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CS/HB 1343

2026 Legislature

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2 An act relating to insurance customer representative
3 licensing qualifications; amending s. 626.7351, F.S.;
4 revising the methods by which applicants can qualify
5 for the customer representative license; creating s.
6 1003.4207, F.S.; requiring the Department of
7 Education, in consultation with the Department of
8 Financial Services, to develop a specified insurance
9 and personal finance course beginning in a specified
10 school year; providing an effective date.

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

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14 Section 1. Subsection (3) of section 626.7351, Florida
15 Statutes, is amended to read:

16 626.7351 Qualifications for customer representative's
17 license.—The department shall not grant or issue a license as
18 customer representative to any individual found by it to be
19 untrustworthy or incompetent, or who does not meet each of the
20 following qualifications:

21 (3) Within 4 years preceding the date that the application
22 for license was filed with the department, the applicant has
23 earned the designation of Accredited Advisor in Insurance (AAI),
24 Associate in General Insurance (AINS), or Accredited Customer
25 Service Representative (ACSR) from the Insurance Institute of

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26 | America; the designation of Certified Insurance Counselor (CIC)
27 | from the Society of Certified Insurance Service Counselors; the
28 | designation of Certified Professional Service Representative
29 | (CPSR) from the National Foundation for CPSR; the designation of
30 | Certified Insurance Service Representative (CISR) from the
31 | Society of Certified Insurance Service Representatives; the
32 | designation of Certified Insurance Representative (CIR) from
33 | All-Lines Training; the designation of Chartered Customer
34 | Service Representative (CCSR) from American Insurance College;
35 | the designation of Professional Customer Service Representative
36 | (PCSR) from the Professional Career Institute; the designation
37 | of Insurance Customer Service Representative (ICSR) from
38 | Statewide Insurance Associates LLC; the designation of
39 | Registered Customer Service Representative (RCSR) from a
40 | regionally accredited postsecondary institution in the state
41 | whose curriculum is approved by the department and includes
42 | comprehensive analysis of basic property and casualty lines of
43 | insurance and testing which demonstrates mastery of the subject;
44 | a diploma from a Florida high school in which the applicant
45 | completed the insurance and personal finance course provided in
46 | s. 1003.4207; or a degree from an accredited institution of
47 | higher learning approved by the department when the degree
48 | includes a minimum of 9 credit hours of insurance instruction,
49 | including specific instruction in the areas of property,
50 | casualty, and inland marine insurance. The department shall

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51 | adopt rules establishing standards for the approval of
52 | curriculum.

53 | Section 2. Section 1003.4207, Florida Statutes, is created
54 | to read:

55 | 1003.4207 Insurance and personal finance course.—No later
56 | than January 1, 2027, the Department of Education, in
57 | consultation with the Department of Financial Services, shall
58 | develop a 0.5 credit course in insurance and personal finance
59 | which is available to school districts for use beginning with
60 | the 2027-2028 school year. The course must include a
61 | comprehensive analysis of basic property and casualty lines of
62 | insurance consistent with the instructional designations
63 | provided under s. 626.7351(3).

64 | Section 3. This act shall take effect July 1, 2026.