

**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.