

Florida Department of Financial Services

JED PANARES GARCES

3183 WILSHIRE BLVD UNIT 196K25
LOS ANGELES CA 90010-1211

Is hereby recognized as a

0814 - LIFE & VARIABLE CONTRACTS INSURANCE AGENT

License # **W827070** Issued **FEBRUARY 8, 2022**

For having fulfilled the requirements of Florida
Law regarding this license classification.



**CHIEF FINANCIAL OFFICER
STATE OF FLORIDA**

Florida Department of Financial Services

JED PANARES GARCES

3183 WILSHIRE BLVD UNIT 196K25
LOS ANGELES CA 90010-1211

Is hereby recognized as a

0840 - HEALTH INSURANCE AGENT

License # **W827070** Issued **JUNE 13, 2025**

For having fulfilled the requirements of Florida
Law regarding this license classification.



**CHIEF FINANCIAL OFFICER
STATE OF FLORIDA**

Florida Department of Financial Services

NOTICE - THIS NON-RESIDENT LICENSE IS LIMITED TO THE CLASSES OF INSURANCE REFLECTED ABOVE AND IS FURTHER LIMITED TO ONLY THOSE CLASSES OF INSURANCE FOR WHICH YOU ARE LICENSED IN YOUR HOME STATE.

PLEASE NOTE:

A LICENSEE MAY ONLY TRANSACT INSURANCE WITH AN ACTIVE APPOINTMENT BY AN ELIGIBLE INSURER OR EMPLOYER. IF YOU ARE ACTING AS A SURPLUS LINES AGENT, PUBLIC ADJUSTER, OR REINSURANCE INTERMEDIARY MANAGER/BROKER, YOU SHOULD HAVE AN APPOINTMENT RECORDED IN YOUR OWN NAME ON FILE WITH THE DEPARTMENT. IF YOU ARE UNSURE OF YOUR LICENSE STATUS YOU SHOULD CONTACT THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES IMMEDIATELY. THIS LICENSE WILL EXPIRE IF MORE THAN 48 MONTHS ELAPSE WITHOUT AN APPOINTMENT FOR EACH CLASS OF INSURANCE LISTED. IF SUCH EXPIRATION OCCURS, THE INDIVIDUAL WILL BE REQUIRED TO RE-QUALIFY AS A FIRST-TIME APPLICANT. IF THIS LICENSE WAS OBTAINED BY PASSING A LICENSURE EXAMINATION OFFERED BY THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES, THE LICENSEE IS REQUIRED TO COMPLY WITH CONTINUING EDUCATION REQUIREMENTS CONTAINED IN 626.2815 OR 648.385, FLORIDA STATUTES. A LICENSEE MAY TRACK THEIR CONTINUING EDUCATION REQUIREMENTS COMPLETED OR NEEDED IN THEIR MYPROFILE ACCOUNT AT [HTTPS://DICE.FLDIFS.COM](https://dice.flDFS.com). TO VALIDATE THE ACCURACY OF THIS LICENSE YOU MAY REVIEW THE INDIVIDUAL LICENSE RECORD UNDER "LICENSEE SEARCH" ON THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES WEBSITE AT WWW.MYFLORIDACFO.COM/DIVISION/AGENTS.



**CHIEF FINANCIAL OFFICER
STATE OF FLORIDA**