



DFS (Insurance) Application/State Exam Instructions

An individual must apply for a license with the Department, pay an application fee, optional license identification card fee, and submit fingerprints (if applicable). If the individual's application is approved, the license identification will be made electronically available through the individual's **MyProfile** account on the Department's website.

NOTE: A passing score at the state exam is valid for one (1) year from the date that the score was earned. If you fail to complete the licensing processing within the one (1) year timeframe, you will be required to retake and pass the examination. There is a limit of five (5) examination attempts for the same examination type during a twelve (12) month period.

Resident License Requirements

Florida residents desiring any insurance license must:

- Be at least 18 years of age
- Be a United States citizen or legal alien who possesses work authorization from the United States Immigration and Naturalization Service and a bona fide resident of the state of Florida
- Submit an online application at www.MyFloridaCFO.com/Division/Agents
- Submit a set of fingerprints via Live Scan.

Step 1: Create a MyProfile Account

Florida Department of Financial Services Agent Information (850) 413-3137

1. Go to <https://dice.fldfs.com> and click **Create Account**
2. Select **Individual** under "Please Select Your Account Type"
3. Fill in the additional fields with the appropriate information
 - a. Social Security Number
 - b. Verify Social Security Number
 - c. Date of Birth

Then click **NEXT**

4. This will take you to the page where demographic data is entered. Note: Home Address area is already expanded. All areas in red are required. It is required that you enter your **EMAIL**.
5. Then click **CONTINUE**.
6. This will take you to the next screen where you will create a User Name, Password, and 3 Security Questions.
 - a. Passwords must be at least six characters long and contain at least one lower case letter, one UPPER case letter, and at least one number.
7. Once you have entered all information, click **CREATE USER**
8. A pop-up will indicate, "Your account has been created/updated successfully ..." Click **CONTINUE** to go to your account's *In-Box*.

Step 2: Make a State Exam Reservation

1. Review the *Florida Insurance Licensing Candidate Handbook*. This can be found on www.pearsonvue.com/fl/insurance at the bottom of the page.
2. Candidates may make a reservation by visiting www.pearsonvue.com/fl/insurance
3. Candidates should make a reservation at least one (1) business day before the desired examination date.
4. You will be required to pay the examination fee at the time of the reservation.

Step 3: Fingerprints

Fingerprints: **IdentoGO (by MorphoTrust USA) – (800) 528-1358**

<http://www.myfloridacfo.com/Division/Agents/Licensure/Agents-Adjusters/fingerprinting.htm>

Fingerprinting is a mandatory requirement for almost all of the licenses, registrations, and certifications issued by DFS. Once you have submitted your fingerprints to **MorphoTrust USA**, your fingerprints are submitted electronically to the Florida Department of Law Enforcement. The results of your fingerprint-based criminal history check are then submitted electronically to the Florida Department of Financial Services. MorphoTrust USA never has access to your fingerprint-based criminal history.

Resident Applicants

After payment is made to MorphoTrust USA, you must submit your fingerprints electronically via LiveScan. A list of LiveScan locations will be presented to you following registering with MorphoTrust USA.

If your first fingerprint submission is returned as illegible, MorphoTrust USA will need you to provide another LiveScan submission at one of their sites at no additional charge if it is submitted within 90 days of the first submission.

If both fingerprint results are illegible, you are **NOT** required to submit new fingerprints. The Bureau of Licensing will submit a name check request to the FBI. Please allow up to 45 days for processing. Once the results are received, we will continue our review of your application.

Once your application is complete, the Florida Department of Financial Services will notify you of your license or registration status by email and your **MyProfile** account.

Applicants with Criminal History

1. Go to: <http://www.myfloridacfo.com/Division/Agents/Licensure/General/PriorCrimHist.htm>

Step 4: Post Licensing Requirements

No one can transact insurance or adjust claims unless they are officially appointed. The appointing entity must go to the Department's website at www.MyFloridaCFO.com/Division/Agents.

- **Agents must** be appointed by an insurance company through *eAppoint*.
- **Surplus Lines Agents**, if they are licensed as a General Lines Agent, MGA or Service Representative and have passed the surplus lines agent test, are responsible for appointing themselves as Surplus Lines Agents in *MyProfile*
- **Independent and Public Adjusters must** be appointed by an adjusting firm or be self-appointed through *eAppoint*.
- **All Lines Adjusters must** be appointed by an insurance company, adjusting firm or be self-appointed through *eAppoint*.