

## HOW TO OBTAIN A CALIFORNIA INSURANCE PRODUCER LICENSE

### 1. Complete the prelicensing course. (Required study hours)

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident & Health – 40 hours
- Casualty Insurance – 20 hours
- Property Insurance – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 20 hours
- **Ethics – 12 hours (required in addition to the above prelicensing hour requirement)**

#### Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson before moving onto the next section/chapter.
- We recommend scoring at least 70% on each chapter exam before moving to the next chapter.
- Applicants are required to spend a minimum of 20 hours per line of authority and plus 12 hours of ethics.
  - XCEL will be tracking the time spent studying in the course.
  - You will be asked to authenticate your identity on a periodic basis throughout the course.
  - Be sure to use the “SAVE & EXIT” button when exiting the course content, chapter exams, and comprehensive final exam to ensure your progress is properly tracked.
  - You will not receive credit for the completing the chapter until the last page (review notes) of that chapter is accessed.

#### Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course including final exam.
- Satisfying the time requirement (20 hours per line of authority plus 12 hours of ethics) which will be verified by a member of our compliance team the following business day.
- Submit an electronic affidavit acknowledging you were actively engaged in one hundred percent of the course and your participation during the periods of perceived inactivity.
- Upon completion of your Pre-licensing Affidavit, and submission to our compliance department, you will receive an email notifying you that your course completion certification is available to be printed directly from your student dashboard.
- Certificates are valid for three (3) years.
- Course completion rosters will be reported to the Department of Insurance within two (2) business days.
- Roster Fee: \$6.00 which is collected upon enrollment.

### 2. Schedule the California State examination.

- Registration must be completed online on PSI website: <https://home.psiexams.com/#/home>
- PSI exam fees - \$83
- CDI exam fees - \$50
- Education Roster not required to schedule the exam however you must complete the prelicensing course to obtain the license.
- Spanish Exams available

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam. <https://syscheck.bridge.psiexams.com>
- If your computer is not compatible with the online software, you will need to schedule your examination at PSI or CDI test center.

Limitation on repeat examinations:

- Any Insurance license examinee who failed an examination 10 times is barred from taking the license examination for a 12-month period from the date of the last failed attempt.

### **3. Pass your state exam**

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course up until test day.
  - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
  - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
- On the day of testing, you must present a valid government issued photo id

### **4. Apply for license**

- Submit license application electronically through [SIRCON Online Services](#) or through the [National Insurance Producer Registry](#).
- Application fee \$188.00

### **5. Submit your Fingerprints**

- The state of California requires fingerprinting. Do not submit your fingerprint impressions until a licensing application is received at the California Department of Insurance.
- After submitting your license application, complete the “Applicant Information” portion of the Request for Live Scan Service. [BCIA 8016](#)
- <http://www.insurance.ca.gov/0200-industry/0040-seek-producer-forms/0100-broker-agents/upload/Fingerprint-Instructions-and-Payment-form.pdf>
- Fingerprint Fee: Varies by vendor

## PSI Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	L&H	Life	Health	L&H	Life	Health
<b>Part 1 – General Insurance</b>						
Basic Insurance Concepts	16	9	7	11%	12%	9%
Contract Law	10	6	4	7%	8%	5%
The Insurance Marketplace	14	7	7	9%	9%	9%
<b>Part II – Life Insurance</b>						
Life Insurance – Basics	8	8	0	5%	11%	0%
Types of Life Policies	10	10	0	7%	13%	0%
Annuities	8	8	0	5%	11%	0%
Life Insurance and Annuities – Policy Replacement / Cancellation	4	4	0	3%	5%	0%
The Individual Life Insurance Contract	10	10	0	7%	13%	0%
Taxation of Life Insurance and Annuities	3	3	0	2%	4%	0%
Group Life Insurance	2	2	0	1%	3%	0%
Social Security Disability Program	1	1	0	1%	1%	0%
Individual Underwriting, Pricing, and Claims	3	3	0	2%	4%	0%
Life Policy Riders	4	4	0			
<b>Part III – Health Insurance</b>						
General Concepts of Medical and Disability Insurance	4	0	4	3%	0%	5%
Individual Insurance	14	0	14	9%	0%	19%
Group Medical Expense Insurance	8	0	8	5%	0%	11%
Patient Protection and Affordable Care Act (PPACA)	8	0	8	5%	0%	11%
Senior Health Products	15	0	15	10%	0%	20%
Individual Disability Income Insurance, Underwriting, Pricing and Claims	4	0	4	3%	0%	5%
Long Term Care	4	0	4	3%	0%	5%
<b>Total for all parts</b>						
Total Scored Questions on Exam	150	75	75			
Maximum Time allowed to complete exam in minutes	195	105	105	195	105	105
Minimum Correct for Passing Score	60	60	60	60	60	60



