

**California Department of Insurance (CDI)  
Curriculum Board Meeting Dates**

**2023**

Thursday, October 19<sup>th</sup>

**2024**

Thursday, February 15<sup>th</sup>

Thursday, July 18<sup>th</sup>

Thursday, October 17<sup>th</sup>

Each meeting will begin at 12:30 p.m. at the following locations. Check-in procedures and meeting rooms will be stated in the meeting agenda.

**CDI Sacramento Office**

300 Capitol Mall, Sacramento, CA 95814

**CDI Oakland Office**

1901 Harrison Street, Oakland CA 94612

**CDI Los Angeles Office**

300 South Spring Street, South Tower, Los Angeles, CA 90013



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

**PUBLIC NOTICE OF MEETING**

**Curriculum Board Meeting**

**Thursday, July 20, 2023  
12:30 p.m. – 3:00 p.m. (PST)**

**California Department of Insurance (CDI) Sacramento Office**

300 Capitol Mall, Sacramento, CA 95814  
Meeting in 13th Floor Conference Room (Check-in on 17th Floor)

**CDI Oakland Office**

1901 Harrison Street, Oakland, CA 94612  
Meeting in 6<sup>th</sup> Floor Conference Room (Check-in with Lobby Security)

**CDI Los Angeles Office**

300 South Spring Street, South Tower. Los Angeles, CA 90013  
Meeting in 13<sup>th</sup> Floor Conference Room (Check-in on 9<sup>th</sup> Floor)

**Virtual**

Via Microsoft Teams  
computer, mobile app, or room device  
[Click here to join the meeting](#)

Or call in  
+1 916-245-2537  
Phone Conference ID: 723 354 48#

**For security and seating purposes, please RSVP if you'll be attending the meeting at any of the CDI Offices to [Ammy.Dang@insurance.ca.gov](mailto:Ammy.Dang@insurance.ca.gov).**

**Other locations with Board members attending virtually:**

400 S. Ramona Ave. #212, Corona, CA 92879.

**Note on Public Meetings:**

- The Curriculum Board meetings operate under the requirements of the Bagley-Keene Open Meeting Act (Act) set forth in Government Code Section 11120-11132. The Act generally requires that the Curriculum Board publicly notice meetings, prepare agendas, accept public testimony, and conduct sessions in public unless specifically authorized by the Act to meet in closed session. Agenda items may be taken out of order and action (e.g., voting) may be taken on any agenda item.

- The Curriculum Board conducts public meetings to ensure adequate opportunity for public participation. Time limitation on public comments is at the discretion of the Chair and must relate to agenda items. Materials reviewed during meetings are available for public review and comment on CDI's [Curriculum Board](#) webpage. Members of the public may also email: [Ammy.Dang@Insurance.ca.gov](mailto:Ammy.Dang@Insurance.ca.gov) to request a copy of the materials.
- Requests for disability-related accommodations or modifications should be made via email to [Ammy.Dang@insurance.ca.gov](mailto:Ammy.Dang@insurance.ca.gov) or by calling (916) 492-3612 no later than five (5) business days prior to the day of the meeting.

**Curriculum Board Meeting**  
**Thursday, July 20, 2023**  
**12:30 p.m. – 3:00 p.m. (PST)**

**Curriculum Board Members:**

*Chair*

- Jesse Dogillo, Owner, Bay Area Financial & Insurance Services

*Vice Chair*

- Anne Lintz, Owner/Agent, Anne Lintz Insurance (State Farm Agency)

*Commissioner Appointees*

- Samona Caldwell, Government Affairs Coordinator, State Farm Insurance
- Monique Howard, Assistant Vice President, Allied World Insurance Company
- Janise Graham, Owner/Business Strategist, Entrepreneur's Insurance Services
- Michael Lujan, Principal Consultant, Michael Lujan Consulting Group, LLC
- Sandra Moriarty, Roadmap to Recovery Project Coordinator, United Policyholders
- Peter Schiffrin, President, Schiffrin, Gagnon & Dickey, Inc.
- Doug Smith, Director of Policy & Coalition Building, Public Counsel
- Rene Swan, President and Managing Co-Owner, United Valley Insurance Services, Inc

**CDI Staff Members:**

- Charlene Ferguson, Chief, Licensing Services Division
- Dawn Ward, Chief, Curriculum and Officer Review Bureau
- Lynne Reinhardt, Manager, Curriculum Review Section
- Katey Piciucco, Attorney, Legal Division
- Maria Alfaro, Analyst, Curriculum Review Section
- Ammy Dang, Analyst, Curriculum Review Section
- Dillion Gingras, Analyst, Curriculum Review Section
- Rebecca Galsote, Analyst, Curriculum Review Section
- Alyssa Hampton, Analyst, Curriculum Review Section
- Amanda Bastidas, Appointments Officer

**AGENDA**

1. Opening Remarks	Jesse Dogillo
2. Bagley-Keene Open Meeting Act/SB 544	Amanda Bastidas
3. Approval of February Meeting Minutes	Jesse Dogillo
4. Licensing Update	Charlene Ferguson
5. Examination Statistics Update	Rebecca Galsote
6. Long-Term Care Subcommittee Report	Dillon Gingras
7. Curriculum Review Schedule and Update	Dawn Ward
8. Education Work Status Report	Ammy Dang
9. Roundtable/Adjourn	Everyone

**Materials to review in advance:**

- February 16, 2023 Curriculum Board Meeting Minutes

All materials for the Curriculum Board Meeting will be made available on CDI's [Curriculum Board](#) webpage.



