B	REPB	\$100	\$100	\$100
REP -CLASS C	REPC	\$100	\$100	\$100
REP -CLASS D	REPD	\$100	\$100	\$100
REP -CLASS H	REPH	\$300	N/A	N/A
REP -CLASS T	REPT	\$300	\$200	\$100

10. **LC Gas** – The LC Gas Division is responsible for the licensure of installers and drivers. The division is currently entering information into the current system.

<b>LC Gas - No fee - proof of insurance/bond required</b>	
<b>License Type</b>	<b>Type Code</b>
LCG Class 1	LGAS1
LCG Class 1A	LGAS1A
LCG Class 2	LGAS2

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LC Gas - No fee - proof of insurance/bond required	
<b>License Type</b>	<b>Type Code</b>
LCG Class 3	LGAS3
LCG Class 4	LGAS4
LCG Class 5	LGAS5
LCG Class 6	LGAS6
LCG Class 7	LGAS7
LCG Class 8	LGAS8
LCG Class 8A	LGAS8A
LCG Class 9	LGAS9
LCG Class 10	LGAS10