



FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Division of Insurance Agent and Agency Services – Bureau of Licensing

It is your responsibility to ensure you have the most [current version](#) of this document.

Resident General Lines License

TYPE AND CLASS:

2-20 Resident General Lines (Property, Casualty, Surety, Marine, Health and Miscellaneous Lines)

Common Use(s) of License:

To insure automobiles, water craft, homes, motorcycles, and pets. Also, used to write errors & omissions, workers compensation, and write bonds.

STEPS TO OBTAIN 2-20 RESIDENT GENERAL LINES LICENSE:

Step 1 - You must be:

- A natural person at least 18 years of age.
- A resident of the state of Florida.
- A [United States citizen or legal alien](#) who possesses a work authorization from the United States Immigration and Naturalization Services.
- Not hold a resident license in another state.

Step 2 - Must have the following prerequisite(s) before applying:

- Have completed or taught a [200-hour course](#) in property and casualty insurance, approved by the department, within four (4) years of application date. [\[Requires State Examination\]](#)

NOTE: F.A.C. rule 69B-227.260, [Study Manuals](#) are required for all attendees of a pre-licensing course.

OR

- Completed at least one (1) year within the last four (4) years in responsible insurance duties as a full-time bona fide employee in all lines (the areas of property, casualty, surety, health, and marine) of property and casualty insurance. [\[Requires State Examination\]](#)

OR

- Completed at least one (1) year within the last four (4) years of responsible insurance duties as a licensed **and** appointed Customer Representative (4-40), Personal Lines Agent (20-44), or Service Representative (0-55) **and** completed a [40-hour course](#) approved by the Department in the areas of property, casualty, surety, marine and health insurance. - [\[Requires State Examination\]](#)

NOTE: F.A.C. rule 69B-227.260, [Study Manuals](#) are required for all attendees of a pre-licensing course.

OR

- Earned an insurance degree which includes least 18 semester hours of college credit in property, casualty, health, and commercial insurance from an accredited college or university [an official transcript required]. **[Exempt from State Examination]**

OR

- Become a resident of Florida, held a valid resident license with the equivalent line of authority for at least one (1) continuous year prior to applying for a license in Florida, and submit the application for the Florida general lines license within 90 days of becoming a resident of Florida. **[Exempt from State Examination]**

OR

- Have an original letter from the American Institute for Chartered Property Casualty Underwriters certifying you hold the [Chartered Property Casualty Underwriters \(CPCU\) designation](#). **[Exempt from State Examination]**

Step 3 - Apply:

- Answer all of the questions and pay the fees to complete online application.
[Review fees](#)
[Apply](#)
[Fingerprinting fees](#) are not included and must be paid directly to vendor

Step 4 - Send prerequisite(s) to department:

- Send proof of prerequisite, as indicated in **Step 2**, to the Bureau.
Email to: agentlicensing@myfloridacfo.com

Note: If you have taken a prelicensing course, your prelicensing education provider will automatically send the Bureau proof within 21 days of your passing date. This applies to some designation courses. If you have completed a designation course, you may contact your provider to confirm.

Step 5 - Fingerprints:

- You must be [fingerprinted](#).

Step 6 – Examination:

Disregard this step if you are not required to take an exam or you passed the exam within one year prior to applying for the license.

- Upon approval, an e-mail will be sent to you directing you to check your messages in your [MyProfile](#) account. Messages are where you may print your notifications from the department, such as an authorization for an examination. Follow the message's instructions to schedule the examination. - [\[Requires State Examination\]](#)

Note: If you are required to take an examination, you will not be qualified for a license until the department has received a passing result from the testing vendor.

Step 7 - Status notification(s):

- Once an application has been submitted, you may check your [MyProfile](#) account for the status of your application. Deficiencies will be listed under the pending license type.

- Once all the above steps have been satisfied, the department will send your approval by email. You may then go to your [MyProfile](#) account and click the “Wallet” and/or “Letter” hyperlink(s), under the “Print Licenses” section, to generate a copy of your license for printing.
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Special Note:

- This license can be appointed by a health insurance company. F.S. 626.015(7)(d)
- Customer Service Representatives (4-40) upgrading their license will have an immediate increase in their CE requirement upon the issuance of the 2-20 license. This CE requirement must be fulfilled by the CE due date. All CE questions can be emailed to AgentLicensing@MyFloridaCFO.com.
- This license cannot be held with the following licenses:
 - 0-55 Service Representative
 - 0-93 Life (Foreign/Military)
 - 2-21 Motor Vehicle and Mechanical Breakdown
 - 2-23 Resident Motor Vehicle Rental
 - 2-33 Industrial Fire or Burglary
 - T2-33 Industrial Fire or Burglary
 - 2-41 Resident Travel
 - 4-30 Crop Hail & Multi-Peril Crop
 - 4-40 Customer Representative
 - 4-42 Limited Cust Representative
- Continuing Education (CE) Requirement: 24 hours due bi-annually by end of licensee's birth month. When the CE requirement has been generated, the requirement can be viewed in licensee's [MyProfile](#) account. [Section 626.2815, Florida Statutes](#). *Note: Additional information can be found on our [Continuing Education page](#).*
- Appointment of License: This license requires an appointment to be valid. [Section 626.112\(4\), Florida Statutes](#). This license will expire if unappointed for 48 months. [Section 626.431\(3\), Florida Statutes](#).
- Third party access must be authorized by the licensee through MyProfile in order for the third party to manage the licensing submissions and changes on behalf of the licensee. NOTE: Third party access will not permit the third party to receive criminal history information through deficiency requests or otherwise, unless provided by the applicant in writing.
- Related Florida Statutes: [626.015](#), [624.604](#), [624.605](#), and [626.726-626.754](#)