

Department of Insurance

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LIC 446-8 (Rev 1/2021)

Prelicensing Program Requirements

Prelicensing Education

Applicants for the license types listed in the table below must complete the required hours of General Insurance prelicensing education and the required hours of Ethics and California Insurance Code as stated below prior to applying for a license. The required hours of Ethics and the California Insurance Code must only be taken once (Section 1749 (g) of the California Insurance Code (CIC)); therefore, applicants applying for more than one license type need not repeat the required hours of Ethics and California Insurance Code*.

License Type	Required Hours of General Insurance Prelicensing Education	Required Hours of Ethics and California Insurance Code Prelicensing Education *
Property Broker-Agent	20	12
Casualty Broker-Agent	20	12
Property Broker-Agent and Casualty Broker-Agent	40	12
Life-Only Agent	20	12
Accident and Health Agent	20	12
Life, Accident and Health Agent	40	12
Personal Lines Broker-Agent	20	12
Limited Lines Automobile Insurance Agent	20	12
Public Insurance Adjuster	20	Included in the General Insurance Required Hours
Bail Agent, Bail Permittee, Bail Solicitor	20	Included in the General Insurance Required Hours
Commercial Insurance** (upgrade to the property and casualty broker-agent license; this is not a separate license type)	20	Included in the Personal Lines Broker-Agent Required Hours

*Please note that producers licensed prior to 1992, when prelicensing took effect, must complete the 12 hours of ethics and CIC when they are adding an additional license type to their license.

**Section 1749(j) of the CIC and Section 2187.5 (a) and (b) of the California Code of Regulations requires that the Personal Lines Broker-Agent licensee, who would like to apply to become a Property Broker-Agent and Casualty Broker-Agent licensee, is required to complete a minimum of 20 hours prelicensing classroom study on commercial insurance.

Exemptions from General Insurance prelicensing education hours:

1. Applicants for a property broker-agent license, casualty broker-agent license, life-only agent license, accident and health agent license, personal lines broker-agent license, and limited lines automobile insurance agent license, who are currently licensed as non-residents in California shall be required to complete only the 12 hours of study on Ethics and California Insurance Code (Sections 1749 (h) and (i) of the CIC); or,
2. Applicants for a license holding one or more of the following designations shall be required to complete only the 12 hours of study on Ethics and California Insurance Code (Section 1749 (h) and (i) of the CIC):

Designation	Applicable License Types
LUTCF (Life Underwriter Training Council Fellow)	Life-Only Agent, Accident and Health Agent
CLU (Chartered Life Underwriter)	Life-Only Agent, Accident and Health Agent
AAI (Accredited Advisor in Insurance)	Personal Lines Broker-Agent, Property Broker-Agent, Casualty Broker-Agent, Limited Lines Automobile Agent
CPCU (Chartered Property Casualty Underwriter)	Personal Lines Broker-Agent, Property Broker-Agent, Casualty Broker-Agent, Limited Lines Automobile Agent
CIC (Certified Insurance Counselor)	Life-Only Agent, Accident and Health Agent, Personal Lines Broker-Agent, Property Broker-Agent, Casualty Broker-Agent, Limited Lines Automobile Agent
CEBS (Certified Employee Benefit Specialists)	Life-Only Agent, Accident and Health Agent
ChFC (Chartered Financial Consultant) Life-Only	Agent
CFP (Certified Financial Planner)	Life-Only Agent
FLMI (Fellow, Life Management Institute)	Life-Only Agent, Accident and Health Agent
HIA (Health Insurance Associate)	Accident and Health Agent
REBC (Registered Employee Benefits Consultant)	Accident and Health Agent

RHU (Registered Health Underwriter)	Accident and Health Agent
ARM (Associate in Risk Management)	Personal Lines Broker-Agent, Property Broker-Agent, Casualty Broker-Agent, Limited Lines Automobile Agent

3. There is no prelicensing education exemption for bail agents, bail permittee or bail solicitor applicants.
4. There is no prelicensing education requirements for independent insurance adjusters.

Licensing Examination

Insurance license examination information is available on the California Department of Insurance's (CDI) [website](#) to retrieve links to the online examination scheduling service, examination locations and hours, examination time limit and number of questions, examination admittance and forms of identification, examination fingerprint requirement and other examination topics.

In addition, the [Candidate Information Bulletin \(CIB\)](#) is available on CDI's web site. The CIB provides detailed information on how to prepare for your license examination, prelicensing education requirements, examination site procedures, sample examination questions, test taking strategies, and driving directions to the both CDI's examination sites and PSI's test centers located throughout California.

CDI encourages license applicants to carefully review the CIB to assist in preparing applicants to take the license examination. Please note that, on page 13, the CIB provides a link to the available Education and Examination Educational Objectives as well as references to study materials for bail agents and adjusters. The educational objectives are an outline of the topics that will be included in each license examination that requires prelicensing education for applicants to review and study.