



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

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

## Non-Resident Surplus Lines License

TYPE AND CLASS:

**91-20 Non-Resident Surplus Lines**

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**Common Use(s) of License:**

To handle placement of insurance coverages with unauthorized insurers and to place such coverages with authorized insurers as to which the licensee is not licensed as an agent.

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**STEPS TO OBTAIN 91-20 NON-RESIDENT SURPLUS LINES LICENSE:**

**Step 1 - You must:**

- Be a natural person at least 18 years of age.
- Be a non-resident of the State of Florida.
- Be a [United States citizen or legal alien](#) who possesses a work authorization from the United States Immigration and Naturalization Services.
- Be licensed as a Florida non-resident general lines insurance agent (9-20); and,
- Hold a license as a resident surplus lines agent in the applicant's home state (principal place of residence or business).

**Step 2 - 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 3 - Fingerprints:**

- You must be [fingerprinted](#).

**Step 4 - 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 email will be sent to you directing you to check your messages in your [MyProfile](#) account. Messages are where you may view your notifications from the department, such as an authorization for an examination, if required.  
[State examination information page](#)
- Nonresident applicants [may be exempt](#) from the Florida surplus lines examination if licensed as a resident in a reciprocal state.

**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 5 - 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.

**Note:** If you are required to take an examination, you will not be able to print your license until the department has received a passing result from the testing vendor

#### **Special Note:**

- At the time of application and throughout the existence of the Florida non-resident license, hold a resident general lines and a resident surplus lines agent license, in his or her home state.
- [Foreign Insurance Agents please view reciprocity information.](#)
- Surplus lines agents must appoint themselves after getting licensed. To do this:
  1. Log in to your [MyProfile](#) account.
  2. Select the "Access eAppoint" link on the right.
  3. If you have never used eAppoint, you must first register and will need to select "Register to become an appointing entity".
  4. Once you have completed step #2 or #3 above, you will be able to select "New Appointment" in the eAppoint Workbench. Once "New Appointment" has been selected, follow the on-screen instructions and pay the \$150 appointment fee to complete your self-appointment. Note: This appointment will need to be renewed during your birth month 2 years after the initial appointment effective date, and every 24 months after, to maintain this license.
- **FSLSO MEMBERSHIP:**  
Any individual, licensed as a surplus lines agent under §626.927 and §626.9272, Florida Statutes, shall be deemed a member of the [Florida Surplus Lines Service Office](#) (FSLSO), a not-for-profit, self-regulating association. Upon receiving your Florida Surplus Lines Agent License, you will need to complete a New Agent Membership form by visiting: <https://slip.fslso.com> and selecting "Register".

More information can be [found on their website](#).

- 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](#); [626.901-626.939](#)