

# California Insurance Continuing Education Requirements

## REQUIRED HOURS

---

California agents and adjusters are required to complete 24 hours of continuing education including 3 hours of Ethics every 2 years. (Limited Lines Auto agents must complete 20 hours).

Renewal dates depend on the date of license issuance.

Up to 24 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

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

## SPECIAL TRAINING

**LIFE INSURANCE POLICIES 4-HOUR TRAINING**—Effective January 1, 2025, all Life producers who were newly licensed starting January 1, 2024, must complete 4 hours of training before soliciting individual consumers for cash-value life insurance other than term life. This requirement applies to both resident and non-resident licensees. The ExamFX course [California Life Insurance Policies 4-Hour Training](#) satisfies this requirement and earns 4 hours of CE credit towards license renewal.

**2025 ANNUITY SUITABILITY TRAINING** – Effective January 1, 2025, California Life producers must complete **8 hours of Annuity Training** before soliciting any annuity business. This is a **new requirement** that must be completed by all licensed Life producers before their next license renewal but not later than July 1, 2025.

Effective January 1, 2025, California Life producers who solicit annuity business must complete a new **4-hour Annuity Training course** before their next license renewal. The ExamFX course [California 4-Hour Suitability & Best Interest in Annuity Transactions](#) satisfies this requirement and earns 4 hours of CE credit towards license renewal.

**Long-Term Care Training** – Agents licensed in Accident & Health must complete 8 hours of initial Long-Term Care Certification training before selling, soliciting or negotiating any Long-Term Care products. Those licensed less than 4 years must complete 8 hours of training every year for the first four years licensed. After the fifth-year agents must complete 8 hours of LTC training every 2-year license period.

**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 Homeowners Valuation Training course.

## **COURSE PRESENTATION**

**PROGRESSIVE** – Licensees must progress through the curriculum topic by topic. Licensees must access all reading content and pass all Study by Topic quizzes.

**CERTIFICATE EXAM** – Licensees are required to pass the certificate 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%.

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

## **CERTIFICATES OF COMPLETION AND REPORTING**

Your certificate of completion will be processed within two (2) business days and can be downloaded/printed from the "View Certificate(s)" link in the course launch portal. Completions are typically reported to the state entities within two (2) business days of the certificate being issued. There is a state charge of \$.65 per credit hour to report your completion. This fee will be charged prior to accessing the certificate exam.

## **NON-RESIDENT PRODUCERS**

If your resident state requires continuing education hours, you will not have to comply with California CE requirements. However

- If you transact Long-Term Care insurance you must complete a California 8-Hour Long-Term Care course from an approved California education provider
- If you transact individual annuities you must comply with California's Annuity Suitability training requirement
- If you transact individual non-term life insurance you must complete the 4-Hour Life Insurance Policies training.

## 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 non-resident 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)
- Non-resident licensees (except those selling non-term life, individual annuities, and LTC products)

## ADDITIONAL LICENSE RENEWAL INFORMATION

Once the course requirements have been met, ExamFX will report course completions to Sircon and you may file a renewal application, pay all fees and follow the online renewal process by [clicking here](#). After successful renewal, the California Department of Insurance website will be updated, and the renewed license can be downloaded from this [site](#).

## STATE CONTACT INFORMATION

California Department of Insurance

Phone: (800) 967-9331

Website: <http://www.insurance.ca.gov>

Mailing Address:

California Insurance Department License Bureau

320 Capitol Mall

Sacramento, CA 95814-4309

*The information displayed above is for informational purposes only. ExamFX is not responsible for the accuracy of the information on this page. All steps have been taken to make sure that the information relayed on this page is accurate; however, information is subject to change without notice. It is the responsibility of the producer to be compliant per their state's requirements.*