**RICARDO LARA**

CALIFORNIA INSURANCE COMMISSIONER

**Curriculum Board Meeting Minutes**

Thursday, February 16, 2023

12:30 to 3:00 p.m.

California Department of Insurance

Via Microsoft Teams

[Click here to join the meeting](#)

Or call in:

916-245-2537

Phone Conference ID: 545 310 239#

The meeting was called to order at 12:31 p.m. by Neil Granger, Board Chairman.

Neil Granger – Elder Abuse & Annuity Training  
Samona Caldwell – State Farm Insurance  
Jesse Dogillo – Bay Area Financial & Insurance  
Services  
Steve Hinds – Nationwide Insurance  
Company  
Monique Howard – Allied World Insurance  
Company  
Anne Lintz – Anne Lintz Insurance Company

Michael Lujan – Michael Lujan Consulting  
Group, LLC  
Peter Schifrin– Schifrin, Gagnon & Dickey, Inc.  
Rene Swan – United Valley Insurance  
Services (Absent)  
Sandra Moriarty – United Policy Holders  
Mimie Yoon-Lee – Lincoln Financial Network

- 1. Welcome:** Chairman Granger welcomed and thanked everyone for attending the Curriculum Board (Board) meeting and reviewed the meeting procedures.
- 2. Minutes:** Chairman Granger asked for a motion from the Board members to approve the October 20, 2022, Board meeting minutes. Board member Steve Hinds made a motion to approve the meeting minutes and Board member Peter Schifrin seconded the motion. The October 20, 2022, meeting minutes were approved as written.
- 3. Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing) provided a Licensing update and a legislative report.

**Notices - SB 1242 (Committee on Insurance, Chapter 424, Statutes of 2022)  
Insurance**

- December 16, 2022, Notice -** Required Endorsement of Employees Who Sell Credit Insurance. [SB 1242](#) took effect on January 1, 2023 and amended California Insurance Code (Cal. Ins. Code) [section 1758.9](#) to state, in part, no person shall sell or solicit any form of credit insurance in California unless that person is licensed as an insurance agent or broker or is licensed as a credit insurance agent or is a credit insurance agency endorsee.

- **December 22, 2022, [Notice - Revised](#)** - New Law Requires Licensees to Include Their License Number on Emails. The Department's revised Notice provided the background on the implementation Cal. Ins. Code section 1725.5. [SB 1242](#) added subsection (c) to Cal. Ins. Code section 1725.5 to require on January 1, 2023, all resident and non-resident licensees who hold licenses to include the individual and the agency / organization license numbers on emails involving an activity for which a license is required:
  - Property broker-agent ([Cal. Ins. Code section 1625](#))
  - Casualty broker-agent ([Cal. Ins. Code section 1625](#))
  - Life agent ([Cal. Ins. Code section 1626](#))
  - Variable life and variable annuity ([Cal. Ins. Code section 1758.1](#))
  - Accident and health or sickness agent ([Cal. Ins. Code section 1626](#))
  - Personal lines agent ([Cal. Ins. Code section 1625.5](#))
  - Limited lines automobile insurance agent ([Cal. Ins. Code section 1625.55](#))
  - Surplus lines broker ([Cal. Ins. Code section 1765](#))
  - Life and disability insurance analyst ([Cal. Ins. Code sections 1831 through 1849](#))
  - Independent insurance adjuster ([Cal. Ins. Code section 14020](#))
  - Public insurance adjuster ([Cal. Ins. Code section 15006](#))

The individual and business entity license numbers allow consumers to confirm the person maintains an active license with the California Department of Insurance.

- **January 12, 2023, [Notice](#)** - Revised Ethics Training Includes New Law Requiring Providers to Incorporate the Department's One Hour of Study on Insurance Fraud. [SB 1242's](#) amendments to Cal. Ins. Code sections [1749](#), [1749.3](#), [1749.31](#), [1749.32](#), and [1749.33](#) require *12-Hour Ethics and California Insurance Code Educational Objectives* (EOs) and the *Three-Hour Ethics Training Course Development and Review Guidelines* (Guidelines) classes to incorporate one hour of study on insurance fraud. [SB 1242](#) also adds sections [1872.41](#) and [1872.51](#) to the Cal. Ins. Code to provide agents and insurers additional details on the fraud reporting requirements.

For license applicants, agents and brokers to meet this new requirement, education providers were encouraged to incorporate the "[Agents and Brokers Anti-Fraud Training](#)" course into their new or current 12-hour ethics prelicensing courses for license applicants to complete before scheduling their qualifying license examinations and their three-hour continuing education (CE) ethics courses for agents and brokers to complete prior to each license renewal. Also, as stated in the Notice, education providers have until their next course renewal period to submit their updated courses to include the Department's one-hour study on insurance fraud.

Subsequent to this meeting, the Department distributed a Notice on March 10, 2023, to agents and brokers informing them about the Department's one hour of insurance fraud training requirement.

