



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

NOTICE

TO: Life Insurers, Life Agents, and Other Interested Parties
FROM: Curriculum and Licensing Background Bureau
DATE: June 14, 2024
SUBJECT: New 2025 Life Insurance Policies Four-Hour Course

**New Law
Effective
January 1, 2025
Requires Life
Agent Training**

Insurance Commissioner Ricardo Lara sponsored legislation, [Senate Bill 263](#) (Dodd, Chapter 2, Statutes of 2024) related to annuities and life insurance policies, was signed by Governor Gavin Newsom on February 29, 2024, and will take effect on January 1, 2025. This new law adds section 1749.81 to the California Insurance Code. Section 1749.81(a) requires life agents, licensed on or after January 1, 2024, who engage in the sale of specified life insurance policies on or after January 1, 2025, to complete a four hour life insurance training course before soliciting consumers to sell these life insurance policies.

**2025 Life
Insurance
Policies Four-
Hour Course
Curriculum**

The California Department of Insurance (Department) recently approved the Commissioner-appointed Curriculum Board's proposed creation of the new 2025 Life Insurance Policies Four-Hour Course Curriculum.

This new four-hour course applies to all California life agents both resident and non-resident and focuses on individual life insurance policies other than term life with no cash value training and is based on the [Prelicensing Education for Life Agents](#). This requirement shall be part of, and not in addition to, the California resident licensee's continuing education requirement.

**How to Locate
the new 2025
Life Insurance
Policies Four-
Hour Course**

The approved 2025 Life Insurance Policies Four-Hour courses are listed on the Department's [Education Provider Course Lookup](#).

After opening the [Education Provider Course Lookup](#), scroll down and select the following from the drop-down menus for each item noted below and select "Submit" to retrieve a list of approved 2025 Life Insurance Policies Four-Hour courses:

License Type: "Any"
Education Type: "Continuing Education"
Instruction Method: "Any"
Category Type: "2025 Life Insurance Policies 4-Hour"

**Additional
Information**

For questions regarding this Notice, please contact the Department's Curriculum Review Section by email at CDI.Education@Insurance.ca.gov or by telephone at (916) 492-3064.