

Florida Insurance Continuing Education Requirements

REQUIRED HOURS

- For producers of Life and Health (2-14 Life and Variable Annuity, 2-15 Life, Health and Variable Annuity, 2-16 Life Only, 2-18 Life and Health) AND/OR Property and Casualty (2-20) AND/OR Adjusters **licensed less than 6 years**: Florida requires that each producer complete 24 hours of continuing education including a state approved and license specific 4 Hour Law and Ethics Update course every two-year license term. **ExamFX does not offer the 4 Hour Law and Ethics Update course.**
- For producers of Life and Health (2-14 Life and Variable Annuity, 2-15 Life, Health and Variable Annuity, 2-16 Life Only, 2-18 Life and Health) AND/OR Property and Casualty (2-20) AND/OR Adjusters **licensed 6 years or more**: Florida requires that each producer complete 20 hours of continuing education including a state approved and license specific 4 Hour Law and Ethics Update course every two-year license term. **ExamFX does not offer the 4 hour Law & Ethics Update courses.**

Producers must complete their CE by the last day of their birth month every 2 years.

For additional details on your compliance start period, please click here: <https://myfloridacfo.com/division/agents/education/licensees>

A maximum of 24 excess CE credit hours can be carried over into the next reporting period. Excess Ethics hours, however, will only be counted as general credits.

CATEGORY RESTRICTIONS

Producers may take any course that the Florida Department of Insurance has approved for CE.

Producers may not repeat the same course within a 2-year period. Completion dates must be at least 24 months apart.

Courses must be taken in the lines of authority held. For L&H and P&C licensed producers, 50% must be taken in each line.

The required 4 Hour Law and Ethics Update course must be completed for one of the Florida insurance licenses the agent holds. *ExamFX does not offer the 4 hour Law & Ethics Update course.*



SPECIAL TRAINING

- FLOOD INSURANCE TRAINING – Florida Property and Casualty producers who sell federal flood insurance policies must take and complete a one-time 3-hour course on the subject of or relating to the National Flood Insurance Program (NFIP) training.
- LONG-TERM CARE TRAINING – Before selling LTC Partnership products in Florida, producers must complete a one time, 8-hour course of approved LTCP training. Producers must then complete a 4-hour ongoing training requirement every two-year license term. ExamFX Long-Term Care courses are approved for general CE credit and DO NOT satisfy the Florida Partnership state specific requirement.
- ANNUITY BEST INTEREST TRAINING – Florida licensed producers must complete a one-time state approved 4-hour Annuity Suitability Best Interest course before selling, soliciting or negotiating any annuity products.

COURSE PRESENTATION

- CERTIFICATE EXAM – Licensees are required to pass the certificate exam with a 70% or better.
- STUDY BY TOPIC QUIZZES – ExamFX recommends that all Study by Topic Quizzes are passed with a 70% or better.
- ATTESTATION – The attestation must be completed following the certificate exam.

CERTIFICATES OF COMPLETION AND REPORTING

Your certificate of completion will be processed within two (2) business days and can be downloaded/printed from the “View Certificate(s)” link in the course launch portal. Completions are normally reported to the state within two (2) business days of the certificate having been issued.

NON-RESIDENT PRODUCERS

Non-residents must meet the Florida CE requirements. To see a list of states that meet the Florida CE requirements, please click here: <https://www.myfloridacfo.com/division/agents/licensing/agents-and-adjusters/reciprocating-states/non-res-all-lines-adjr-reciprocity>

Non-resident producers that meet these requirements are exempt from the Florida CE requirement.



CE EXEMPTIONS

The following are exempt from Florida CE Requirements:

- Those who hold the following limited line licenses are exempt from Florida state requirements: dental representative, motor vehicle physical damage and mechanical breakdown agent, crop hail, and multiple peril crop agent.
- Those officials or employees of a government entity and whose occupational description requires current knowledge of insurance issues are exempt from Florida CE requirements.
- Those non-resident producers or adjusters who meet CE requirements in their reciprocal state are exempt. A letter of certification must be provided, or the Florida Department must be able to locate the producer in the National Association of Insurance Commissioners' database in order to prove compliance. See the Florida DOI's website for a list of compliant states.

ADDITIONAL LICENSE RENEWAL INFORMATION

Florida agent and adjuster licenses are perpetual, which means there is no license renewal. However, perpetual license statuses only apply to licenses that either require and hold a current appointment or do not require an appointment. Failure to complete CE requirements may result in cancellation of an appointment that could lead to termination of the license. Florida licenses will expire if those licensees go for more than 48 months without an appointment.

STATE CONTACT INFORMATION

Florida Department of Financial Services
General Phone: 1-877-MY-FL-CFO (1-877-693-5236)
Out of State Phone: (850) 413-3089
Continuing Education Phone: (850) 413-3137
Fax: (850) 413-3291
Email: education@myfloridacfo.com

Mailing Address:
Bureau of Licensing
200 East Gaines Street
Tallahassee, FL 32399-0319

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