**Bail Fugitive Recovery Agent (BFRA)** - Assembly Bill ([AB 2043](#) Jones-Sawyer and Co-Author Mayes, Chapter 768, Statutes of 2022) Bail Bonds adds the bail fugitive recovery agent (BFRA) license to the list of bail licenses and will take effect on July 1, 2023.

As stated in the Board's October 20, 2022, meeting minutes, AB 2043 prohibits a person from performing the activities of a bail fugitive recovery agent, or soliciting or negotiating to perform the activities of a bail fugitive recovery agent, unless that individual is properly licensed.

Subsequent to this meeting, the Department distributed a **April 14, 2023, Notice**, which was updated on May 18, 2023, announcing the BFRA license application requirements and provided links to the new bail application online services.

**2023 Legislative Session:** The last day for bills to be introduced in the 2023 California Legislative Session is Friday, February 17, 2023. Licensing has three items of interest to the Board.

- **Assembly Bill (AB) 451 (Calderon), Insurance: License Examinations.** [AB 451](#) (Calderon) License Examinations amends [Cal. Ins. Code section 1677](#) to remove the Spanish Language sunset date and, beginning January 1, 2024, require the examination for a license as a life agent, accident and health or sickness agent, property broker-agent, and casualty broker-agent to be provided in English, Spanish, Simplified Chinese, Vietnamese, Korean and, beginning July 1, 2024, in Tagalog.
- **Possible Annuity Suitability Legislation** – The Department is looking into the National Association of Insurance Commissioners (NAIC) [annuity suitability model](#) as well as section 989J of the Dodd-Frank Act, which requires states to adopt the 2020 version of the annuity suitability model by February 2025 to maintain the status of fixed and fixed indexed annuities.

It is necessary to adopt the NAIC model by 2025 in order to avoid federal regulation. Once again, the Department's proposal may exceed the NAIC model to offer increasingly stronger protections for consumers in California.

- **The Department's Omnibus Bill** was not introduced as of the date of this meeting.

**4. PSI Examination Review:** Alon Schwartz, Senior Vice President of Licensure for PSI Services LLC (PSI):

**Online Remote Proctored License Examination Statistics:** From January 1, 2022 through December 31, 2022, the total number of online remote proctored English and Spanish language license examinations was 24,723. The first-time pass rate for remote tests was 62 percent.

**Fingerprinting Update:** Effective December 31, 2022, Idemia, PSI's long-standing fingerprinting vendor at PSI's test centers located throughout California, will no longer provide fingerprinting services in California. License applicants who test at a PSI test center or schedule an online remote proctored license examination are given instructions to contact a Department of Justice (DOJ)-approved fingerprint live scan vendor in California. The list of DOJ-authorized live scan vendors are listed by county on DOJ's website at <https://oag.ca.gov/fingerprints/locations>.

PSI is giving license examinees a copy of the Department's [Live Scan Form BCIA 8016](#), which was prepared by DOJ and lists the Department's fingerprint routing number on their form. License examinees and applicants are instructed to take the [Live Scan Form BCIA 8016](#) with them to their fingerprinting appointment. PSI is in the process of becoming a DOJ-approved live scan service provider in order to have new fingerprinting machines at PSI's test centers. This is a lengthy process and is expected to take approximately nine months for PSI to go through DOJ's review and approval process.

**PSI's Convenience Fee:** Effective December 15, 2022, PSI's new contract with the Department included a \$43 convenience fee for candidates testing at a PSI test center or via online remote proctored license examinations. Since 2012, PSI's convenience fee was \$33. Several factors led to this fee increase, including the following:

- Substantial increase in labor wages
- Increase in rent costs

Guest Nancy Strickler asked why education providers were not notified of the change in convenience fee. Holly Kinney, Chief of the Curriculum and Officer Review Bureau, stated this information was available on the Department's License Examination webpage and PSI's examination scheduling webpage for California starting on November 15, 2022; however, if there is a convenience fee increases in the future, the Department will ensure education providers are notified of any convenience fee changes.

5. **Examination Statistics Update:** Maria Alfaro, Education Analyst, provided the examination statistics report and the license examination percentage scores report. The percentage scores report provides the number of candidates who scored 50 percent or higher on their license examination for the time period of January 1, 2022 through December 31, 2022.

Maria also reported there were seven Administrative Bars from January 1, 2022 to December 31, 2022, which resulted in six orders issued and one incident is still under Legal review. As previously stated, Administrative Bars implements California Insurance Code section [1681.5](#).

Board member Michael Lujan asked for clarification on the pass rate for the Spanish examinations. Holly explained the score is in mid-30 percent. The Department works with Subject Matter Experts (SMEs) for PSI to work on translations of the questions. Board member Steve Hinds commented that it might be confusing for the questions to be translated from English to Spanish due to wording and formatting. Charlene noted examinees are able to toggle between Spanish and English to assist them in understanding the questions and the answers throughout the license examination.

Board member Rene Swan asked if it is normal for the first time pass rates to be better versus second time for the Spanish examinations. Charlene stated the pass rate depends on how many examinees are taking the examination. Board member Anne Lintz inquired whether there were any preclicensing courses in Spanish. Holly advised there are some education providers offering their courses in Spanish.



