



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

Resident Personal Lines License

TYPE AND CLASS:

20-44 Resident Personal Lines

Common Use(s) of License:

A "PERSONAL LINES AGENT" is defined as a general lines agent who is limited to transacting business related to property and casualty insurance sold to individuals and families for noncommercial purposes.

STEPS TO OBTAIN 20-44 RESIDENT PERSONAL 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.

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

- Successfully completed an insurance course of a minimum of 60 hours approved by the Department covering property, casualty, and inland marine insurance.
NOTE: F.A.C. rule 69B-227.260, [Study Manuals](#) are required for all attendees of a pre-licensing course.
[Find a course](#)
[Requires State Examination](#)
OR
- Completed at least six months within the last four (4) years of responsible insurance duties as a licensed **and** appointed Customer Representative (4-40), Limited Customer Representative (4-42), or Service Representative (0-55) in property and casualty insurance sold to individuals and families for noncommercial purposes.
[Requires State Examination](#)
OR
- Completed at least six months of responsible insurance duties as a substantially full-time employee in property and casualty insurance sold to individuals and families for noncommercial purposes.
[Requires State Examination](#)
OR

- Earned a degree which includes at least 9 credit hours of insurance instruction with specific instruction in property, casualty, and inland marine 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 property and casualty license within 90 days of becoming a resident of Florida.
 - [Transfer of License](#)
 - Exempt from State Examination

OR

- Have an original letter from the American Institute for Chartered Property Casualty Underwriters certifying you hold the [Chartered Property Casualty Underwriters \(CPCU\) designation](#).
 - Exempt from 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 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 [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:

- This license can **not** be held with the following licenses:
 - 0-55 Service Representative
 - 0-93 Life (Foreign/Military)
 - 4-42 Limited Cust Representative
 - T02-20 Resident General Lines (Prop & Cas)
- 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 [MyProfile](#) account. [Section 626.2815, Florida Statutes](#).
Note: Additional information can be found on our [Continuing Education page](#).
- Appointment of License: This license requires an appointment to be valid. [Section 626.112\(4\), Florida Statutes](#). This license will expire if unappointed for 48 months. [Section 626.431\(3\), 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: [626.015](#), [626.732](#)