



**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

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### **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.

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### **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  
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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](mailto:CDI.Education@insurance.ca.gov) or contact the Curriculum and Officer Review Bureau's Education Unit at (916) 492-3064.