



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## NOTICE

**TO:** Credit Insurance Agents, Agencies and Organizations, and Other Interested Parties

**FROM:** Licensing Services Division, Producer Licensing Bureau

**DATE:** December 16, 2022

**RE:** Required Endorsement of Employees Who Sell Credit Insurance

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Effective January 1, 2023, all individuals who sell credit insurance must be licensed as a credit insurance agent or endorsed by their credit insurance agency and organization\* as stated in California Insurance Code (Cal. Ins. Code) section 1758.9.

Senate Bill [1242](#) (Committee on Insurance, Chapter 747, Statutes of 2022) amended Cal. Ins. Code section 1758.9 to state, in part, no person shall sell or solicit any form of credit insurance in California unless that person is licensed as an insurance agent or broker or is licensed as a credit insurance agent or endorsee. This amendment ensures that those who sell credit insurance are properly trained and are either licensed by the Department or endorsed by a credit insurance agency or organization.

If the employee who sells or solicits credit insurance does not apply for a credit insurance agent license, the employee must be endorsed by an active credit insurance agency or organization. To complete the endorsement process, the employee must submit an individual credit insurance license application to the California Department of Insurance either online through [www.Sircon.com](http://www.Sircon.com) or by paper through the U.S. Mail.

Please direct questions to the Producer Licensing Bureau by Live Chat at [Agents & Brokers Overview](#), email at [cdilicensing@insurance.ca.gov](mailto:cdilicensing@insurance.ca.gov), or by telephone at (800) 967-9331.

### Notes:

- Employee endorsements must be renewed annually for a fee of \$8 per person using [www.Sircon.com](http://www.Sircon.com).
- \*Cal. Ins. Code section 1628 defines “Organization” as meaning any legal entity other than a natural person. The term “Organizations” includes corporations, partnerships, Limited Liability Companies, and unincorporated associations that hold a license.

**Below are the procedures for an employee to submit an application  
and provide the required documentation to complete the endorsement process**

**Online Endorsee Application Submission**

1. Log-in to [www.Sircon.com](http://www.Sircon.com), select “Apply for a License.”

For resident endorsees, select “New Insurance License,” then select the “resident” and “individual” radio buttons. Respond to the questions on the next two pages, which ask for specific individual information.

On the “License Information” screen, select “Credit Endorsee,” which is the second item from the top of the list and complete the application.

For non-resident endorsees, select “Other Licenses,” select the “Individual” radio button and respond to the questions on the next two pages, which ask for specific individual information. In the “States” table select “California,” then select “Credit Endorsee” and continue through the application.

2. At the end of the application process, upload the completed Employee Affidavit of Training and Knowledge form [LIC CI 50](#). This form must be completed by each employee to certify the employee completed the required training and is knowledgeable about the credit insurance products, ethics, and market practices.
3. Also, upload the completed Business Entity Endorsement form [LIC 411-8A](#). This form must be completed by the credit insurance agency or organization. A fee of \$45 for this endorsement is required.

**Paper Endorsee Application Submission**

1. Complete the Individual Application for Insurance License form [LIC 441-9](#). Select “Credit Insurance Agent” from the License Type column.
2. Attach the Employee Affidavit of Training and Knowledge form [LIC CI 50](#). This form must be completed by each employee to certify the employee completed the required training and is knowledgeable about the credit insurance products, ethics, and market practices.
3. Attach the completed Business Entity Endorsement form [LIC 411-8A](#). This form must be completed by the credit insurance agency or organization and submitted with a check or money order in the amount of \$45 payable to the California Department of Insurance.
4. Submit the completed documents and fee to:

California Department of Insurance  
Producer Licensing Bureau  
P.O. Box 1139  
Sacramento, CA 95812-1139

**Important Note:** Upon the approval of the Credit Endorsee online application, the endorsee will receive an endorsement number, which begins with the letter “E” in a format similar to “E123456.” This number is not a license number. The purpose of this number is to record the electronic endorsement and the electronic annual renewal of the endorsee.