Description	% of Exam Questions
	<b>Casualty</b>
<b>Part I and II</b>	<b>31%</b>
<b>I. General Insurance</b>	
Basic Insurance Concepts and Principles	
Contract Law	
The Insurance Marketplace	
<b>II. Casualty Insurance</b>	
Legal Concept - Tort Law	
Casualty	
<b>III. Personal Lines Insurance</b>	<b>31%</b>
Insurance on Residence	
Inland Marine	
Personal Auto	
Umbrella and Excess Liability Insurance	
<b>Commercial Insurance Coverage</b>	<b>38%</b>
Insurance Service Office, Inc. (ISO) Commercial Lines Insurance Programs	
Casualty Insurance	
Surety Bonds and General Bond Concepts	
<b>Total for All Parts</b>	
Total Scored Questions on Exam	<b>75</b>
Maximum Time allowed to complete exam in minutes	<b>98</b>
Minimum Correct for Passing Score	<b>60</b>

Description	% of Exam Questions
	<b>Property</b>
<b>Part I and II</b>	<b>31%</b>
<b>I. General Insurance</b>	
Basic Insurance Concepts and Principles	
Contract Law	
The Insurance Marketplace	
<b>II. Property Insurance</b>	
Legal Concept - Tort Law	
Casualty	
<b>III. Personal Lines Insurance</b>	<b>40%</b>
Insurance on Residential Properties	
Homeowners' Insurance Properties	
Liability Coverage	
Government/Pools/Catastrophe - Property Insurance	
Fire Mitigation and How it Affects Insurance Costs	
Inland Marine	
<b>Commercial Insurance Coverage</b>	<b>29%</b>
Commercial Package Policy (CPP) Program introduced by the Insurance Services Office, Inc. (ISO)	
Property Insurance	
Business Policy (BOP)	
<b>Total for All Parts</b>	
Total Scored Questions on Exam	<b>75</b>
Maximum Time allowed to complete exam in minutes	<b>98</b>
Minimum Correct for Passing Score	<b>60</b>



Description	% of Exam Questions
	<b>Personal Lines</b>
<b>Part I and II</b>	<b>35%</b>
<b>I. General Insurance</b>	
Basic Insurance Concepts and Principles	
Contract Law	
The Insurance Marketplace	
<b>II. Property Insurance</b>	
Legal Concept - Tort Law	
Casualty	
<b>III. Personal Lines Insurance</b>	<b>65%</b>
Insurance on Residential Properties	
Homeowners' Insurance Properties	
Inland Marine	
Government/Pools/Catastrophe - Property Insurance	
Personal Auto	
Umbrella and Excess Liability Insurance	
<b>Total for All Parts</b>	
Total Scored Questions on Exam	<b>90</b>
Maximum Time allowed to complete exam in minutes	<b>135</b>
Minimum Correct for Passing Score	<b>60</b>

**Producer Licensing Checklist:**

<b>Task:</b>	<b>Date Completed</b>
1. Complete prelicensing course and time requirement	
2. Register for exam	
3. Pass exam	
4. Apply for license	
5. Submit Fingerprints	

**Governing Agency**

Name: California Department of Insurance

Phone: 800-967-9331

Fax: 916-327-6907

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

Address: 300 Capitol Mall, 17<sup>th</sup> Floor  
Sacramento, CA 95814