Charlene explained examinees should be referred to and study the Department's educational objectives (EOs), which are also offered in English and in Spanish. Holly explained the Board appointed subcommittees ensure the EOs align with the license examination questions. Neil also explained workshops are conducted to vet all questions and are carefully reviewed by the SMEs who are reviewing the questions.

Guest Mike Russ asked about the property and casualty scores. Guest Cindy Davidson advised forty to fifty percent for property and casualty is typical nationally.

**Long-Term Care Outline Subcommittee Report:** Dillon Gingras, Education Analyst, reported on the Long-Term Care Subcommittee. With the completion and distribution of the Eight-Hour LTC Outline and Attachments on August 24, 2022, the Department scheduled the new LTC Subcommittee meetings to begin development of the four-hour, topic-specific LTC course outlines. These courses will provide agents with in-depth curriculum on specific LTC topics in each four-hour course.

Currently, the Subcommittee is developing and editing the first four-hour course outline, titled "Navigating the LTC Claims Process." Topics currently being considered for other four-hour LTC course outlines include "Suitability," "Types of LTC Policies," and "Plan Design." While the Subcommittee's goal is to have a minimum of four four-hour LTC courses to be available for accident and health agents to meet their eight-hour LTC requirement prior to each license renewal, the Subcommittee may consider additional courses as the work unfolds and new topics of importance arise.

In addition, due to the passage of [Assembly Bill 133](#) (Committee on Budget regarding Health, Chapter 143, Statutes of 2022), the LTC Subcommittee added language to the August 24, 2022, Eight-Hour LTC Outline, Attachment V, to inform agents and education providers about the updates to asset protection and estate recovery. The LTC Subcommittee also added a disclaimer to the Eight-Hour LTC Outline regarding the need for agents to refer their clients to tax professionals when discussing Medi-Cal's tax implications. On February 13, 2023, the revised Eight-Hour LTC Outline and Attachment V were launched onto the Department's website and education providers were also notified about these updates.

**7. 12-Hour Ethics and California Insurance Code Educational Objectives Update:**

Holly Kinney reported on the status updates on the 12-Hour Ethics and California Insurance Code prelicensing course for producer license applicants to meet their prelicensing education requirement and the 3-Hour Ethics Training Guidelines for producers to meet their ethics continuing education (CE) requirement.

The Ethics Subcommittee completed their review of the prelicensing course and the CE training guidelines. Both of these documents were reviewed by the Department's Board Legal Liaison, Katey Piciucco.

As Charlene Ferguson reported, Senate Bill [1242](#) made changes to several sections of the California Insurance Code, which includes one-hour of anti-fraud training in both the 12-hour ethics prelicensing and 3-hour CE ethics courses. This one hour of training was created by the Department's Enforcement Branch-Fraud Division, which will take effect on March 1, 2023.

The Subcommittee voted to have the edited and additional fraud curriculum added to the Ethics training. The Department's Board Legal Liaison and the Board approved the new one-hour anti-fraud awareness training.

A **January 12, 2023**, [Notice](#) was distributed to education providers and interested parties announcing the updated 12-hour prelicensing and 3-hour CE course curriculum, which included the Ethics Subcommittee's updates as well as the Enforcement Branch-Fraud Division's one-hour anti-fraud awareness training. The one-hour anti-fraud awareness training is available on the Department's website in YouTube, MP4, and Power Point formats. Additionally, the full narrative of the training is available for education providers upon request to the Department's Curriculum Review Section (CRS).

Following the distribution of this Notice, CRS staff received multiple inquiries regarding the implementation of the one-hour anti-fraud awareness training. Holly reviewed the most frequently asked questions and provided the Department's responses to these questions.

**8. Curriculum Review Update and Schedule:** Holly Kinney provided an update on the Department's Curriculum Review Schedule.

The Independent Insurance Adjuster Examination Objectives and the Public Insurance Adjuster EOs are updated. PSI facilitated a Public Adjuster Insurance Examination Workshop in early January 2023. The Independent Adjuster Insurance Examination Workshop was scheduled the week immediately following the Public Adjuster Workshop; however, due to unanticipated extreme weather events at that time, the Independent Adjuster Insurance Examination Workshop was postponed to the week of March 6, 2023.

Subsequent to this meeting, both the Independent and Public Insurance Adjuster Workshops were completed, and on June 12, 2023, a Notice was sent to the Board and education providers providing a link to the [Prelicensing Educational and Examination Objectives](#) webpage to retrieve copies of these Objectives. The Notice informed education providers to begin teaching the updated curriculum as soon as possible to prepare students for the July 14, 2023, launch of the revised Independent and the Public Insurance Adjuster license examination questions.

As reported at the last Board meeting, the Life and Disability examination requires a workshop to update and align the questions with those objectives. Due to the current work being done by the LTC Subcommittee, the Adjuster Workshops, the limited number of subject matter experts who are familiar with the life and disability examination objectives, and the infrequent scheduling of Life and Disability Insurance Agent license examination, Licensing will schedule this license examination workshop in early 2024

In addition, the Curriculum Review schedule states the Life and the Accident and Health or Sickness EOs and the Life-Limited to the Payment of Funeral and Burial Expenses examination objectives are to be reviewed in 2023. Licensing will be asking the Board to review the EOs and objectives following the October 2023 Board meeting to see if the appointment of a subcommittee is required.

