GENERAL GUIDELINES

This handbook provides information about the examination and application process for becoming licensed to sell or provide insurance services and products in the state of Florida. The Chief Financial Officer is responsible for regulating Florida's insurance industry.

The Department of Financial Services includes the Division of Agent and Agency Services, which monitors agents, adjusters, and agencies to provide a high standard of services to both licensees and consumers. The division includes the Bureau of Licensing and the Bureau of Investigation.

The Bureau of Licensing is responsible for ensuring the competence of individuals who represent the insurance industry. The legislature may amend the statutes, and the Florida Department of Financial Services may promulgate changes to administrative rules as necessary. Licensees are expected to be aware of changes in the laws that affect their occupational practice.

Some license categories require pre-licensing education so candidates should read this handbook carefully for the specific content of the test they will take.

Candidates may apply for an insurance license or for an examination only online and pay the required fees with a credit card. The online license application is available at www.MyFloridaCFO.com/Division/Agents and clicking 'My People'. Bail Bond candidates must submit the online license application and receive an Examination Authorization Notice from the Department prior to testing.

Candidates are responsible for making an examination reservation online with Pearson VUE. A $42 examination fee will be paid to Pearson VUE at the time of the reservation. After passing the examination, the candidate submits the online licensing application through the Department. (**NOTE: Bail Bond candidates must submit the license application prior to taking the examination.**) The application must be submitted electronically through www.MyFloridaCFO.com/Division/Agents. Upon approval of the license application by the Department, the candidate may print their license by going to 'MyPeople' at www.MyFloridaCFO.com/Division/Agents. Bail Bond candidates will receive their photo license ID card seven (7) business days after specific legal requirements.

RESIDENT LICENSE REQUIREMENTS*

Florida residents desiring any type of insurance license must:

- Be at least 18 years of age.
- Be a United States citizen or legal alien who possesses work authorization from the United States Immigration and Naturalization Service and a bona fide resident of the state of Florida.
- Submit an online application at www.MyFloridaCFO.com/Division/Agents.
- Submit a set of fingerprints via Live Scan.

Examination Authorization Notice

The Department will notify Pearson VUE when a Bail Bond candidate's application has been approved and will email that candidate an Examination Authorization Notice to the email address on file with the Department. Bail Bond candidates may also check their 'MyPeople' account to determine if they have been authorized for an examination. Bail Bond candidates will be authorized for 12 months and may make 3 attempts within the 12 month time frame without re-applying to the

*** NOTE**

Public Adjuster Appointee Licensee (Rule Code 69B-220.051): This license will require the applicant to participate in continuous 2080 hours of employment (per month for 12 months) of employment credit. The supervision of a licensed and appointed adjuster must occur within 30 days of employment or credit. This is a requirement in order to qualify for licensure as a public adjuster. To request a Public Adjuster Appointee license, the applicant must submit an online application, submit the proper fees and submit bond executed and issued by a surety insurer authorized to transact such business in Florida in the amount of $100,000.

2015 State Licensing Guide Complete1

Marco Cascella

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