CALIFORNIA

CALIFORNIA INSURANCE CONTINUING EDUCATION REQUIREMENTS

REQUIRED HOURS

California requires 24 hours of continuing education including 3 hours of ethics every two-year license term, regardless of how long you have been a licensed producer.

License terms are as follows for the following lines:

- **Life and Health and/or Property and Casualty** – the license term falls on the last day of the license issuance month every two years.

- **Personal lines** – Licensed on or before January 1, 2009 – the producer must renew every ODD year on December 31st. Licensed after January 1, 2009 – the producer must renew every 2 years before or on the last day of the issuance month.

- **Independent and Public Adjuster** – Licensed before January 1, 2011 – the producer must renew every EVEN year on May 31st. Licensed after Jan 1, 2011 - the producer must renew every 2 years before or on the last day of the issuance month.

- **Life Settlement Brokers** – producers who have held a life agent license for less than one year, or those who are not licensed as a life agent or not currently licensed as a life settlement broker will need to renew on an annual basis. For individuals not currently licensed as a life settlement broker but are licensed as a life agent for at least a year, need to pay the life producer notification fee of $128 to become a life settlement broker. This is will be good for a two-year period. The license will need to be renewed on the same day the life agent license expires. Individuals licensed prior to July 2, 2010 as a life settlement broker who have also been licensed as a life agent for at least one year will be initially issued a two-year life producer notification of Broker ing Life Settlements that corresponds with their life agent license. The life producer notification will need to be renewed on the same date as the life agent license expires. Individuals licensed prior to July 2, 2010 as a life settlement broker who do not hold a life agent license or who have held a life agent license less than one year will be initially issued a one-year life settlement broker license. After one year they will either apply to renew the one-year life settlement broker license or if qualified, renew for a two-year life producer notification.

Credit hours that are earned in excess will be carried over to the next license term. LTC or Ethics credits will be carried over as general credits. In a two-year license term, a course may not be taken for credit more than once.

CATEGORY RESTRICTIONS

Students must take approved courses in the line of authority in which they are licensed in.

SPECIAL TRAINING

- **LONG TERM CARE TRAINING**: Before a Producer can sell or solicit Long Term Care Insurance they must be a licensed Accident and Health Producer. Further, they must
complete an initial 8 hours of state approved Long Term Care Training. Producers must then complete an 8-hour ongoing training requirement.
  - Producers licensed four years or less must annually complete 8 hours of ongoing state approved LTC training, for the next four years of licensure. After the four-year period, the producer need only complete 8 hours of ongoing LTC training every two-year license term. Producers that are licensed more than 4 years, need only to complete 8 hours of ongoing LTC training every two-year license term. Additionally, agents who hold a life-only license may sell LTC products ONLY as a LTC rider on a full life policy.

- **LONG TERM CARE PARTNERSHIP TRAINING:** Before selling LTC Partnership products in California, Producers must complete 16 hours of approved LTC training. Half of the required 16 hours (8) must be completed in a state approved classroom course. The remaining 8 must be taken in a state approved self-study course. To remain in compliance, producers must then complete an 8-hour ongoing training requirement in a state approved classroom every two-year license term. Producers licensed for less than 4 years must annually complete 8 hours of ongoing LTCP training.

- **FLOOD INSURANCE TRAINING:** California licensed producers who sell National Flood Insurance Policies are required to take a one-time 3-hour course on Flood Insurance.

- **HOMEOWNERS VALUATION TRAINING:** All Property (Fire) and Casualty broker-agents and Personal Lines broker-agents who sell or negotiate homeowners’ insurance MUST complete a one-time 3-hour training course in homeowners’ insurance valuation.

- **ANNUITY TRAINING:** Producers must complete a state approved initial 8-hour training requirement before selling annuities in California. Producers then must complete an ongoing 4-hour state approved annuity CE course every two years, thereafter.

**COURSE PRESENTATION**

- **PROGRESSIVE** – Students must progress through the curriculum topic by topic. Students must access all reading content and attempt all Study by Topic quizzes.

- **CERTIFICATION EXAM** – Students are required to pass the certification exam with a 70% or better.

- **STUDY BY TOPIC QUIZZES** – ExamFX requires that all Study by Topic quizzes be passed with at least a score of 70%.

- **STUDENT ATTESTATION** – The student attestation must be completed following the certificate exam.

**CERTIFICATES OF COMPLETION AND REPORTING**

Your certificate of completion will be emailed to you within two (2) business days. Completions are reported to state entities within two (2) business days of the certificate having been issued.

**NONRESIDENT PRODUCERS**
If your resident state requires continuing education hours, you will not have to comply with California continuing education requirements. However, if you market long-term care you must complete a California 8 Hour Long-Term course from an approved California education provider and if you market Annuities you must comply with California’s Annuity training requirement.

**CE EXEMPTIONS**

The following are exempt from California CE requirements:

- Producers who have held a life agent license for at least one year or who obtained a life settlement broker license prior to July 2, 2010 are exempt from the 15-hour life settlement broker training course requirement. This does not include an exemption from the life agent CE requirement of 24 CE hours, including 3 hours of ethics.
- The producer holds a nonresident license ONLY
- The producer holds only a cargo shippers license.
- The producer is 70 years or older and has held a California insurance license in good standing for 30 years or more. These producers are not exempt from the special training listed above.
- The producer holds a life license and claims a funeral exemption (sells less than $15,000 of insurance).
- Nonresident Adjusters

**LICENSE RENEWAL**

Renewals can be done before all CE is completed, but will not be processed until all required CE has been reported to the CA Department of Insurance.

Agents can renew their online license here:

https://interactive.web.insurance.ca.gov/flrs/licenseRenewal/Welcome.jsp

Information on paper renewals can be found here:

http://www.insurance.ca.gov/0200-industry/0050-renew-license/0500-forms-instructions/

**STATE CONTACT INFORMATION**

California Department of Insurance

Phone: (800) 967-9331

Mailing Address:
California Insurance Department
License Bureau
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