

# FLORIDA HOUSE OF REPRESENTATIVES

## BILL ANALYSIS

*This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.*

**BILL #:** [CS/HB 1343](#)

**TITLE:** Insurance Customer Representative Licensing Qualifications

**SPONSOR(S):** Hodgers

**Committee References**

[Insurance & Banking](#)

16 Y, 0 N, As CS

[Careers & Workforce](#)

16 Y, 0 N

[Commerce](#)

**COMPANION BILL:** [CS/SB 1504](#) (Calatayud)

**LINKED BILLS:** None

**RELATED BILLS:** None

## SUMMARY

### **Effect of the Bill:**

The bill provides that an individual who has earned a high school diploma in Florida satisfies the education requirement for an insurance customer representative's license, if the individual completed a course in insurance and personal finance as part of the curriculum.

The bill directs the Department of Education to develop a course in insurance and personal finance in consultation with the Department of Financial Services.

### **Fiscal or Economic Impact:**

There may be an indeterminate impact on the private sector.

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## ANALYSIS

### **EFFECT OF THE BILL:**

The bill provides that an individual who has earned a [diploma from a Florida high school](#), which included a course in insurance and personal finance, satisfies the education requirement for an insurance [customer representative's license](#) if the diploma was obtained within 4 years before filing the license application with the Department of Financial Services ("DFS"). (Section 1).

The bill directs the Department of Education, in consultation with DFS, to develop a 0.5 credit course in insurance and personal finance. The course must include a comprehensive analysis of property and casualty lines of insurance consistent with the other [instructional programs that](#) applicants for an insurance customer representative's license may use to satisfy the education requirement for licensure. (Section 2).

The course must be available to school districts for use beginning with the 2027-2028 school year. (Section 2).

The bill provides an effective date of July 1, 2026. (Section 3).

### **FISCAL OR ECONOMIC IMPACT:**

#### **PRIVATE SECTOR:**

There may be an indeterminate impact on the private sector to the extent that creating a new pathway to licensure may encourage more people to obtain an insurance customer representative's license.

**STORAGE NAME:** h1343c.CWS

**DATE:** 2/4/2026

## RELEVANT INFORMATION

### SUBJECT OVERVIEW:

#### Insurance Customer Representatives

A customer representative is an individual appointed by a general lines agent or agency to assist them in transacting the business of insurance from the office of that agent or agency.<sup>1</sup>

Current law requires a general lines agent to supervise a customer representative. If an agency appoints a customer representative, then it must designate an agent to supervise the customer representative. A customer representative may only be appointed to one agency or agent at a time.<sup>2</sup> The license expires if the licensee is unappointed for 48 months.<sup>3</sup>

Customer representatives may perform the following functions:<sup>4</sup>

- Take insurance applications.
- Give quotes.
- Interpret policies.
- Explain procedures.
- Give insurance advice.
- Solicit new customers at the agent's office or by telephone from the office.
- Bind new or additional coverages.
- A customer representative may perform preliminary work to assist in processing a claim, including:
  - taking claims statements;
  - getting estimates;
  - advising claimants about procedures;
  - preparing claims paperwork;
  - taking photos; and
  - assembling or ordering claims files.
- Any other function consistent with assisting insurance agents in the transaction of property and casualty insurance which is consistent with the Florida Insurance Code or any DFS rule.

Customer representatives may not make or sign the actual substantive determination of the amount of a claim, loss, or damage payable, nor conduct settlement negotiations, settle a claim, or issue or sign claims checks or drafts.<sup>5</sup> A customer representative may not transact life insurance or any kind of insurance for which the agent or agency by which he or she is appointed does not have a license to transact.<sup>6</sup>

#### Qualifications to Obtain a Customer Representative License

To obtain a resident customer representative license, the applicant must be at least 18 years old, be a resident of Florida, be a United States citizen or a legal alien with valid employment authorization, and not hold a resident license in another state.<sup>7</sup>

<sup>1</sup> [S. 626.015\(6\), F.S.](#)

<sup>2</sup> [S. 626.7351\(5\), F.S.](#) and [s. 626.7353, F.S.](#)

<sup>3</sup> Department of Financial Services, *Resident Customer Representative License*, <https://www.myfloridacfo.com/docs-sf/insurance-agents-and-agency-services-libraries/agents-docs/licensure/agents-adjusters/4-40-resident-customer-representative.pdf> (last visited Jan. 25, 2026).

