



It is your responsibility to ensure you have the most [current version](#) of this document.

Resident Surplus Lines License

TYPE AND CLASS:

1-20 Resident Surplus Lines

Common Use(s) of License:

An individual licensed to handle placement of insurance coverages with unauthorized insurers and to place such coverages with authorized insurers as to which the licensee is not licensed as an agent.

STEPS TO OBTAIN 1-20 RESIDENT SURPLUS LINES LICENSE:

Step 1 - You must:

- Be a natural person at least 18 years of age.
- Be a resident of the State of Florida.
- Be a [United States citizen or legal alien](#) who possesses a work authorization from the United States Immigration and Naturalization Services.
- Not hold a resident license in another state.
- Be licensed as a Florida resident general lines insurance agent (2-20).

Step 2 - Must have the following prerequisite(s) before applying:

- Successfully completed a 60-hour approved insurance course in surplus and excess lines insurance. Must be completed within four years of application date.

[Find a course](#)

[Requires State Examination](#)

OR

Completed at least one (1) years of responsible insurance duties as a full-time bona fide employee of a licensed surplus lines insurance agent. Please see the [Qualification and Verification of Experience Form](#).

[Requires State Examination](#)

OR

- Become a resident of Florida, held a valid resident license in a [reciprocal state](#) with the equivalent line of authority for at least one (1) continuous year prior to applying for a license in Florida, and submit the application for the Florida surplus lines license within 90 days of becoming a resident of Florida.

[Transfer of License](#)

NOTE: Surplus lines agents transferring to Florida from a [non-reciprocal state](#) will be required to complete the 60 hour course outlined in the first bullet above or have proper experience outlined in the second bullet above **AND** take and pass the Florida surplus lines examination.

[Transfer of License](#)

[Requires State Examination](#)

Step 3 - Apply:

- Answer all of the questions and pay the fees to complete online application.

[Review fees](#)

[Apply](#)

[Fingerprinting fees](#) are not included and must be paid directly to vendor

Step 4 - Send prerequisite(s) to department:

- Send proof of prerequisite, as indicated in **Step 2**, to the Bureau.

Email to: AgentLicensing@MyFloridaCFO.com

Note: If you have taken a prelicensing course, your prelicensing education provider will automatically send the Bureau proof within 20 days of your passing date. This does not include designations.

Step 5 - Fingerprints:

- You must be [fingerprinted](#).

Step 6 - Examination:

Disregard this step if you are not required to take an exam or you passed the exam within one year prior to applying for the license.

- Upon approval, an e-mail will be sent to you directing you to check your messages in your [MyProfile](#) account. Messages are where you may print your notifications from the department, such as an authorization for an examination. Follow the message's instructions to [schedule the examination](#).

Note: If you are required to take an examination, you will not be qualified for a license until the department has received a passing result from the testing vendor.

Step 7 - Status notification(s):

- Once an application has been submitted, you may check your [MyProfile](#) account for the status of your application. Deficiencies will be listed under the pending license type.
 - Once all the above steps have been satisfied, the department will send your approval by email. You may then go to your MyProfile account and click the "Wallet" and/or "Letter" hyperlink(s), under the "Print Licenses" section, to generate a copy of your license for printing.
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Special Note:

- Surplus lines agents must appoint themselves after getting licensed. To do this:
 1. Log in to your [MyProfile](#) account.
 2. Select the "Access eAppoint" link on the right.
 3. If you have never used eAppoint, you must first register and will need to select "Register to become an appointing entity".
 4. Once you have completed step #2 or #3 above, you will be able to select "New Appointment" in the eAppoint Workbench. Once "New Appointment" has been selected, follow the on-screen instructions and pay the \$150 appointment fee to complete your self-appointment. Note: This appointment will need to be renewed during your birth month 2 years after the initial appointment effective date, and every 24 months after, to maintain this license.

- **FLSO MEMBERSHIP:**

Any individual, licensed as a surplus lines agent under s. 626.927 and 626.9272, Florida Statutes, shall be deemed a member of the [Florida Surplus Lines Service Office](#) (FLSO), a not-for-profit, self-regulating association. Upon receiving your Florida Surplus Lines Agent License, you will need to complete a New Agent Membership form by visiting: <https://slip.flsso.com> and selecting "Register". [More information](#) can be found on their website.

- Third party access must be authorized by the licensee through MyProfile in order for the third party to manage the licensing submissions and changes on behalf of the licensee. NOTE: Third party access will not permit the third party to receive criminal history information through deficiency requests or otherwise, unless provided by the applicant in writing.

- Related Florida Statutes: [626.015](#), [626.927](#), [626.901-626.939](#)