

# FLORIDA STATE LICENSING REQUIREMENTS

## 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 service to both business 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 fee with a credit card. The online license application is available at [www.MyFloridaCFO.com/Division/Agents](http://www.MyFloridaCFO.com/Division/Agents) and clicking My Profile. Real Estate 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: Real Estate candidates must submit the license application prior to taking the examination.)** The application must be submitted electronically through [www.MyFloridaCFO.com/Division/Agents](http://www.MyFloridaCFO.com/Division/Agents). Upon approval of the license application by the Department, the candidate may print their license by going to MyProfile at [www.MyFloridaCFO.com/Division/Agents](http://www.MyFloridaCFO.com/Division/Agents). Real Estate candidates will receive their phone license ID card soon via 2nd day mail due to specific legal requirements.

### \*NOTE:

Florida Adjuster Applicants License (aka Code 905.0402) "New license will require the applicant to complete a minimum 300 hours of pre-licensing per month for 12 months of employment under the supervision of a licensed and approved all three parties adjuster. This is a requirement in order to qualify for licensure as a public adjuster. To request a Public Adjuster Applicants license, the applicant must submit an online application, submit the proper fees and submit fingerprint card issued by a county treasurer authorized for fingerprint submissions in Florida in the amount of \$150.00.

## 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 home file resident of the state of Florida
- Submit an online application at [www.MyFloridaCFO.com/Division/Agents](http://www.MyFloridaCFO.com/Division/Agents)
- Submit a set of fingerprints via 2 for fees.

### Examination Authorization Notice

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

# 15 State Licensing Guide Complete1

**Michal Rosen-Zvi**



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