

Florida Department of Financial Services  
Division of Agent and Agency Services

**Frequently Asked Questions**

1. **Obtaining a License:** What are the necessary steps in obtaining licensure in Florida to sell or provide insurance services/products?
  - Candidates/applicants must submit the appropriate license application, fee and supporting documents directly to Florida Department of Financial Services (DFS). The application process can be completed online. Please visit the Florida Department of Financial Services' website at [https://aalf.fldfs.com/common/com\\_index.asp](https://aalf.fldfs.com/common/com_index.asp)
  - Once your application is approved, you will receive an AUTHORIZATION NOTICE from DFS. This authorization is valid for 180 days. To see if you have been authorized, you may visit the Department of Financial Services' website at [https://secure.fldfs.com/openauth\\_alis/](https://secure.fldfs.com/openauth_alis/)
  
2. **Examination Candidates:** I need to pass an examination in order to receive my license. I've sent all of my documents to DFS and have received an authorization notice. How do I register for an exam?
  - Candidates are encouraged to read the candidate handbook BEFORE making an examination reservation. The candidate handbook can be found online at Pearson VUE's website <http://www.pearsonvue.com>. As noted in #1 above, candidates **must** first apply to the Florida Department of Financial Services (DFS).
  
  - After you receive your Authorization Notice from DFS, you may schedule your examination online at [www.pearsonvue.com](http://www.pearsonvue.com). Please follow the steps below to register for an exam:
    - 1) Under the Menu entitled "**FIND TEST INFORMATION/State Regulatory Exams,**" click on the drop down box and select "**Insurance Exams**".
    - 2) **This will take you to a new page entitled, "INSURANCE PROFESSIONALS."** Click on the drop down menu under "**INSURANCE PROFESSIONALS,**" and select "**Florida**".
    - 3) **Click on Register for an Exam on the Florida DFS page.**
  
  - Candidates who require assistance to make a reservation may call Pearson VUE at 888-274-2020.
  
  - Examination candidates must report to the test center at least 30 minutes before their scheduled appointment and bring one form of government-issued, photo ID. The name on the id must match the name on your application for licensure. **If there is a difference, please call the Bureau of Licensing at 850-413-3137 for assistance.** Candidates without proper identification will not be admitted.

- Passing candidates will be able to print their license from the FLDFS website approximately 48 hours after passing the examination. Bail Bond Candidate's photos will be captured at the time of examination or if an examination is not required, at the time they appear at the test center and will be mailed within 48 hours from Pearson VUE's office. Failing candidates will receive a failing score report only.
- Candidates who fail and wish to test again must reapply through DFS at [https://aalf.fldfs.com/common/com\\_index.asp](https://aalf.fldfs.com/common/com_index.asp).

**NOTE:** You can make reservations up to the day before the exam and you can schedule more than one exam per day depending upon seat availability.

**NOTE:** You may only schedule the examination(s) authorized on your Authorization Notice.

<b>Florida Department of Insurance Examinations</b>			
<b>Note: ALL fees are collected by DFS at time of application. NO fees are collected by Pearson VUE.</b>			
<b>Lic Type/ Class</b>	<b>Exam Name</b>	<b>Total Questions</b>	<b>Exam Time</b>
2-14	Agent's Exam for Life (including Variable Annuity)	100	2 hrs.
2-15	Agent's Exam for Life (including Variable Annuity) and Health Insurance	150	2.5 hrs.
2-40	Agent's Exam for Health Insurance	100	2 hrs.
2-33	Agent's Exam for Industrial Fire and Burglary Insurance	40	1 hr.
2-20	Agent's Exam for General Lines Insurance	150	2.5 hrs.
2-19	Exam for Variable Annuity Insurance	40	1 hr.
4-40	Exam for Customer Representative	60	1 hr.
4-42	Exam for Limited Customer Representative	45	1 hr.
2-21	Agent's Exam for Motor Vehicle Physical Damage and Mechanical Breakdown	40	1 hr.
4-30	Exam for Crop Hail and Multi-Peril Crop Insurance	40	1 hr.
1-20 91-20	Exam for Surplus Lines Insurance	40	1 hr.
4-10	Exam for Title Insurance	70	1.5 hrs.
2-34 2-37	Exam for Bail Bond/Limited Surety Insurance	60	1 hr.
3-21 5-21 6-21 73-21 75-21	Adjuster's Exam for Motor Vehicle Damage/Mechanical Breakdown	40	1 hr.

