



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE

TO: Education Providers and Other Interested Parties
FROM: Curriculum and Officer Review Bureau
DATE: May 8, 2024
SUBJECT: New 2025 Life Insurance Policies Four-Hour Course Curriculum

New Law Effective 1/1/2025 Requires Life Agent Training Insurance Commissioner Ricardo Lara sponsored legislation, [Senate Bill 263](#) (Dodd, Chapter 2, Statutes of 2024) related to annuities and life insurance policies, was signed by Governor Gavin Newsom on February 29, 2024, and will take effect on January 1, 2025. This new law adds section 1749.81 to the California Insurance Code. Section 1749.81(a) requires life agents, licensed on or after January 1, 2024, who engage in the sale of specified life insurance policies on or after January 1, 2025, to complete a four hour life insurance training course before soliciting consumers to sell these life insurance policies.

2025 Life Insurance Policies Four-Hour Course Curriculum The California Department of Insurance (Department) recently approved the Commissioner-appointed Curriculum Board's proposed creation of the new 2025 Life Insurance Policies Four-Hour Course Curriculum. This new four-hour course applies to all California life licensees both resident and non-resident and focuses on individual life insurance policies other than term life with no cash value training and is based on the [Prelicensing Education for Life Agents](#). This requirement shall be part of, and not in addition to, the California resident licensee's continuing education requirement.

The 2025 Life Insurance Policies Four-Hour Course Outline is available on the Department's [Resident – Provider Continuing Education Courses, Outlines and Materials](#) and on the Department's [California Non-Resident – Provider Training Materials](#) webpages.

**Instructions
for Submitting
Continuing
Education
Courses**

Effective immediately, continuing education providers submitting a 2025 Life Insurance Policies Four-Hour Course must submit the following items to the Department:

- 1) A completed Prelicensing/Continuing Education Program Course Approval Application, [LIC 446-3](#);
- 2) A filing fee of \$41;
- 3) Course materials; and,
- 4) A document that cross references your training material to the new 2025 Life Insurance Policies Four-Hour Course Outline for a timely review of your new course.

**Additional
Information**

For questions regarding this Notice, please contact the Department's Curriculum Review Section by email at CDI.Education@insurance.ca.gov or by telephone at (916)492-3064.