

STATE OF CALIFORNIA

DEPARTMENT OF INSURANCE

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12 Hours of Study on Ethics and the California Insurance Code and Prelicensing Program Requirements

All applicants for the following license types must complete the listed course hours of General Insurance prelicensing education and the required 12 Hours of Study on Ethics and the California Insurance Code prior to applying for a license. The 12 Hours of Study on Ethics and the California Insurance Code must only be taken once (California Insurance Code section 1749(g)); therefore, applicants applying for more than one license type need not repeat the Ethics and Code course*.

License Type	Required Hours of General Insurance	Required Hours of Ethics and California Insurance Code
Property	0	12
Casualty	0	12
Property and Casualty	0	12
Life	0	12
Accident and Health or Sickness	0	12
Life, Accident, and Health or Sickness	0	12
Personal Lines	0	12
Limited Lines Automobile Insurance Agent	0	12
Public Insurance Adjuster	20	Included in General Insurance required Hours
Bail Agent, Bail Permittee, Bail Solicitor	20	Included in General Insurance Course

*Please note that producers licensed prior to 1992, must complete the 12 Hours of Study on Ethics and California Insurance Code when they are adding an additional license type to their license.

12 Hours of Study on Ethics and the California Insurance Code Requirement:

1. Applicants for a property license, casualty license, life license, accident and health or sickness license, personal lines license, commercial lines 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 (California Insurance Code sections 1749(a)(2)).
2. Applicants holding one or more of the following designations shall be required to complete only the 12 Hours of Study on Ethics and the California Insurance Code (California Insurance Code section 1749(a)(1)):

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Designation	Applicable license types
LUTCF (Life Underwriter Training Council Fellow)	Life and Accident and Health or Sickness
CLU (Chartered Life Underwriter)	Life and Accident and Health or Sickness
CEBS (Certified Employee Benefit Specialists)	Life and Accident and Health or Sickness
FLMI (Fellow, Life Management Institute)	Life and Accident and Health or Sickness
ChFC (Chartered Financial Consultant)	Life
CFP (Certified Financial Planner)	Life
HIA (Health Insurance Associate)	Accident and Health or Sickness
REBC (Registered Employee Benefits Consultant)	Accident and Health or Sickness
RHU (Registered Health Underwriter)	Accident and Health or Sickness
AAI (Accredited Advisor in Insurance)	Personal Lines, Property and/or Casualty, Limited Lines Automobile Agent
ARM (Associate in Risk Management)	Property and/or Casualty
CPCU (Chartered Property Casualty Underwriter)	Personal Lines, Property and/or Casualty, Limited Lines Automobile Agent
CIC (Certified Insurance Counselor)	Life and/or Accident and Health or Sickness, Personal Lines, Property and/or Casualty, Limited Lines Automobile Agent

1. If any of the above exemptions are met, the applicant still must complete the 12 Hours of Study on Ethics and the California Insurance Code course.
2. There is no prelicensing exemption for Bail Agent or Public Insurance Adjusters applicants.
3. There is no prelicensing education requirement for independent insurance adjusters.

In addition, the [Candidate Information Bulletin \(CIB\)](#) is available on the Department's website. The CIB provides detailed information on how to prepare for your license examination, 12 Hours of Ethics and the California Insurance Code and the prelicensing education requirements, examination site procedures, sample examination questions, test taking strategies, and driving directions to the both the Department's examination site and PSI's test centers located throughout California.

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The Department 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 License Examination Objectives as well as references to study materials for bail agents and adjusters. The License Examination Objectives and the educational objectives are an outline of the topics that will be included in each license examination for applicants to review and study.