



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## NOTICE

TO: Individual and Agency Producers, Independent and Public Insurance Adjusters, and Other Interested Parties

FROM: Licensing Services Division, Producer Licensing Bureau

DATE: November 14, 2022

RE: New Law Requires Licensees to Include Their License Number on Emails

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Starting January 1, 2023, a new law will require most types of insurance producers, as well as independent insurance adjusters, public insurance adjusters, and analysts, to include their license number on emails. (California Insurance Code section 1725.5, as amended by Senate Bill [1242](#) [Committee on Insurance, Chapter 424, Statutes of 2022]) This Notice answers some of the most common questions about the new law.

Which types of insurance license does the law apply to?

The law applies to individuals and organizations\* licensed as:

- Property broker-agents
- Casualty broker-agents
- Life agents
- Accident and health or sickness agents
- Personal lines agents
- Limited lines automobile insurance agents
- Surplus lines brokers
- Independent insurance adjusters
- Public insurance adjusters
- Life and disability insurance analysts

\*Insurance Code section [1628](#) defines “organization” as meaning any legal entity other than a natural person. The term “organization” includes corporations, partnerships, Limited Liability Companies, and unincorporated associations that hold a license.

Does the law apply to all emails?

The law applies to every email, regardless of where the email is sent from or to, that involves an activity for which a person must hold one of the above types of license. Examples of emails that involve an activity for which a person must hold one of the above types of license include, but are not limited to, emails that:

- Advertise a producer's insurance business in general, or that advertise a specific policy offered by the producer;
- Convey a premium quote or mention any other provision of a current, past, or potential policy;
- Request rating or underwriting information from an insured or prospective insured;
- Request payment of premium;
- In the case of an independent adjuster or public adjuster, ask a claimant for claim information, or provide information about a claim or about filing a claim.

Does the license number need to be a minimum size?

Yes. The license number must be in a type size that is no smaller than the largest of any street address, email address, or telephone number of the licensee. For example, if an email includes a 10-point street address, an 11-point email address, and a 12-point telephone number, then the license number must be at least 12-point.

Does the license number need to be in a specific location on the email?

Yes. The license number of an individual licensee must appear adjacent to or on the line below the individual's name or title. The license number of an organization must appear adjacent to or on the line below the organization's name.

If an individual licensee sends an email while working for a licensed agency, and both the individual's and the agency's names appear on the email, which license number should be included on the email – the individual's or the agency's?

Both.

If an individual licensee sends an email while working for two or more licensed agencies, but only one of the agencies is involved in the transaction to which the email relates, does the license number of the other agency also need to be included on that email?

Yes. An email must include the license number of every agency whose name appears on an email.

Please direct questions to the Producer Licensing Bureau by Live Chat at [Agents & Brokers Overview](#), email at [cdilicensing@insurance.ca.gov](mailto:cdilicensing@insurance.ca.gov), or telephone at (800) 967-9331.