

THE FLORIDA SENATE  
2026 SUMMARY OF LEGISLATION PASSED  
**Committee on Banking and Insurance**

**CS/HB 1343 — Insurance Customer Representative Licensing  
Qualifications**

by Insurance & Banking Subcommittee and Rep. Hodgers and others (CS/SB 1504 by Banking and Insurance Committee and Senator Calatayud)

The bill establishes a new pathway for high school graduates to obtain jobs in the insurance industry as customer representatives. Customer representatives may take insurance applications, give quotes, interpret policies, explain procedures, give insurance advice, solicit new customers only at the agent's office or by phone from that office, and bind new or additional coverages. A customer representative must be supervised by a licensed agent within the same insurance agency, only work at the office of the supervising agent, and only transact the types of property and casualty insurance that are transacted by the employing agency.

The bill creates an alternative to the requirement under current law that a customer representative licensee must, within four years of applying for licensure, have either earned a degree from an accredited institution of higher learning that included at least nine credit hours of insurance instruction or have earned one of various specified insurance-related designations issued by specified entities. The bill provides that an insurance customer representative licensee may instead have earned a diploma from a Florida high school which includes one-half credit hour in insurance and personal finance. The high school diploma must have been earned within four years preceding the date an application for licensure as a customer representative is filed with the Department of Financial Services (DFS).

The bill requires the Department of Education (DOE), in consultation with the DFS, to develop a 0.5 credit course in insurance and personal finance which is available to school districts for use beginning with the 2027-2028 school year. The course must include a comprehensive analysis of basic property and casualty lines of insurance consistent with the instructional designations provided under s. 626.7351(3), F.S., for licensure as an insurance customer representative.

If approved by the Governor, or allowed to become law without the Governor's signature, these provisions take effect on July 1, 2026.

*Vote: Senate 34-0; House 116-0*