9. **Education Work Status Report:** Ammy Dang, Education Analyst, reviewed the Education Unit statistics from January 1, 2022 through December 31, 2022. Ammy also informed the Board that all hard copy and Sircon applications received within the last 10 days were assigned to an education analyst.
10. **Final Remarks and Adjournment:** Chairman Granger reminded everyone the next Board meeting is scheduled for Thursday, July 20, 2023. CRS staff will provide the Board members and guests with the next Board meeting arrangements approximately 30 days before the July meeting.

Please note, the next Board meeting will begin at 12:30 p.m. Board member Peter Schifrin made a motion, and Board member Steve Hinds seconded the motion to adjourn the meeting. The February 16, 2023, Board meeting adjourned at 1:55 p.m.

**2023 License Examination Percentage Scores  
from January 1, 2023 to June 30, 2023**

<b>Life Agent</b>	<b>50% to 59% Examination Score</b>	<b>60% to 69% Examination Score</b>	<b>70% to 79% Examination Score</b>	<b>80% to 89% Examination Score</b>	<b>90% to 100% Examination Score</b>
Life, Accident and Health or Sickness	557	3,028	2,713	1,352	117
Life	230	2,481	2,046	1,685	396
Accident and Health or Sickness	68	349	306	336	95
Life- Limited to the Payment of Funeral and Burial Expenses	5	71	46	19	2
Life and Disability Analyst	2	0	0	1	0
<b>Property and Casualty Broker-Agent</b>	<b>50% to 59% Examination Score</b>	<b>60% to 69% Examination Score</b>	<b>70% to 79% Examination Score</b>	<b>80% to 89% Examination Score</b>	<b>90% to 100% Examination Score</b>
Property and Casualty	333	1,263	554	166	12
Property	5	9	12	0	0
Casualty	7	10	6	2	1
Personal Lines	99	318	134	47	4
Limited Auto	12	60	67	24	1
Commercial	37	43	21	8	0
<b>Insurance Adjuster</b>	<b>50% to 59% Examination Score</b>	<b>60% to 69% Examination Score</b>	<b>70% to 79% Examination Score</b>	<b>80% to 89% Examination Score</b>	<b>90% to 100% Examination Score</b>
Insurance Adjuster	24	39	226	25	0
Public Insurance Adjuster	15	34	22	7	0
<b>Bail Agent</b>	<b>50% to 59% Examination Score</b>	<b>60% to 69% Examination Score</b>	<b>70% to 79% Examination Score</b>	<b>80% to 89% Examination Score</b>	<b>90% to 100% Examination Score</b>
Bail Agent	8	21	89	36	5
<b>Spanish Examinations</b>	<b>50% to 59% Examination Score</b>	<b>60% to 69% Examination Score</b>	<b>70% to 79% Examination Score</b>	<b>80% to 89% Examination Score</b>	<b>90% to 100% Examination Score</b>
Life, Accident and Health or Sickness - Spanish	7	48	19	0	0
Life - Spanish	25	223	82	27	2
Accident and Health or Sickness - Spanish	3	14	8	2	0
Life- Limited to the Payment of Funeral and Burial Expenses - Spanish	1	10	3	0	0

January 1, 2023 through June 30, 2023  
 First-Time and Repeat Pass Rates  
 Examination Report

<b>Accident and Health Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	147	132	90%	15	9	60%
February 2023	138	106	77%	26	14	54%
March 2023	173	133	77%	40	19	48%
April 2023	242	198	82%	43	23	53%
May 2023	267	209	78%	36	22	61%
June 2023	291	214	74%	41	20	49%
<b>January - June 2023</b>	<b>1,258</b>	<b>992</b>	<b>79%</b>	<b>201</b>	<b>107</b>	<b>53%</b>

<b>Accident and Health Examination - Spanish</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	8	5	63%	0	0	0%
February 2023	3	0	0%	1	0	0%
March 2023	5	3	60%	0	0	0%
April 2023	7	3	43%	3	0	0%
May 2023	2	2	100%	6	3	50%
June 2022	13	8	62%	1	1	100%
<b>January - June 2023</b>	<b>38</b>	<b>21</b>	<b>55%</b>	<b>11</b>	<b>4</b>	<b>36%</b>

<b>Bail Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	28	14	50%	21	7	33%
February 2023	20	11	55%	24	7	29%
March 2023	24	8	33%	18	7	39%
April 2023	31	17	55%	21	12	57%
May 2023	26	15	40%	43	20	47%
June 2023	24	10	42%	29	13	45%
<b>January - June 2023</b>	<b>153</b>	<b>75</b>	<b>49%</b>	<b>156</b>	<b>66</b>	<b>42%</b>

<b>Casualty Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	2	1	50%	1	1	100%
February 2023	3	2	67%	1	0	0%
March 2023	9	4	44%	1	0	0%
April 2023	4	1	25%	3	1	33%
May 2023	4	3	75%	0	0	0%
June 2023	10	2	20%	5	4	80%
<b>January - June 2023</b>	<b>32</b>	<b>13</b>	<b>41%</b>	<b>11</b>	<b>6</b>	<b>55%</b>

