

By the Committee on Banking and Insurance; and Senator Calatayud

597-02287-26

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A bill to be entitled

An act relating to insurance customer representative licensing qualifications; amending s. 626.7351, F.S.; revising the qualifications for applicants for a license as an insurance customer representative; creating s. 1003.4207, F.S.; requiring the Department of Education, in consultation with the Department of Financial Services, to develop a specified insurance and personal finance course no later than a specified date; providing an effective date.

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

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

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

(3) Within 4 years preceding the date that the application for license was filed with the department, the applicant has earned the designation of Accredited Advisor in Insurance (AAI), Associate in General Insurance (AINS), or Accredited Customer Service Representative (ACSR) from the Insurance Institute of America; the designation of Certified Insurance Counselor (CIC) from the Society of Certified Insurance Service Counselors; the designation of Certified Professional Service Representative (CPSR) from the National Foundation for CPSR; the designation of

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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
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

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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 January 1, 2027.