



HOW DO I GET AN INSURANCE LICENSE?

Below are step-by-step instructions for how to get licensed to sell insurance in California. Read this before signing up for classes and it will make the licensing process a lot easier for you!

1. Complete your pre-licensing course.

If this is your first license you must complete one of the following:

- 52 Hour Life & Health Prelicensing Course (includes 12 hr Code & Ethics Course)
- 52 hour Property & Casualty Course (includes 12 hr Code & Ethics Course)
- 32 Hour Life Only Course (includes 12 hr Code & Ethics Course)
- 32 Hour Accident & Health Course (includes 12 hr Code & Ethics Course)
- 32 Hour Personal Lines Course (includes 12 hr Code & Ethics Course)

If you currently have an ACTIVE CA insurance license and are looking to add to your license you must complete one of the following:

- 40 Hour Life & Health Course
- 40 Hour Property & Casualty Course
- 20 Hour Life Only Course
- 20 Hour Accident & Health Course
- 20 Hour Personal Lines Course

Please visit our website (www.mikeruss.org) for current class offerings (live & online) and prices

2. Register for your State Exam with PSI Exams.

- **Step 1: Create an account.** Go to www.psiexams.com and create your account by clicking "create an account" (under "new users" section on right hand side of PSI Exams website)
- **Step 2: Register for an exam.** To register for an exam, click "Register for an exam" (Under "new users" section on right hand side of PSI Exams website). Select Organization (Government/State Licensing Agencies), Jurisdiction (California), and Account (CA Department of Insurance). Then select your exam type:
 - 40 or 52 Hour Life & Health Students: Select "Life, Accident and Health Agent Examination (Life Agent)
 - 20 or 32 Hour Life Only or Health Only Students: Select Life Only Agent Examination (Life Only) or Accident & Health Examination (Health Only)
 - 40 or 52 Hour Property & Casualty Students: Select "Property Broker-Agent and Casualty Broker-Agent Examination"
 - 20 or 32 Hour Personal Lines Students: Select "Personal Lines Broker-Agent Examination)

Important: For each test, there are two options, "CA PSI Site" or "CA CDI Site". If you select the "CA PSI Site" option (\$83 per test), you will be able to take the test at one of PSI's 16 testing centers located throughout the state. If you select the "CA CDI Site" option (\$50 per test), you may take your test ONLY at one of the CDI testing centers located in Los Angeles, Sacramento, or San Francisco. Once you select your test option, you will be prompted to enter in your payment information to complete the exam registration

process. PLEASE NOTE: You must register and pay for your exam before you can see available test dates and times.

- **Step 3: Schedule Your Exam.** Once you have registered and paid for your test, you may select your test location, date and time. Once you have secured your test date and time, print out your confirmation and bring this along with your valid driver's license/ID Card with you to your exam.

3. Fingerprinting.

To receive an insurance license from the CA Department of Insurance, you must pass a background check with the Department of Justice. You must get your fingerprints done by an approved LiveScan vendor to complete this process. Once your fingerprints have been processed, they will be transmitted to the DOI and DOJ for processing. To set up an appointment at one of our locations, you may call Coastal LiveScan at (760) 230-1830. You may also get fingerprinted at the testing center on the day of your exam.

4. Apply for an Insurance License with the DOI.

Once you have passed your state exam, you can submit your application for a license to the DOI. After you pass the state exam, PSI Exams will give you your 12 digit DOI ID Number, which you will need to submit your application. Application can be submitted on the DOI website (www.insurance.ca.gov). The name of the application is the "FLASH" application. For questions regarding the licensing application, please contact the DOI directly at (800) 967-9331

Questions? Below is a list of contact information for relevant companies:

Mike Russ Schools (for questions about classes)

(800) 724-5661
www.mikeruss.org

PSI Exams (for questions regarding signing up for the state exam)

(800) 733-9267
www.psiexams.com

CA Department of Insurance (for questions regarding applying for license or application status)

(800) 967-9331
www.insurance.ca.gov