<b>Commercial Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	12	5	42%	19	8	42%
February 2023	16	6	38%	11	4	36%
March 2023	13	5	38%	14	8	57%
April 2023	14	6	43%	14	9	64%
May 2023	15	8	53%	5	3	60%
June 2023	13	8	62%	4	2	50%
<b>January - June 2023</b>	<b>83</b>	<b>38</b>	<b>46%</b>	<b>67</b>	<b>34</b>	<b>51%</b>

<b>Insurance Adjuster Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	47	22	47%	38	8	21%
February 2023	57	25	44%	41	13	32%
March 2023	83	28	34%	50	13	26%
April 2023	59	24	41%	63	15	24%
May 2023	68	27	40%	73	30	41%
June 2023	50	13	26%	68	28	41%
<b>January - June 2023</b>	<b>364</b>	<b>139</b>	<b>38%</b>	<b>333</b>	<b>107</b>	<b>32%</b>

<b>Life and Disability Analyst Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	2	0	0%	1	0	0%
February 2023	1	0	0%	2	0	0%
March 2023	0	0	0%	0	0	0%
April 2023	1	0	0%	0	0	0%
May 2023	2	1	50%	0	0	0%
June 2023	0	0	0%	0	0	0%
<b>January - June 2023</b>	<b>6</b>	<b>1</b>	<b>17%</b>	<b>3</b>	<b>0</b>	<b>0%</b>

<b>Burial Expenses Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	20	12	60%	14	7	50%
February 2023	32	20	63%	20	6	30%
March 2023	22	13	59%	11	6	55%
April 2023	34	23	68%	13	3	23%
May 2023	29	15	52%	19	3	16%
June 2023	31	27	87%	14	5	36%
<b>January - June 2023</b>	<b>168</b>	<b>110</b>	<b>65%</b>	<b>91</b>	<b>30</b>	<b>33%</b>

<b>Burial Expenses Examination - Spanish</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	4	1	25%	3	1	33%
February 2023	5	3	60%	8	1	13%
March 2023	8	3	38%	7	0	0%
April 2023	6	2	33%	3	1	33%
May 2023	4	1	25%	3	1	33%
June 2023	3	1	33%	4	0	0%
<b>January - June 2023</b>	<b>30</b>	<b>11</b>	<b>37%</b>	<b>28</b>	<b>4</b>	<b>14%</b>

<b>Life/Accident/Health and Sickness Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	1,357	910	67%	555	245	44%
February 2023	1,381	902	65%	608	294	48%
March 2023	1,612	1,030	64%	671	303	45%
April 2023	1,374	889	65%	546	279	51%
May 2023	1,385	900	65%	558	258	46%
June 2023	1,524	1,032	68%	556	263	47%
<b>January - June 2023</b>	<b>8,633</b>	<b>5,663</b>	<b>66%</b>	<b>3,494</b>	<b>1,642</b>	<b>47%</b>

Life/Accident/Health and Sickness Examination - Spanish						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
January 2023	14	7	50%	15	4	27%
February 2023	10	4	40%	14	2	14%
March 2023	21	7	33%	9	6	67%
April 2023	14	7	50%	7	2	29%
May 2023	25	10	40%	14	3	21%
June 2023	31	9	29%	12	8	67%
<b>January - June 2023</b>	<b>115</b>	<b>44</b>	<b>38%</b>	<b>71</b>	<b>25</b>	<b>35%</b>

Life Examination						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
January 2023	1,198	807	67%	468	182	39%
February 2023	1,325	903	68%	416	177	43%
March 2023	1,459	957	66%	609	262	43%
April 2023	1,400	906	65%	578	248	43%
May 2023	1,435	930	65%	630	263	42%
June 2023	1,304	825	63%	567	231	41%
<b>January - June 2023</b>	<b>8,121</b>	<b>5,328</b>	<b>66%</b>	<b>3,268</b>	<b>1,363</b>	<b>42%</b>

Life Examination - Spanish						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
January 2023	64	29	45%	36	10	28%
February 2023	72	36	50%	36	11	31%
March 2023	96	48	50%	70	16	23%
April 2023	103	45	44%	59	16	27%
May 2023	104	43	41%	72	17	24%
June 2023	124	48	39%	90	27	30%
<b>January - June 2023</b>	<b>563</b>	<b>249</b>	<b>44%</b>	<b>363</b>	<b>97</b>	<b>27%</b>



<b>Limited Lines Automobile Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	23	21	91%	7	2	29%
February 2023	34	25	74%	7	3	43%
March 2023	36	20	56%	19	11	58%
April 2023	22	17	77%	14	8	57%
May 2023	24	17	71%	3	2	67%
June 2023	31	20	65%	23	6	26%
<b>January - June 2023</b>	<b>170</b>	<b>120</b>	<b>71%</b>	<b>73</b>	<b>32</b>	<b>44%</b>

<b>Personal Lines Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	105	51	49%	133	32	24%
February 2023	122	57	47%	114	35	31%
March 2023	154	68	44%	170	40	24%
April 2023	117	38	32%	149	31	21%
May 2023	116	43	37%	157	36	23%
June 2023	125	46	37%	153	42	27%
<b>January - June 2023</b>	<b>739</b>	<b>303</b>	<b>41%</b>	<b>876</b>	<b>216</b>	<b>25%</b>

