

California Department of Insurance

## 2023 Curriculum Board Meeting Dates

Thursday, February 16<sup>th</sup>

Thursday, July 20<sup>th</sup>

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

12:30 p.m.

Location: To be Determined



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **Curriculum Board Meeting**

Thursday, October 20, 2022  
12:30 p.m. to 2:00 p.m.

Via Microsoft Teams

[Click here to join the meeting](#)

Or call in

[916-245-2537](tel:916-245-2537)

Phone Conference ID: 298 325 748#

RSVP: [Ammy.Dang@insurance.ca.gov](mailto:Ammy.Dang@insurance.ca.gov)

### **Instructions to connect to the meeting:**

Registering for this meeting via Microsoft Teams is voluntary, and all persons may attend the meeting regardless of whether a participant registers in advance of the meeting. However, due to an anticipated high volume of participants, it is requested that you join the Microsoft Teams meeting no less than 5 minutes prior to 1:00 p.m. (PDT) via the link provided.

If you are unable to join the Microsoft Teams meeting online or do not wish to voluntarily provide registration information, you may dial-in as a teleconference-only participant using the access code provided; however, you will be unable to see any of the projected materials that are part of the presentation. Requests for meeting presentation materials can be sent to: [Ammy.Dang@insurance.ca.gov](mailto:Ammy.Dang@insurance.ca.gov).

**NOTICE:** Pursuant to Governor Gavin Newsom's Executive Order N-1-22, in response to the COVID-19 pandemic, the meeting is being held entirely via teleconference. No physical public location is being made available for public participation. Members of the public may observe or participate using the link above. Due to potential technical difficulties, please submit written comments via email by October 14, 2022 to: [Ammy.Dang@insurance.ca.gov](mailto:Ammy.Dang@insurance.ca.gov).

The Curriculum Review Section (CRS) 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 the CRS to 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 (voting) may be taken on any agenda item.

The CRS conducts public meetings to ensure adequate opportunity for public participation. Time limitation on public comments are discretionary and must relate to agenda items. Materials reviewed during meetings are available for public review and comment on the Curriculum Board webpage at <http://www.insurance.ca.gov/0200-industry/Curriculum-Board.cfm#cbmam>. 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 to the CRS at (916) 492-3064, or via email: [Ammy.Dang@insurance.ca.gov](mailto:Ammy.Dang@insurance.ca.gov) no later than five (5) business days prior to the day of the meeting.

### **Curriculum Board Meeting Open Session Agenda Items**

1. Opening Remarks and Introductions – Chairperson Neil Granger
2. Approval of July Meeting Minutes – Chairperson Neil Granger
3. Licensing Update – Charlene Ferguson (CDI)
4. PSI Examination Review – Alon Schwartz (PSI)
5. Examination Statistics Update – Jenny Mariona (CDI)
6. Long-Term Care Subcommittee Report – Dillon Gingras (CDI)
7. 12-Hour Ethics and California Insurance Code Educational Objectives Update – Ammy Dang (CDI)
8. Annuity Subcommittee Report – Jenny Mariona (CDI)
9. Curriculum Review Schedule – Holly Kinney (CDI)
10. Education Work Status Report – Maria Alfaro (CDI)
11. Roundtable/Adjourn – Everyone



## RICARDO LARA

CALIFORNIA INSURANCE COMMISSIONER

### Curriculum Board Meeting Minutes

Thursday, July 21, 2022

12:30 to 3:00 p.m.

California Department of Insurance

Zoom Meeting

Passcode: 629564

Or Telephone:

US: +1 214 765 0479 Toll

USA +1 888 278 0296 US Toll-free

Conference code: 722166

The meeting was called to order at 12:35 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  
Peter Schiffrin– Schiffrin, Gagnon &  
Dickey, Inc.  
Rene Swan – United Valley Insurance  
Services (Absent)  
Sandra Watts – United Policy Holders  
(Absent)  
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 February 17, 2022, Board meeting minutes. Board member Steve Hinds made a motion to approve the meeting minutes and Board member Monique Howard seconded the motion. The February 17, 2022, meeting minutes were approved as written.
- 3. Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided a legislative report and a Licensing update.

