FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Division of Insurance Agent and Agency Services – Bureau of Licensing

Resident and Non-Resident Insurance Agency License

TYPE AND CLASS:
21-05 Insurance Agency License

Common Use(s) of License:

Florida Statutes defines an "INSURANCE AGENCY" as a business location which an individual, firm, partnership, corporation, association, or other entity engages in any activity or employs individuals to engage in any activity which by law may be performed only by a licensed insurance agent.

Florida Statutes, states that no individual, firm, partnership, corporation, association, or any other entity shall act in its own name or under a trade name directly or indirectly, as an insurance agency, unless it complies with s. 626.172, F.S., with respect to possessing an insurance agency license for each place of business at which it engages in any activity which may be performed only by a licensed insurance agent.

Florida Statutes, states that a branch place of business that is established by a licensed agency is considered a branch agency and is not required to be licensed so long as it transacts business under the same name and federal tax identification number as the licensed agency and has designated with the department a licensed agent in charge of the branch location as required by s. 626.0428 and the address and telephone number of the branch location have been submitted to the department for inclusion in the licensing record of the licensed agency within 30 days after insurance transactions begin at the branch location.

STEPS TO OBTAIN 21-05 RESIDENT/NON-RESIDENT INSURANCE AGENCY LICENSE

Step 1 - You must**:**

- Have an agent-in-charge who is licensed and appointed in at least one of the following lines of authority:

    - General Lines (2-20 or 9-20)

    - Health and Life including Variable Annuity (2-15 or 8-15)

    - Health and Life (2-18 or 8-18)

    - Health (2-40 or 8-40)

    - Life including Variable Annuity (2-14 or 8-14)

    - Life (2-16 or 8-16)

    - Personal Lines (20-44 or 90-44)

- If there are two or more lines of insurance being transacted out of the agency, an agent-in-charge must be licensed for at least two lines of business being conducted.

Step 2 - Apply:

- Create an Agency [MyProfile](#) account and complete the online application for an agency license. Answer all of the questions to complete the online application.

Note on Agency Name: The department may disapprove the use of an agency name on the following grounds:

1. The use of the name may mislead the public in any respect.
2. The name states or implies that the agency is an insurer, motor club, hospital service plan, state or federal agency, charitable organization, or entity that primarily provides advice and counsel rather than sells or solicits insurance, or is entitled to engage in insurance activities not permitted under licenses held or applied for.
3. The name interferes with or is too similar to a name already filed and in use by another agency or insurer.
4. The name contains the word "Medicare" or "Medicaid."

The agency name should indicate the agency sells insurance or is an insurance agency. If the agency name does not meet the bulleted guidelines, you will be asked to submit a new name for approval before a license will be issued.

Step 3 - Fingerprints:

- You must be [fingerprinted](#).

- Fingerprints are required for each owner, partner, officer, director, president, senior vice president, secretary, treasurer, and limited liability company member who directs or participates in the management or control of the insurance agency, whether through ownership of voting securities, by contract, by ownership of any agency bank account, or otherwise. Individuals who are currently licensed and appointed as insurance agents in Florida are not required to be fingerprinted. [Fingerprinting fees](#) are not included and must be paid directly to vendor.

Step 4 - 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.

Special Note:

- **Sole Proprietors:** An insurance agency that is owned and operated by a single licensed agent conducting business in his or her individual name and not employing or otherwise using the services of or appointing other licensees is exempt from the agency licensing requirements.

- An application for an insurance agency license must be signed by an individual listed as an officer/director on the application, who directs or participates in the management or control of the agency. An insurance agency may permit a third party to complete, submit, and sign an application on the insurance agency's behalf; however, the insurance agency is responsible for ensuring that the information on the application is true and correct and is accountable for any misstatements or misrepresentations.

- **Expiration of License:** Agency licenses are perpetual as long as there is an agent-in-charge effectively designated. An agency license will expire after 90 days without an agent-in-charge.

- **Foreign Agencies:** Agencies located in Puerto Rico are eligible to receive this license.

- **Branch Locations**: Any branch location(s) transacting insurance under the same name and FEIN of a licensed insurance agency must be listed as a branch location under the licensed agency (also known as the parent location/office). Branch locations are maintained by the licensed agency, are held to the same standards as a licensed agency and must have an agent-in-charge at all times. The parent location will be able to add and maintain branch locations in MyProfile once the agency license has been approved.

- **Foreign Insurance Agencies click here for reciprocity information.**

- Related Florida Statutes: 626.015(8), 626.112(7)(a) and (b), 626.172