<b>Property Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	3	2	67%	4	2	50%
February 2023	5	3	60%	0	0	0%
March 2023	6	2	33%	2	2	100%
April 2023	7	3	43%	4	2	50%
May 2023	6	4	67%	4	1	25%
June 2023	0	0	0%	0	0	0%
<b>January - June 2023</b>	<b>27</b>	<b>14</b>	<b>52%</b>	<b>14</b>	<b>7</b>	<b>50%</b>

<b>Property and Casualty Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	407	229	56%	367	123	34%
February 2023	386	220	57%	345	134	39%
March 2023	447	223	50%	356	123	35%
April 2023	358	202	56%	358	132	37%
May 2023	383	188	49%	317	127	40%
June 2023	382	216	57%	303	87	29%
<b>January - June 2023</b>	<b>2,363</b>	<b>1,278</b>	<b>54%</b>	<b>2,046</b>	<b>726</b>	<b>35%</b>

<b>Public Insurance Adjuster Examination</b>						
<b>Month</b>	<b>Number of 1st Time Examinations</b>	<b>Number of 1st Time Passed</b>	<b>1st Time Pass %</b>	<b>Number of Repeat Examinations</b>	<b>Number of Repeat Passed</b>	<b>Repeat Pass %</b>
January 2023	5	1	20%	4	0	0%
February 2023	5	1	20%	14	3	21%
March 2023	7	2	29%	15	6	40%
April 2023	6	1	17%	8	3	38%
May 2023	8	4	50%	8	2	25%
June 2023	4	1	25%	15	6	40%
<b>January - June 2023</b>	<b>35</b>	<b>10</b>	<b>29%</b>	<b>64</b>	<b>20</b>	<b>31%</b>

<b>Prelicensing Educational Objectives</b>	<b>Curriculum Board Subcommittee Previous Revision Dates</b>	<b>Last Revision Date</b>	<b>Three-Year Projected Review Date</b>	<b>Current Status</b>
<b>Life, Accident and Health or Sickness Educational Objectives</b>				
<b>Life</b> Authority: California Insurance Code (Cal. Ins. Code) section 1749(d) and California Code of Regulations (Cal. Code of Regs.) section 2187	10/21/2009 03/17/2010 02/03/2015 09/10/2019 02/20/2020	2/20/2020	2/2023	Scheduled for review in Fall 2023.
<b>Accident and Health or Sickness</b> Authority: Cal. Ins. Code Section 1749(f) and Cal. Code of Regs. Section 2187.1	10/31/2008 02/03/2015 07/08/2019	7/8/2019	2/2023	Scheduled for review in Fall 2023.
<b>Property and Casualty Educational Objectives</b>				
<b>Property</b> Authority: Cal. Ins. Code section 1749(a) and Cal. Code of Regs. section 2187.31	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 08/06/2015 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
<b>Casualty</b> Authority: Cal. Ins. Code section 1749(b) and Cal. Code of Regs. section 2187.3	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
<b>Personal Lines</b> Authority: Cal. Ins. Code section 1749(c) and Cal. Code of Regs. section 2187.4	10/31/2008 12/01/2010 05/24/2011 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
<b>Commercial Insurance Examination</b> Authority: Cal. Ins. Code section 1749(j) and Cal. Code of Regs. section 2187.5	10/31/2008 (Commercial and Health) 11/27/2010 (Commercial Only) 03/07/2011 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
<b>Limited Lines Automobile Agent</b> Authority: Cal. Ins. Code section 1749(j) and Cal. Code of Regs. section 2187.5	10/31/2008 12/01/2010 01/06/2012 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.

<b>Prelicensing Educational Objectives</b>	<b>Curriculum Board Subcommittee Review and Approval Dates</b>	<b>Last Revision Date</b>	<b>Three-Year Projected Review Date</b>	<b>Current Status</b>
<b>Ethics and California Insurance Code</b>				
<b>12-Hour Ethics and California Insurance Code</b> Authority: Cal. Ins. Code sections 1749, 1749.3, 1749.31, and 1749.32 Cal. Code of Regs. section 2187.7	03/14/2014 06/26/2017 10/30/2022	10/30/2022	10/2025	A Notice was distributed on January 12, 2023, to education providers and interested parties regarding the changes. CDI's Enforcement Branch-Fraud Division developed the one-hour anti-fraud ethics training requirement.
<b>Bail Agent Educational Objectives</b>				
<b>Bail Agent Educational Objectives</b> Authority: Cal. Ins. Code section 1810.7(a) and Cal. Code of Regs. section 2105.2	03/2013 02/01/2017 04/2020 03/2023	03/2023	03/2026	A Notice was distributed on April 10, 2023 to educational providers and interested parties on the revised bail educational objectives. Scheduled for review in 2026.
<b>Public Insurance Adjuster Educational Objectives</b>				
<b>Public Insurance Adjuster</b> Authority: Cal. Ins. Code section 15013(a)	11/15/2016 04/2023	04/2023	04/2026	A Notice was distributed on June 12, 2023 to educational providers and interested parties on the revised Public Insurance Adjuster Educational Objectives. Updated license examination questions based on the revised objectives were launched on July 14, 2023. Scheduled for review in 2026.
<b>Prelicensing Examination Objectives</b>	<b>Curriculum Board Subcommittee Review and Approval Dates</b>	<b>Last Revision Date</b>	<b>Three-Year Projected Review Date</b>	<b>Current Status</b>
<b>Independent Insurance Adjuster Examination Objectives</b>				
<b>Independent Insurance Adjuster</b> Authority: Cal. Ins. Code section 14026	07/26/2013 04/2023	04/2023	04/2026	A Notice was distributed on June 12, 2023, to educational providers and interested parties on the revised Independent Insurance Adjuster Examination Objectives. Updated license examination questions based on the revised objectives were launched on July 14, 2023. Scheduled for review in 2026.
<b>Life and Disability Insurance Analyst Examination Objectives</b>				
<b>Life and Disability Insurance Analyst</b> Authority: Cal. Ins. Code section 1840	10/2016	10/2016	10/2025	An examination workshop is expected to be scheduled early 2024.
<b>Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives</b>				
<b>Life-Limited to the Payment of Funeral and Burial Expenses</b> Authority: Cal. Ins. Code section 1749.01	02/16/2012 07/18/2018	07/18/2018	2/2023	Scheduled for review in Fall 2023.

