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**INSURANCE CODE - INS**

**DIVISION 1. GENERAL RULES GOVERNING INSURANCE [100 - 1879.8]** ( *Division 1 enacted by Stats. 1935, Ch. 145.* )

**PART 2. THE BUSINESS OF INSURANCE [680 - 1879.8]** ( *Part 2 enacted by Stats. 1935, Ch. 145.* )

**CHAPTER 5. Production Agencies [1621 - 1758.993]** ( *Chapter 5 repealed and added by Stats. 1959, Ch. 4.* )

**ARTICLE 4. Applications [1652 - 1661]** ( *Article 4 added by Stats. 1959, Ch. 4.* )

**1652.** (a) The commissioner shall submit to the Department of Justice fingerprint images and related information required by the Department of Justice pursuant to subdivision (u) of Section 11105 of the Penal Code, and the Department of Justice shall provide to the commissioner a state or federal response pursuant to paragraph (1) of subdivision (p) of Section 11105 of the Penal Code, for all applicants of each of the following:

- (1) A property licensee or a casualty licensee, as defined in Section 1625.
- (2) A personal lines licensee, as defined in Sections 1625.5.
- (3) A limited lines automobile insurance agent, as defined in Section 1625.55.
- (4) A life and accident and health or sickness licensee, as defined in Section 1626.
- (5) A life licensee limited to the payment of funeral and burial expenses, as defined in Section 1676.
- (6) A special lines' surplus line broker, as defined in Section 1760.5.
- (7) A surplus line broker, as defined in Section 47.
- (8) A cargo owner's or shipper's agent, as defined in Section 1757.1.
- (9) A portable electronics agent license, as defined in Section 1758.69.
- (10) A car rental agent, as defined in Section 1758.89.
- (11) A credit insurance agent license, as defined in Section 1758.992.
- (12) An administrator, as defined in Section 1759.
- (13) A reinsurance intermediary-broker, as defined in Section 1781.2.
- (14) A bail agent license, as defined in Section 1802.
- (15) A bail permittee license, as defined in Section 1802.5.
- (16) A bail solicitor license, as defined in Section 1803.
- (17) A bail fugitive recovery agent license, as defined in Section 1802.3.
- (18) A life and disability analyst, as defined in Section 32.5.

(19) A stock agent who sells securities, as defined in Section 825.

(20) An insurance adjuster, as defined in Section 14021.

(21) A crop insurance adjuster as defined in Section 14085.

(22) A public insurance adjuster, as defined in Section 15007.

(23) A part-time fraternal licensee, as described in Sections 11102 and 11103.

(24) A life settlement broker, as defined in Section 10113.1.

(25) A motor club agent, as defined in Section 12143.

(26) A title marketing representative, as defined in Section 12418.

(27) A self-service storage agent, as defined in Section 1758.791.

(28) A variable life and variable annuity agent, as defined in Section 1758.1.

(29) A vehicle service contract provider, as defined in Section 12800.

(b) A license shall be applied for, and renewed by the filing with the commissioner of a written application therefor. The application shall be on a form prescribed by the commissioner, which form shall prescribe the disclosure of information that will aid the commissioner in determining whether the prerequisites for the license sought have been met. The applicant shall declare, under penalty of perjury, that the contents of the application are true and correct.

(c) The forms prescribed by the commissioner other than for renewal applications may require authenticated fingerprints of any of the following:

(1) Individual applicants.

(2) Specified partners or officers of organization applicants.

(3) The individuals who are to transact insurance for an organization applicant.

(d) The forms may require the fingerprints to be affixed to the application or to an attachment to be affixed to the application. The commissioner, in the commissioner's discretion, may require the fingerprints on applications for any, some, or all of the licenses issued pursuant to this chapter or Chapter 6 (commencing with Section 1760), Chapter 7 (commencing with Section 1800), or Chapter 8 (commencing with Section 1831), provided that as to any one such type of license the requirement is applied without discrimination to all applicants within specified classifications. The classifications may be made upon any or all of the following bases:

(1) Length of continuous residence in this state.

(2) Whether or not previously or currently licensed by the commissioner.

(3) Whether or not currently licensed by specified regulatory agencies of the State of California which require fingerprints on applications for licenses and routinely process the fingerprints for positive identification.

(4) Other reasonable criteria.

(e) The commissioner may decline to act on an incomplete or defective application until an amended application which completes the prescribed form is filed with the commissioner.

