

HB 1263

2026

A bill to be entitled  
An act relating to the Office of Insurance Regulation background screening regulations; amending s. 624.34, F.S.; providing legislative findings; requiring, rather than authorizing, the Department of Law Enforcement to accept fingerprints of certain persons and entities applying to the Office of Insurance Regulation for insurance certificates of authority, certifications, and licenses; specifying such persons and entities; requiring the department to process such fingerprints; revising the fingerprint submission procedures; requiring such persons and entities to pay for the cost of retaining the fingerprints in a specified system; requiring the fingerprints submitted to the department to be entered into a specified system; requiring the office to inform the department of any person whose fingerprints no longer must be retained; requiring the office to review certain criminal records; removing from the department the duty to use criminal records for the purposes of issuance, denial, suspension, and revocation of insurance certificates and licenses; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

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27       **Section 1. Section 624.34, Florida Statutes, is amended to**  
28       **read:**

29       624.34 Authority of Department of Law Enforcement to  
30       accept fingerprints of, and exchange criminal history records  
31       with respect to, certain persons applying to the office.-

32       (1) The Legislature finds that criminal activity of  
33       insurers poses a particular danger to the residents of this  
34       state. Floridians rely, in good faith, on the honest conduct of  
35       those who issue and manage insurance policies and other  
36       insurance instruments in this state. To safeguard the residents  
37       of this state, the Legislature finds it necessary to ensure that  
38       organizers, incorporators, subscribers, officers, employees,  
39       contractors, affiliates, stockholders, directors, owners,  
40       members, managers, volunteers, or any other persons who exercise  
41       or have the ability to exercise effective control of, or who  
42       influence or have the ability to influence the transaction of  
43       the business of, or any other persons involved in, directly or  
44       indirectly, the organization, operation, or management of any  
45       insurer authorized to sell insurance in this state are free of a  
46       criminal background.

47       (2) (1) The Department of Law Enforcement shall may accept  
48       and process fingerprints of organizers, incorporators,  
49       subscribers, officers, employees, contractors, affiliates,  
50       stockholders, directors, owners, members, managers, or

51 volunteers or any other persons involved, directly or  
52 indirectly, in the organization, operation, or management of:

53 (a) Any insurer or proposed insurer transacting or  
54 proposing to transact insurance in this state.

55 (b) Any person or other entity that which is examined or  
56 investigated or that which is eligible to be examined or  
57 investigated under the provisions of the Florida Insurance Code.

58 (c) Any other person or entity subject to licensure under  
59 the Florida Insurance Code.

60 (3) A full set of fingerprints of persons or entities  
61 described in subsection (2) must be submitted, in accordance  
62 with rules adopted by the commission, to the office or to a  
63 vendor, entity, or agency authorized by the Department of Law  
64 Enforcement Agency under s. 943.053(13). The office, vendor,  
65 entity, or agency shall forward the fingerprints to the  
66 Department of Law Enforcement for state processing, and the  
67 Department of Law Enforcement shall forward the fingerprints to  
68 the Federal Bureau of Investigation for national processing. The  
69 Department of Law Enforcement shall conduct the state criminal  
70 history background check, and the Federal Bureau of  
71 Investigation shall conduct the federal criminal history  
72 background check. Fees for state and federal fingerprint  
73 processing, including the cost of retaining the fingerprints  
74 pursuant to subsection (4), must be borne by the person  
75 submitting them. The state cost for fingerprint processing is as

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76 provided in s. 943.053(3)(e).

77 (4) All fingerprints submitted to the Department of Law  
78 Enforcement under subsection (3) must be entered into the  
79 statewide automated fingerprint identification system  
80 established in s. 943.05(2)(b) and available for use in  
81 accordance with s. 943.05(2)(g) and (h). The office shall inform  
82 the Department of Law Enforcement of any person whose  
83 fingerprints no longer must be retained.

84 ~~(2) The Department of Law Enforcement may accept~~  
~~85 fingerprints of individuals who apply for a license as an agent,~~  
~~86 customer representative, adjuster, service representative, or~~  
~~87 navigator or the fingerprints of the majority owner, sole~~  
~~88 proprietor, partners, officers, and directors of a corporation~~  
~~89 or other legal entity that applies for licensure with the~~  
~~90 department or office under the Florida Insurance Code.~~

91 ~~(5)-(3) The Department of Law Enforcement may, to the~~  
~~92 extent provided for by federal law, exchange state, multistate,~~  
~~93 and federal criminal history records with the department or~~  
~~94 office for the purpose of the issuance, denial, suspension, or~~  
~~95 revocation of a certificate of authority, certification, or~~  
~~license to operate in this state.~~

97 ~~(4) The Department of Law Enforcement may accept~~  
~~98 fingerprints of any other person required by statute or rule to~~  
~~99 submit fingerprints to the department or office or any applicant~~  
~~100 or licensee regulated by the department or office who is~~

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101 required to demonstrate that he or she has not been convicted of  
102 or pled guilty or nolo contendere to a felony or a misdemeanor.

103 (5) The Department of Law Enforcement shall, upon receipt  
104 of fingerprints from the department or office, submit the  
105 fingerprints to the Federal Bureau of Investigation to check  
106 federal criminal history records.

107 (6) Statewide criminal records obtained through the  
108 Department of Law Enforcement, federal criminal records obtained  
109 through the Federal Bureau of Investigation, and local criminal  
110 records obtained through local law enforcement agencies must  
111 shall be reviewed and used by the department and office for the  
112 purpose of issuance, denial, suspension, or revocation of  
113 certificates of authority, certifications, or licenses issued to  
114 operate in this state.

115 **Section 2.** This act shall take effect July 1, 2026.