Florida Department of Insurance Examinations			
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Lic Type/ Class	Exam Name	Total Questions	Exam Time
3-24 5-24 6-24 73-24 75-24	Adjuster's Exam for Workers Compensation	40	1 hr.
3-40 5-40 6-40 73-40 75-40	Adjuster's Exam for Health Insurance	40	1 hr.
3-20 5-20 6-20 73-20 75-20	Adjuster's Exam for All Lines	100	2 hrs.
3-44 5-44 6-44 73-44 75-44	Adjuster's Exam for Property and Casualty Insurance	45	1 hr.
20-44	Agent's Exam for Personal Lines Insurance	100	2 hrs.

**3. Photo License Only:** I don't need to take an examination, but I need a photo license card. I've sent all of my documents to DFS and have received an authorization notice. What do I do next?

- Candidates who have been deemed qualified (by DFS) to receive a plastic, wallet-size license card with photo may walk-in (no reservation needed) to one of Pearson VUE's permanent test sites in Florida. To find a Pearson VUE test site, please visit the website at [www.pearsonvue.com](http://www.pearsonvue.com)
- The test center proctor will access your record and take your picture. Your license card will be printed and mailed by Pearson VUE's office in Pennsylvania. The license will be mailed within 48 hours and mailed for 2nd day delivery. In the event that you do not receive your license, please send a request via e-mail to [FLInsLic@Pearsonvue.com](mailto:FLInsLic@Pearsonvue.com).

**4. Non-photo license cards or firm licenses.**

- Once your application has been approved by DFS, you will receive an e-mail notification from FL DFS that the application has been approved and instructions directing you to print your own license from your MyProfile account. In the event you are unable to print your license, please call the Bureau of Licensing at 850-413-3137.

## 5. How do I get a CANDIDATE HANDBOOK?

- Handbooks are available online at [www.pearsonvue.com](http://www.pearsonvue.com)

## 6. What is the user ID and password needed to make an exam reservation?

- The user ID is “FLI” plus your Social Security number, and your password is the same. For example, if your Social Security number were 123-45-6789, your username and password would be FLI123456789.

## 7. Where can I take my test?

- Pearson VUE provides nationwide testing. To find the test center closest to you, please access Florida’s information on the Pearson VUE website, using the directions listed in #2 above. Choose the “Test Center Locator” option and follow the instructions for locating a site.

## 8. What if I can not attend a scheduled examination?

- Reservations may be cancelled or changed without penalty **as long as the change is made at least 48 hours before the scheduled test date.** Candidates who cancel or change within the 48 hour window without a valid reason will forfeit their exam fee and must re-apply for Re-Examination and pay the exam fee
- Candidates who are unable to attend a scheduled examination may be excused for the following reasons if it occurred within the 48-hour time frame prior to the scheduled exam:
  - Serious illness of the candidate or that of the candidate’s immediate family member.
  - Death in the immediate family
  - Disabling traffic accident
  - Court appearance or jury duty
  - Military Duty
  - Weather Emergency
- Written verification and **official** supporting documentation for excused absences must be submitted to DFS within (14) days of the original examination date. No exceptions will be permitted regarding this rule. DFS will send the candidate and Pearson VUE new authorization for these excused candidates who need a reschedule.

## **9. What if I require Special Accommodations for testing?**

- Complete the *Special Accommodations Request Form* in the Pearson VUE Candidate Handbook and fax it to 610-617-9397, “ATTENTION: TCO SPECIAL ACCOMMODATIONS,” along with an official letter explaining the need. Pearson VUE will then contact the candidate to schedule the examination.
- Candidates can call the Special Accommodations Coordinator at 800-274-3707 for more information.

## **10. What if I require ESL testing?**

- Complete the *Special Accommodations Request Form* in the Pearson VUE Candidate Handbook and fax it to 610-617-9397, “ATTENTION: TCO SPECIAL ACCOMMODATIONS,” along with an official letter explaining the need. Upon receipt of the proper documentation, Pearson VUE will add the additional time to the candidate's record and notify the candidate either by fax or email.
- Once the candidate receives notification from Pearson VUE that their request has been processed, they may make their reservation online or through the Call Center (888-274-2020).

## **11. Does Pearson VUE offer examination reviews?**

- Yes, candidates can call Pearson VUE directly, 888-274-2020 to schedule a review.
- Review must be scheduled within 90 days of the original examination date.
- Pearson VUE will not be able to offer reviews for candidates who tested with Experior
- Candidate may only view the last test completed. The review will not identify which questions were answered correctly/incorrectly.