

HOW TO OBTAIN A FLORIDA INSURANCE PRODUCER LICENSE

1. Complete the Prelicensing Course

- Life Only – 30 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 chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course 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 be eligible for a Certificate of completion, you must follow these steps:

- Completion of the course and final exam with a minimum score of 70%.
- Submit student attestation.
- You can access the certificate under the Transcript section in your 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.
 - Education providers are required to collect and report students' full SSN pursuant to the Welfare Reform Act, 42 U.S.C. § 666, and §§ 626.171(2)(a) and (7), 626.231(2)(a), 626.541(1), and 626.9953(3)(a) and (7), F.S.

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.

- OnVUE online remote proctored exams are not available.

Limitation on Repeat Examinations:

- There is a limit of five (5) examination attempts for the same examination type during a twelve (12) month period.

3. Pass the State Exam

- Be sure to take advantage of Part 2 (Prep Review Course) and Part 3 (Exam Simulators) of your 3-Part Training Program. These are the two sections we hear from students value the most during the exam 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
- My Profile FAQ's - <https://myfloridacfo.com/division/agents/licensing/myprofile-info-and-tutorials>
- 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: \$50.75
- *Fingerprint results from other vendors or states are not accepted.*

Pearson Vue Exam Outlines

| DESCRIPTION | Question Count | | | % of Exam Questions | | |
|---|----------------|---------------------|----------------|---------------------|-----------------|--------------|
| | Life (214) | Health (240) | L&H (215) | Life (214) | Health (240) | L&H (215) |
| Life Insurance | | | | | | |
| Types of Policies and Features | 15 | 0 | 15 | 17.5% | 0% | 10% |
| Policy Riders, Provisions, Options, and Exclusions | 15 | 0 | 15 | 17.5% | 0% | 10% |
| Completing the Application, Underwriting, and Delivering the Policies | 12 | 0 | 12 | 14% | 0% | 8% |
| Retirement, and Other Insurance Concepts | 8 | 0 | 8 | 9% | 0% | 5% |
| Health Insurance | | | | | | |
| Types of Policies | 0 | 16 | 15 | 0% | 19% | 10% |
| Policy Provisions, Clauses, and Riders | 0 | 15 | 15 | 0% | 18% | 10% |
| Social Insurance | 0 | 6 | 6 | 0% | 7% | 4% |
| Other Insurance Concepts | 0 | 5 | 6 | 0% | 6% | 4% |
| Field Underwriting Procedures | 0 | 8 | 9 | 0% | 9% | 6% |
| Florida Laws and Rules | | | | | | |
| Florida Statutes, Rules and Regulations Common to All Lines | 20 | 20 | 20 | 24% | 23% | 13% |
| Florida Statutes, Rules and Regulations Pertinent to Life and Annuity Insurance including Variable Products | 15 | 0 | 15 | 18% | 0% | 10% |
| Florida Statutes, Rules and Regulations Pertinent to Health Insurance | 0 | 15 | 15 | 0% | 18% | 10% |
| Total for all parts | | | | | | |
| Total Scored Questions on Exam | 85 | 85 | 150 | | | |
| Maximum Time allowed to complete exam in minutes | 120 | 120 | 165 | | | |
| Passing Score | 70 | 70 | 70 | | | |
| DESCRIPTION | Question Count | % of Exam Questions | Question Count | % of Exam Questions | | |
| | General Lines | General Lines | Personal Lines | Personal Lines | | |
| Casualty Insurance | | | | | | |
| Types of Casualty Policies, Bonds, and Related Terms | 24 | 15% | 13 | 13% | | |
| Casualty Insurance Terms and Related Concepts | 15 | 9.5% | 14 | 14% | | |
| Casualty Policy Provisions | 13 | 8% | 14 | 14% | | |
| Property Insurance | | | | | | |
| Types of Property Policies | 22 | 14% | 10 | 10% | | |
| Property Insurance Terms and Related Concepts | 15 | 9.5% | 14 | 14% | | |
| Property Policy Provisions and Contract Law | 13 | 8% | 14 | 14% | | |
| Florida Laws and Rules | | | | | | |
| FL Statutes and Regulations common to All Lines | 24 | 15% | 15 | 15% | | |
| FL Statutes and Regulations common to General Lines Insurance | 24 | 15% | 0 | 0% | | |
| FL Statutes and Regulations Pertinent to Health Insurance | 10 | 6% | 0 | 0% | | |
| FL Statutes and Regulations Pertinent to Personal Liens Insurance | 0 | 0% | 10 | 10% | | |
| Total for all parts | | | | | | |
| Total Questions | 175 | | 108 | | | |
| Total Scored Questions on Exam | 160 | | 100 | | | |
| Maximum Time allowed to complete exam in minutes | 180 | | 120 | | | |
| 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