Course Guidelines and Outlines	Curriculum Board Subcommittee Review and Approval Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
<b>Eight-Hour Annuity Training Outline</b>				
<b>Eight-Hour Annuity Training Outline Attachments I through III</b> Authority: Cal. Ins. Code section 1749.8	2004 02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
<b>Four-Hour Annuity Training Outline</b>				
<b>Annuitant Suitability Transactions</b>	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
<b>How Fixed, Variable, and Index Annuity Contract Provisions Affect Consumers</b>	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
<b>Primary Uses of Annuities, Types of Annuities and the Senior Market</b>	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
<b>Taxation and Suitability of Annuities for California Insurance Agents' Training Courses</b>	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
<b>Annuity and Life Insurance Outlines (Senate Bill 263 [Dodd, 2023-24 Legislative Session])</b>				
<b>Four-Hour No Term Life Agent Course</b> Authority: Cal. Ins. Code section 1749.81 (pending)	TBD	TBD	TBD	Requesting subcommittee appointed at the July 20, 2023 Curriculum Board meeting.
<b>Two-Hour No Variable Life Agent Course</b> Authority: Cal. Ins. Code section 1749.81 (pending)	TBD	TBD	TBD	Requesting subcommittee appointed at the July 20, 2023 Curriculum Board meeting.
<b>Ethics Continuing Education</b>				
<b>Three-Hour Ethics Training Course Development and Review Guidelines</b> Authority: Cal. Ins. Code section 1749.33	09/26/2011 03/14/2014 10/30/2022	10/30/2022	10/2025	A Notice was distributed January 12, 2023, to all education providers and interested parties regarding the changes. CDI's Enforcement Branch-Fraud Division developed the one-hour anti-fraud ethics training requirement.
<b>Long-Term Care</b>				
<b>Mandatory Eight Hour Long-Term Care</b> Authority: Cal. Ins. Code section 10234.93(a)(4)(A)	7/16/2013 06/2022 01/2023	01/2023	01/2026	Scheduled for review in 2026.
<b>Four-Hour Long-Term Care Courses</b> Authority: Cal. Ins. Code section 10234.93(a)(4)(A)	TBD	In Progress	TBD	The subcommittee is currently in progress.

<b>Course Guidelines and Outlines (Continued)</b>	<b>Curriculum Board Subcommittee Review and Approval Dates</b>	<b>Last Revision Date</b>	<b>Three-Year Projected Review Date</b>	<b>Current Status</b>
<b>Life Settlement Broker</b>				
<b>15-Hour Life Settlement Broker Outline</b> Authority: Cal. Ins. Code section 10113.2(b)(1)(A)	11/24/2016 11/28/2018 10/14/2021	10/14/2021	10/2024	Scheduled for review in 2024.
<b>Twenty-Four Hour Coverage</b>				
<b>Twenty-Four Hour Coverage Course Guidelines and General Concepts</b> Authority: Cal. Ins. Code section 1749.02 and Cal. Ins. Code section 1749.33 (d)	11/05/2009 11/2012	2/1/2021	2/1/2024	Scheduled for review in 2024.
<b>Course Guideline and Outline Based on Specific Sections in the California Insurance Code and California Code of Regulations</b>	<b>Curriculum Board Subcommittee Review and Approval Dates</b>	<b>Last Revision Date</b>	<b>Three-Year Projected Review Date</b>	<b>Current Status</b>
<b>Business Management Practices</b>				
<b>Business Management Practices Course Development Guidelines</b> Authority: Cal. Ins. Code section 1749.1(c)	1/25/2012 11/28/2018	11/28/2018	11/2024	Scheduled for review in 2024.
<b>Commercial Earthquake</b>				
<b>Commercial Earthquake Risk Management</b> Authority: Cal. Ins. Code section 1749.1(a)	12/1/2016 11/28/2018	11/28/2018	11/2024	Scheduled for review in 2024.