<sup>4</sup> Fla. Admin Code R. 69B-213.130.

<sup>5</sup> *Id.*

<sup>6</sup> [S. 626.7354\(1\), F.S.](#)

<sup>7</sup> Department of Financial Services, *Resident Customer Representative License*, [https://myfloridacfo.com/docs-sf/insurance-agents-and-agency-services-libraries/agents-docs/licensure/agents-adjusters/4-40-resident-customer-representative332ddeb4-13d4-4c18-90f8-e105361c41a3.pdf?sfvrsn=c31941aa\\_1](https://myfloridacfo.com/docs-sf/insurance-agents-and-agency-services-libraries/agents-docs/licensure/agents-adjusters/4-40-resident-customer-representative332ddeb4-13d4-4c18-90f8-e105361c41a3.pdf?sfvrsn=c31941aa_1) (last visited Jan. 24, 2026).

Additionally, the applicant must have been awarded one of the following designations within the last four years:<sup>8</sup>

- Accredited Advisor in Insurance (AAI) from the Insurance Institute of America.
- Accredited Customer Service Representative (ACSR) from the Insurance Institute of America.
- Associate in General Insurance (AINS) from the Insurance Institute of America.
- Certified Insurance Counselor (CIC) from the Society of Certified Insurance Service Counselors.
- Certified Insurance Representative (CIR) from the All-Lines Training provider.
- Certified Insurance Service Representative (CISR) from the Society of Certified Insurance Service Representatives.
- Certified Professional Service Representative (CPSR) from the National Foundation for CPSR.
- Chartered Property and Casualty Underwriters (CPCU) from the American Institute for Chartered Property Casualty Underwriters.
- Insurance Customer Service Representative (ICSR) from Statewide Insurance Associates LLC.
- Professional Customer Service Representative (PCSR) from the Professional Career Institute.
- Registered Customer Service Representative (RCSR) from an Accredited Postsecondary Institution.

An applicant may also qualify for licensure without earning one of the designations above if they earned a degree which includes at least nine credit hours of insurance instruction with specific instruction in property, casualty, and inland marine insurance from an accredited college or university.<sup>9</sup>

The license application requires a \$50 fee.<sup>10</sup> Applicants must also submit fingerprint verification, and the associated fees which must be paid directly to the vendor who processes the fingerprints.<sup>11</sup>

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<sup>8</sup> [S. 626.7351\(3\), F.S.](#)

<sup>9</sup> *Id.*

<sup>10</sup> Department of Financial Services, *Fees & Payment Methods*, <https://myfloridacfo.com/division/agents/licensing/agents-and-adjusters/fees> (last visited Jan. 23, 2026).

<sup>11</sup> *Id.*

## BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
<a href="#"><u>Insurance &amp; Banking Subcommittee</u></a>	16 Y, 0 N, As CS	1/29/2026	Brackett	Miguez
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> <li>• Removed the requirement for an individual to complete courses in personal finance &amp; money management and economics &amp; personal finance to satisfy the education requirement for an insurance customer representative license through a high school diploma.</li> <li>• Directed the Department of Education, in consultation with the Department of Financial Services, to develop a course in insurance &amp; personal finance. The course must be available to school districts beginning in the 2027-2028 school year and must include a comprehensive analysis of basic property and casualty lines of insurance.</li> </ul>			
<a href="#"><u>Careers &amp; Workforce Subcommittee</u></a>	16 Y, 0 N		Kiner	Kiner
<a href="#"><u>Commerce Committee</u></a>				

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**THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.**  
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