

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Division of Insurance Agent and Agency Services – Bureau of Licensing

It is your responsibility to ensure you have the most <u>current version</u> of this document.

# **Resident General Lines License**

TYPE AND CLASS:

2-20 Resident General Lines (Property, Casualty, Surety, Marine, Health and Miscellaneous Lines)

# Common Use(s) of License:

To insure automobiles, water craft, homes, motorcycles, and pets. Also, used to write errors & omissions, workers compensation, and write bonds.

# STEPS TO OBTAIN 2-20 RESIDENT GENERAL LINES LICENSE:

Step 1 - You must be:

- A natural person at least 18 years of age.
- A resident of the state of Florida.
- A <u>United States citizen or legal alien</u> who possesses a work authorization from the United States Immigration and Naturalization Services.
- Not hold a resident license in another state.

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

• Have completed or taught a <u>200-hour course</u> in property and casualty insurance, approved by the department, within four (4) years of application date. [Requires State Examination]

**NOTE**: F.A.C. rule 69B-227.260, <u>Study Manuals</u> are required for all attendees of a pre-licensing course.

OR

 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. [Requires State Examination]

# OR

Completed at least one (1) year within the last four (4) years of responsible insurance duties as a licensed and appointed Customer Representative (4-40), Personal Lines Agent (20-44), or Service Representative (0-55) and completed a <u>40-hour course</u> approved by the Department in the areas of property, casualty, surety, marine and health insurance. - [Requires State Examination]

**NOTE**: F.A.C. rule 69B-227.260, <u>Study Manuals</u> are required for all attendees of a pre-licensing course.

#### OR

• Earned an insurance degree which includes at least 18 semester hours of college credit in property, casualty, health, and commercial insurance from an accredited college or university [an official transcript required]. [Exempt from State Examination]

#### OR

Become a resident of Florida, held a valid resident license 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 general
 lines license within 90 days of becoming a resident of Florida. [Exempt from State Examination]

#### OR

• Have an original letter from the American Institute for Chartered Property Casualty Underwriters certifying you hold the <u>Chartered Property Casualty Underwriters (CPCU) designation</u>. [Exempt from State Examination]

# Step 3 - Apply:

 Answer all of the questions and pay the fees to complete online application. <u>Review fees</u> <u>Apply</u> <u>Fingerprinting fees</u> 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 21 days of your passing date. This applies to some designation courses. If you have completed a designation course, you may contact your provider to confirm.

Step 5 - Fingerprints:

• You must be <u>fingerprinted</u>.

#### 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 <u>MyProfile</u> 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. - <u>[Requires State Examination]</u>

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 <u>MyProfile</u> 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 <u>MyProfile</u> account and click the "Wallet" and/or "Letter" hyperlink(s), under the "Print Licenses" section,
to generate a copy of your license for printing.

# **Special Note:**

- This license can be appointed by a health insurance company. F.S. 626.015(7)(d)
- Customer Service Representatives (4-40) upgrading their license will have an immediate increase in their CE requirement upon the issuance of the 2-20 license. This CE requirement must be fulfilled by the CE due date. All CE questions can be emailed to <u>AgentLicensing@MyFloridaCFO.com</u>.
- This license cannot be held with the following licenses:
  - 0-55 Service Representative
  - 0-93 Life (Foreign/Military)
  - 4-30 Crop Hail & Multi-Peril Crop
  - 4-40 Customer Representative
  - 4-42 Limited Cust Representative
- Continuing Education (CE) Requirement: 24 hours due bi-annually by end of licensee's birth month. When the CE requirement has been generated, the requirement can be viewed in licensee's <u>MyProfile</u> account. <u>Section</u> <u>626.2815, Florida Statutes.</u> Note: Additional information can be found on our <u>Continuing Education page</u>.
- Appointment of License: This license requires an appointment to be valid. <u>Section 626.112(4)</u>, Florida <u>Statutes.</u> This license will expire if unappointed for 48 months. <u>Section 626.431(3)</u>, Florida Statutes.
- 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: <u>626.015</u>, <u>624.604</u>, <u>624.605</u>, and <u>626.726-626.754</u>