



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE (Revised February 20, 2020)

TO: Prelicensing Education Providers and Other Interested Parties
FROM: Curriculum and Officer Review Bureau
DATE: October 28, 2019
RE: Updated Life-Only and Accident and Health Educational Objectives

February 20, 2020 Revisions to the Life-Only Educational Objectives:

- Section I, C2, 6. b. – The Insurance Marketplace - Deleted “Life-Only” and replaced it with “Life”. This section defines the authority of a “life agent” and not a “life-only agent.”
- Section I C2, 6. b. i. – The Insurance Marketplace - Deleted California Insurance Code (Cal. Ins. Code) Section 1626 and replaced it with Cal. Ins. Code Section 1626(a)(1) to clarify that this section pertains specifically to the “life-only agent.”
- Section I C2, 6. b. ii. – The Insurance Marketplace - Deleted this subsection which stated “A life-only agent may be authorized to transact 24-hour care coverage, as defined in Cal. Ins. Code Section 1749.02 . . .”. Cal. Ins. Code Sections 1749.02 and 1749.33(d) state the accident and health agent is authorized to transact 24-hour care coverage and not the life-only agent.
- Section II, E, 7, e, viii. – The Individual Life Insurance Contract - Deleted this subsection which stated, “Know that a divorced spouse is automatically revoked as a beneficiary of a life policy issued in California, and must be renamed as a beneficiary if necessary.” After education providers brought this item to our attention, CDI reviewed and agreed this new section was added to the Life-Only EOs in error.

October 28, 2019 Notice

The Curriculum Board, appointed by the California Insurance Commissioner, recently revised and the California Department of Insurance (CDI) approved their revisions to the Educational Objectives (EOs) for the Life-Only Agent (LO) license and the Accident and Health Agent (AH) license.

CALIFORNIA DEPARTMENT OF INSURANCE
PROTECT • PREVENT • PRESERVE
Licensing Services Division
Curriculum and Officer Review Bureau
300 Capitol Mall, Room 16210
Sacramento, California 95814
(916) 492-3064

Education providers must instruct their students according to the directions and content contained in the EOs. The [revised EOs](#) are now available on CDI's website in both English and Spanish. The following are links to the updated EOs:

- [Life-Only Educational Objectives](#)
- [Life-Only Spanish Language Educational Objectives](#)

- [Accident and Health Educational Objectives](#)
- [Accident and Health Agent Spanish Language Educational Objectives](#)

To request a copy of the edited versions of the EOs, please email or contact the Curriculum and Officer Review Bureau at the email address or telephone number noted below.

Instructions for Renewing an Existing Prelicensing Course in Life and Accident/Health

Due to the revisions made to both EOs, prelicensing education providers who have active prelicensing life-only and/or accident/health courses are required to submit the following items on or before the course's renewal date:

- 1) a completed provider course renewal letter;
- 2) a renewal filing fee of \$41 for each course;
- 3) updated course materials; and,
- 4) a cross-referenced document of the EOs that shows where the revised EO topics are covered within the course materials.

Instructions for Submitting a New Prelicensing Course in Life and Accident/Health

Effective immediately, education providers submitting a new prelicensing life-only and/or accident/health course must submit the following items:

- 1) a completed Prelicensing/Continuing Education Program Course Approval Application, Form LIC 446-3 (<https://www.insurance.ca.gov/0200-industry/0040-see-producer-forms/0200-education-providers/upload/Form-LIC-446-3.pdf>) for each course;
- 2) a filing fee of \$83 for each course;
- 3) applicable checklist items that are stated on the course application; and,
- 4) a cross-referenced document of the EOs that shows where the revised EO topics are covered within the course materials.

For any questions regarding this Notice or for a copy of the edited versions of the EOs, please email CDI's Curriculum and Officer Review Bureau at CDI.Education@insurance.ca.gov or contact the Curriculum and Officer Review Bureau's Education Unit at (916) 492-3064.