

**DEPARTMENT OF INSURANCE**

ADMINISTRATION & LICENSING SERVICES BRANCH  
PRODUCER LICENSING BUREAU  
320 CAPITOL MALL  
SACRAMENTO, CA 95814  
(800) 967-9331 OR (916) 322-3555  
www.insurance.ca.gov

**NOTICE**

**TO:** All Admitted Insurers, Licensed Fire and Casualty Broker-Agents,  
and Other Interested Parties

**DATE:** June 17, 2011

**SUBJECT:** Final Reminder - June 30<sup>th</sup> Deadline Approaching - Accident and Health License

**Important Reminder**

As explained in the November 24, 2011 and the March 22, 2011 Notices, fire and casualty broker-agents licensed prior to December 31, 2010 have until **June 30, 2011** to obtain the accident and health agent license to continue to transact accident and health insurance.

Specifically, Assembly Bill (AB) 2782 (Chapter 400, Statutes of 2010) became effective on January 1, 2011. Included among the provisions of the bill was to require all individuals and business entities to hold an accident and health agent license to transact accident and health insurance. Section 1626(a)(2) of the California Insurance Code defines accident and health insurance as insurance coverage for sickness, bodily injury, or accidental death and may include benefits for disability income.

As stated in the November 24, 2011 Notice, as a result of several concerns expressed from affected licensees in regards to the ability to meet the new requirement by the new law's effective date, former Commissioner Poizner granted a six-month extension, until **June 30, 2011**, for fire and casualty broker-agents who were licensed prior to December 31, 2010 to obtain the accident and health agent license.

**Accident and Health Agent Prelicensing Requirement and Exemption**

When applying for an accident and health agent license, individual California residents currently licensed as fire and casualty broker-agents will need to complete 20 hours of prelicensing education covering accident and health insurance as well as pass a qualifying examination consisting of 75 questions. As current licensees, the fingerprinting requirement and the 12-hour training requirement on ethics and the California Insurance Code will be waived.

Additionally, an applicant for the accident and health agent license who holds any of the following designations is exempt from the 20 hours of prelicensing education per Section 1749.4 of the California Insurance Code: Life Underwriter Training Council Fellowship (LUTCF); Chartered Life Underwriter (CLU); Certified Insurance Counselor (CIC); Certified Employee Benefit Specialist (CEBS); Fellow, Life Management Institute (FLMI); Health Insurance Associate (HIA); Registered Employee Benefits Consultant (REBC); Registered Health Underwriter (RHU).

Applicants who qualify for the prelicensing education exemption must submit a copy of the letter to the California Department of Insurance (CDI). Applicants taking the examination at a CDI examination site should place a copy of the letter in a sealed envelope along with any other items listed on their application Checklist and bring the envelope to their scheduled examination.

Applicants taking their examination at a PSI examination site should mail a copy of the letter along with any other items listed on their application Checklist to: California Department of Insurance, Producer Licensing Bureau, 320 Capitol Mall, Sacramento, CA 95814.

### **Scheduling an Accident and Health Agent Examination**

Fire and Casualty Broker-Agents may schedule an accident and health agent license examination within 48 hours at one of 19 examination sites. Specifically, CDI has 4 examination sites in Sacramento, San Francisco, Los Angeles, and San Diego and PSI, CDI's contracted examination vendor, has 15 test centers that administer CDI's license examinations that are located in Anaheim, Atascadero, Bakersfield, Burbank, Carson, El Monte, Fresno, Hayward, Redding, Riverside, Sacramento, San Diego, San Francisco, Santa Clara and Santa Rosa. There will be a \$30 convenience fee to take an examination at the PSI locations.

Please note that PSI test centers have free parking and PSI offers examinations Monday through Saturday. In addition, there are evening examinations available at PSI's Anaheim, El Monte, Riverside, Sacramento and San Diego test centers. Instructions for scheduling examinations are available on PSI's website at [www.psiexams.com](http://www.psiexams.com) or by calling PSI at (877) 392-6422, 24 hours a day, to schedule using the Automated Registration System or to speak with a Consumer Service Representative Monday through Friday between 4:30 a.m. and 7:00 p.m. and Saturday, between 8:00 a.m. and 2:00 p.m., Pacific Time.

### **Questions**

For specific questions regarding this notice, please e-mail the Producer Licensing Bureau at <https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest> or call CDI's Producer Licensing Toll Free Hotline at (800) 967-9331. Please be sure to include your name, telephone number, license number and e-mail address in all correspondence with the CDI.