



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE

TO: All Admitted Insurers, Insurance Agents, Brokers, Education Providers and Other Interested Parties

FROM: Curriculum and Licensing Background Bureau

DATE: November 10, 2025

RE: New Law Repeals the 20-Hour Prelicensing Requirements for Insurance Producers

Background

On January 1, 1992, Senate Bill 2642 (Chapter 1420, Statutes of 1990) Insurance took effect and added Section 1749 to the California Insurance Code. This section established the 40-hour prelicensing education standards for new property and casualty broker-agent and life agent license applicants. At that time, the life agent license included accident and health authority. The new Section 1749 also required license applicants to complete 12 hours of study on ethics and the California Insurance Code.

Similarly, on January 1, 2007, [Assembly Bill \(AB\) 2387](#) (Chapter 590, Statutes of 2006) amended California Insurance Code section 1749 to remove the word “classroom” to allow education providers to offer online prelicensing courses. As a result, California Code of Regulations, Title 10, sections 2180 through 2188.10, were amended and approved by the Office of Administrative Law to establish the requirements for prelicensing classroom and online courses.

New Law Removes Agents and Brokers 20-Hour Prelicensing Requirements

On October 10, 2025, Governor Newsom signed [AB 943](#) (Rodriguez, Chapter 566, Statutes of 2025) Prelicensing Education. Effective January 1, 2026, this law repeals the requirement for insurance producer license applicants to complete the 20 hours of prelicensing education from [California Insurance Code section 1749](#). This change affects individuals who are applying for the following insurance producer licenses: property, casualty, commercial lines, personal lines, limited line automobile, life, and accident and health or sickness.

CALIFORNIA DEPARTMENT OF INSURANCE
PROTECT • PREVENT • PRESERVE
Licensing Services Division
300 Capitol Mall
Sacramento, California 95814
Tel: (916) 492-3064

For Individual License Applicants

The Department encourages license applicants to study the License Examination Objectives pertaining to the license the individual would be applying to hold and locate an education provider who is offering a course on that specific license. The examination objectives are on the Department's Education Provider Information, [License Examination Objectives](#) web page.

Please note that after passing your [license examination](#), you must submit your [fingerprints](#) before submitting your [license application](#). It is also important that you are applying for the appropriate license(s) you qualify to hold (i.e., select both casualty and property lines of authority, or both accident and health or sickness and life agent on the license application).

Important Notes:

- On and after January 1, 2026, [California Insurance Code section 1749](#) will continue to require insurance producer license applicants to complete the 12 hours of study on ethics and California Insurance Code before their license can be issued.
- [AB 943](#) only repeals the 20-hour prelicensing education requirement for the insurance producers listed above. Bail agents and public insurance adjusters must continue to complete their 20 hours of prelicensing education requirement.
- Prelicensing courses completed on or before December 31, 2025:
 - Education providers will have the required 10 days to submit their course rosters. The final date for course rosters to be recorded for insurance producers license applicants to receive credit will be January 11, 2026.
 - On January 12, 2026, the 20-hour prelicensing courses, 32-hour and 52-hour prelicensing courses that include the 12 hours of ethics training for the insurance producer will be inactivated.
 - Department's [Education Provider and Course Search](#) online services will no longer display the 20-hour prelicensing courses, 32-hour and 52-hour prelicensing courses that include the 12-hours of ethics training for the insurance producers on January 1, 2026.

For questions regarding this Notice, please visit the Department's Frequently Asked Questions regarding the [20-Hour Prelicensing Requirements are Repealed for Insurance Producers](#) (Assembly Bill 943, Chapter 566, Statutes of 2025) web page or contact the Department's Curriculum Review Section by email at CDI.Education@insurance.ca.gov or by phone at (916) 492-3064.