



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

Non-Resident Health & Life (Including Annuities & Variable Contracts) Agent License

TYPE AND CLASS:

8-15 Non-Resident Health & Life (Including Annuities & Variable Contracts) Agent License

Common Use(s) of License:

An individual representing an insurer as to life insurance and annuity contracts, including agents appointed to transact life insurance, fixed-dollar annuity contracts, or variable contracts by the same insurer. Annuity contracts, including, but not limited to, fixed or variable annuity contracts; the granting of endowment benefits, additional benefits in event of death or dismemberment by accident or accidental means, additional benefits in event of the insured's disability; and optional modes of settlement of proceeds of life insurance. Representing a health maintenance organization or, as to health insurance only, an insurer transacting health insurance; insurance against loss through sickness or accidental bodily injury.

STEPS TO OBTAIN 8-15 NON-RESIDENT HEALTH & LIFE (INCLUDING ANNUITIES & VARIABLE CONTRACTS):

Step 1 - You must:

- Be a natural person at least 18 years of age.
- Not 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 be an employee of the United States Department of Veterans Affairs or state service office, as referred to in Sections [626.788](#) and [626.833](#), Florida Statutes.

Step 2 - Home State License Prerequisite

- Have the same lines of authority in your home state before applying. Note: A Florida non-resident license is only valid for the same line of authority you hold in your home state. We cannot approve your application if you do not hold the Life and Health lines of authority in your home state. In Florida, all Life licenses include Variable Annuity. You do not have to hold Variable Annuity in your home state to obtain this license, however you may not transact variable annuities in Florida if you do not hold this authority in your home state.

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:

- Proof of your prerequisite, as indicated in Step 2, is verified through the National Association Insurance Commissioners (NAIC). In the event that your license can not be verified, the Bureau may request a Letter of Certification from your home state to verify you are licensed. The Letter of Certification can be obtained from your home state and it must be dated no earlier than 30 days of your date of application.

Email proof of prerequisite to: AgentLicensing@MyFloridaCFO.com

Step 5 - Fingerprints:

- You must be [fingerprinted](#).

Step 6 - 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:

- Examination not required.
- Must not be a funeral director or direct disposer, or an employee or representative thereof, or have an office in, or in connection with, a funeral establishment, except that a funeral establishment may contract with a life insurance agent to sell a preneed contract as defined in s. [497.005](#). Such insurance agent may sell limited policies of insurance covering the expense of final disposition or burial of an insured in the amount of \$21,000. However, a funeral director, a direct disposer, or an employee of a funeral establishment that holds a certificate of authority pursuant to s. [497.452](#) may obtain an agent's license to sell only policies of life insurance covering the expense of a prearrangement for funeral services or merchandise so as to provide funds at the time the services and merchandise are needed. The face amount of insurance covered by any such policy shall not exceed \$21,000. [Section 626.785, Florida Statutes]
- [Foreign Insurance Agents click here for reciprocity information.](#)
- Appointment of License: This license requires an appointment to be valid. [Section 626.112\(4\), Florida Statutes.](#)
- Expiration of License: 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.
- Related Florida Statutes: [624.602](#), [624.603](#), [626.015](#) & [626.785](#)