*(Amended by Stats. 2023, Ch. 204, Sec. 9. (AB 1140) Effective January 1, 2024.)*

**1655.** No application for a license shall be deemed filed unless the document has been submitted by a means of electronic service approved by the commissioner, and the proper filing fee, including any required application fee for any qualifying examination required by this chapter, Chapter 5A (commencing with Section 1759), Chapter 6 (commencing with Section 1760), and Chapter 7 (commencing with Section 1800) of Part 2 of Division 1, or Chapter 1 (commencing with Section 14000) and Chapter 2 (commencing with Section 15000) of Division 5 for the license applied for has been paid. However, an applicant may, for good cause shown, request an exemption to the electronic filing requirement.

*(Amended by Stats. 2009, Ch. 254, Sec. 3. (AB 800) Effective January 1, 2010.)*

**1656.** Every applicant for an organizational license shall provide the names of all licensed natural persons who may exercise the power and perform the duties under the license. Applicants for a nonresident organizational license are required to name at least

one natural person from a state other than California who may exercise the power and perform the duties under their license. Additional natural persons endorsed to that license may be residents of other states, including California.

*(Amended by Stats. 2017, Ch. 417, Sec. 12. (AB 1696) Effective January 1, 2018.)*

**1656.1.** (a) Every application for a license filed by a corporation shall contain the names and addresses of all stockholders owning 10 percent or more of the corporation's stock and of all officers and directors of the corporation.

(b) Every such licensed corporation shall file a written notice with the commissioner of all changes, except address changes, of its stockholders who own 10 percent or more of the corporation's stock and of all officers and directors of the corporation. Notification to the commissioner shall be sent within 30 days of the date that the licensed corporation learns of a change of its stockholders who own 10 percent or more of the corporation's stock and of all officers and directors of the corporation.

(c) The commissioner may require the application or notice or both to also disclose additional information necessary to determine whether the applicant or licensee is in compliance with Section 1668.5.

*(Amended by Stats. 2021, Ch. 627, Sec. 5. (AB 1511) Effective January 1, 2022.)*

**1656.2.** (a) Every application for a license filed by a limited liability company shall contain the names and addresses of all members owning 10 percent or more of the membership interests of the limited liability company, and of all managers, officers, and directors, if any, of the limited liability company.

(b) Every licensed limited liability company shall file a written notice with the commissioner of all changes, except address changes, of its members owning 10 percent or more of the membership interests of the limited liability company and of all managers, officers, and directors, if any, of the limited liability company. Notification to the commissioner shall be sent within 30 days of the date that the licensed limited liability company learns of a change of its members who own 10 percent or more of the membership interests of the limited liability company and of the managers, officers, and directors, if any, of the limited liability company.

(c) The commissioner may require the application or notice or both to also disclose additional information to determine whether the applicant or licensee is in compliance with Section 1668.5.

*(Amended by Stats. 2021, Ch. 627, Sec. 6. (AB 1511) Effective January 1, 2022.)*

**1658.** Each application filed by a natural person for a license shall contain the residence address, the principal business address, and the mailing address of the applicant. The application shall also contain the e-mail address to which the applicant wants the commissioner to direct all license-related correspondence. Each application for an organization license shall contain the principal business address and the mailing address of the applicant. The application shall also contain the e-mail address to which the applicant wants the commissioner to direct all license-related correspondence.

*(Amended by Stats. 2009, Ch. 254, Sec. 5. (AB 800) Effective January 1, 2010.)*

**1661.** Whenever an organization licensed as a life agent, property broker-agent, casualty broker-agent, personal lines broker-agent, or limited lines automobile insurance agent desires to change, remove, or add to the natural person or persons who are to transact insurance under authority of its license pursuant to Section 1656, it shall immediately file an application or notice on a form prescribed by the commissioner with the commissioner for an endorsement changing its license accordingly. The form shall be submitted by a means of electronic service approved by the commissioner. The commissioner shall require that the precensing education standards set forth in Section 1749 be met and that the qualifying examination provided by this code be taken by any natural person named by the organization to exercise its agency or brokerage powers who would be required to take and pass the qualifying examination. That natural person or persons and the organization are in all other respects subject to the provisions of this chapter and the insurance laws.

*(Amended by Stats. 2017, Ch. 417, Sec. 13. (AB 1696) Effective January 1, 2018.)*