

HOW TO OBTAIN A FLORIDA INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 40 hours
- Accident & Health Only – 40 hours
- Life, Accident and Health – 60 hours
- Property and Casualty – 200 hours**
 - **40 hours** for candidates who completed at least one (1) year within the last four (4) years in responsible insurance duties as a full-time bona fide employee in all lines (the areas of property, casualty, surety, health, and marine) of property and casualty insurance and is an appointed Customer Representative (4-40) or Personal Lines Agent (20-44)
 - **200 hours** for all other candidates.
- Personal lines - 60 hours

Course requirements:

- **It is imperative you provide your first and last legal name as it appears on your state-issued identification.** If the name entered during registration does not match the name you use on your license application with the state, your license application with the state will be marked as “deficient” and will be delayed until the information is updated.
- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- Completion of this course satisfies the prelicensing education requirement.

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course, practice final exam and the Certification Exam.
- Submit an electronic affidavit acknowledging you were actively engaged in one hundred percent of the course and your participation during the periods of perceived inactivity.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 3 years.
- Course completion rosters will be reported to the Florida Department of Financial Services within two (2) business days.

2. Schedule the Florida State examination.

- Registration must be completed online on Pearson Vue website:
www.pearsonvue.com/fl/insurance
- Exam fee - \$44
- Spanish exams are available

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam. <https://home.pearsonvue.com/fl/insurance/onvue>
- If your computer is not compatible with the online software, you will need to schedule your examination at a Pearson Vue test center.

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
 - **On the day of testing, you must present a valid government issued photo id.** The name on the identification must exactly match the name on the registration.

4. Apply for license

- Submit license application online https://dice.fldfs.com/public/pb_index.aspx
- Application fee - \$50.00
- State I.D. fee - \$5.00

5. Submit Fingerprints

- The state of Florida requires fingerprinting. To make a fingerprint reservation go to <https://fl.ibtfingerprint.com/>
- Fingerprint Fee: \$48.05 plus tax
- *Fingerprint results from other vendors or states are not accepted.*

Pearson Vue Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	Life and Health	Life	Health	Life and Health
Life Insurance						
Types of Policies and Features	14	0	12	14%	0%	8%
Policy Riders, Provisions, Options, and Exclusions	21	0	18	21%	0%	12%
Completing the Application, Underwriting, and Delivering the Policies	14	0	12	14%	0%	8%
Taxes, Retirement, and Other Insurance Concepts	9	0	8	9%	0%	5%
Health Insurance						
Types of Policies	0	16	13	0%	16%	9%
Policy Provisions, Clauses, and Riders	0	23	21	0%	23%	14%
Social Insurance	0	4	3	0%	4%	2%
Other Insurance Concepts	0	5	5	0%	5%	3%
Field Underwriting Procedures	0	11	9	0%	11%	6%
Nevada Laws and Rules						
Florida Statutes, Rules and Regulations Common to All Lines	24	23	19	24%	23%	13%
Florida Statutes, Rules and Regulations Pertinent to Life and Annuity Insurance including Variable Products	18	0	15	18%	0%	10%
Florida Statutes, Rules and Regulations Pertinent to Health Insurance including Variable Products	0	18	15	0%	18%	10%
Total for all parts						
Total Questions	100	100	150	1	0.82	0.9
Total Scored Questions on Exam	85	85	135	80	88	144
Maximum Time allowed to complete exam in minutes	120	120	135	120	120	135
Passing Score	70	70	70	70	70	70
DESCRIPTION	Question Count		% of Exam Questions			
	General Lines	General Lines	General Lines	General Lines		
Casualty Insurance						
Types of Policies, Bonds, and Related Terms	28		16%			
Insurance Terms and Related Concepts	16		9%			
Policy Provisions	12		7%			
Property Insurance						
Types of Property Policies	28		16%			
Insurance Terms and Related Concepts	16		9%			
Policy Provisions and Contract Law	12		7%			
Florida Laws and Rules						
Florida Statutes and Regulations common to All Lines	26		15%			
Florida Statutes and Regulations common to Property Insurance	26		15%			
Florida Statutes and Regulations Pertinent to Casualty Insurance	11		6%			
Total for all parts						
Total Questions	175					
Total Scored Questions on Exam	160		160			
Maximum Time allowed to complete exam in minutes	135		135			
Passing Score	70		70			

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License	
5. Submit Fingerprints	

Governing Agency

Name: Florida Department of Financial Services

Bureau of Licensing

Phone: 850-413-3137

Website: <https://www.myfloridacfo.com/Division/Agents/>

Address: 200 East Gaines Street

Tallahassee, FL 32399-0319