

Florida 2-20 General Lines Study Manual

27th Edition

1.4 Qualifications for General Lines License - **ANS** 1. 18 or older

2. resident of FL or place of business in FL

3. will be active in business, business is accessible and identifiable by public

4. not licensing for writing or handling controlled business

5. Qualified via:

a) 200 hr course

b) one year full time employee in all lines of property casualty insurance

c) one year as a customer rep, personal lines agent, or service rep and 40 hr course

d) earned insurance degree that includes 18 hr semester

e) held valid FL license for atleast a year

f) have an original letter from the American Institute for Chartered Property Casualty Underwriters

1.4 Qualifications for General License Statute - **ANS** F.S. 626.371 (3)(a), 626.381

Once licensed, you have 48 months to obtain an appointment (the authority given by an insurer or employer to transact insurance or adjust claims). If the appointment is submitted late, the appointing entity will be responsible for the late fee of \$250 plus the statutory appointment fee of \$60. Once your license has gone beyond 48 months without an appointment, you will have to qualify as a first-time applicant.

1.7 Duties and Functions of the DFS - **ANS** The Department of Financial Services

1. Supervise claims activities of various companies so policyholders may be assured of fair treatment and prompt settlement of loss under a policy

2. Investigate charges of unethical conduct and take judicious actions in such cases

3. DFS Division of Agent and Agency Services- approves issuances of licenses to agents, customer representatives, and claims adjustors

1.7 Duties and Functions of OIR - **ANS** The Office of Insurance Regulation

1. Examine qualifications of insurance companies seeking to do business in FL, admitting them to the state when they have met the requirements, and then checking their financial condition periodically

2. Responsible for insurance policy forms, rules, and ratings; they approve forms before use, and review companies' rules and rates every so often

1.7 Duties and Functions of OFR - **ANS** The Office of Financial Regulation

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