Legislative Report: The following six legislative bills are of interest to the Board:

AB 2043 (Jones-Sawyer) Bail Bond	SB 927 (Archuleta) Life Insurance
AB 2450 (Valladares) Insurance: Reporting	SB 1040 (Rubio) Restitution Insurance
AB 2604 (Caldron) Long-Term Care	SB 1242 (Committee on Insurance)

AB 2043 (Jones-Sawyer and Co-Author Mayes) Bail Bonds: This is a Department sponsored bill that is currently in the Senate Appropriations Committee. If signed into law, this bill would take effect on July 1, 2023.

AB 2043 adds the “bail fugitive recovery agent” (BFRA) license to the list of bail licenses and prohibits a person from performing the activities of a BFRA, or soliciting or negotiating to perform the activities of a BFRA, unless that individual is properly licensed. This bill provides that any person or entity who hires, contracts, solicits, or appoints another person to act as a BFRA must ensure the individual is licensed as a bail fugitive recovery agent by the California Department of Insurance (Department).

The BFRA applicant would be required to complete a 20 hours of bail prelicensing education and a 40-hour power of arrest course certified by the Commission on Peace Officer Standards and Training (POST) for educational purposes only. Fingerprints are required for the BFRA applicants as stated in California Insurance Code (Cal. Ins. Code) section 1652.

The BFRA applicant would also be required to submit (1) a notice of appointment executed by a bail agent or surety insurer authorizing the applicant to act on behalf of the appointing license holder; (2) a surety bond in the amount of \$1,000; and, (3) a liability insurance \$1,000,000 policy. Note: The liability insurance requirement can be delayed if there is either a lack of availability or affordability or both, of liability insurance for BFRAs. In addition, a BFRA is required to comply with the Bail Fugitive Recovery Persons Act stated in California Penal Code sections 1299 through 1299.12. In addition, the BFRA list is to be added to the Department’s Bail Report for County Clerk Offices Online Services.

Bail agents, permittees, and solicitors who apply for a BFRA license are exempt from filing the surety bond, a bail agent or surety appointment, and the liability insurance policy if the bail agent currently has those items on file with the Department.

AB 2450 (Valladares) Insurance: Reporting: This bill is currently in the Senate Appropriations Committee and would require the Commissioner, on or before July 1, 2023, to convene a working group that is to include representatives from the insurance industry to study the feasibility, potential implications, and advisability of allowing admitted insurers to offer homeowners and commercial property insurance policies that include a deductible for covered losses resulting from wildfires.

The bill would require the Commissioner to identify industries, including, but not limited to, farming, that have struggled to obtain affordable commercial property coverage due to increased wildfire risk and require the working group to study the utility and risks a commercial policy containing a deductible for wildfire losses could have for these industries.

AB 2450 requires the commissioner to provide a report, on or before July 1, 2024, which summarizes the working group’s findings and recommendations. This report is to be posted on CDI’s webpage.

SB 927 (Archuleta) Life Insurance: This bill was held in the Senate Appropriations Committee and is no longer active. However, SB 927 would have authorized a producer to receive compensation or other incentives if the amount was not material to the recommendation of a sales transaction of a life insurance policy, other than a policy solely providing term life with no cash value, or an annuity.

The bill would have required a life insurance agent to make specified disclosures to a prospective policyholder, including if the agent receives monetary or nonmonetary compensation that is contingent on selling a life insurance policy or annuity or if the insurer or agent who makes a statement about the potential tax advantages of a life insurance policy.

SB 927 would have required a life agent who sells life insurance, other than term life with no cash value, to satisfactorily complete four (4) hours of training, related to variable life insurance and approved by the Department, prior to soliciting individual consumers in order to sell nonterm life insurance. The bill would have required a life agent who sells variable life insurance to satisfactorily complete two (2) hours of training prior to each license renewal.

SB 1040 (Rubio) Insurance: Restitution: This bill is in the Assembly Appropriations Committee. SB 1040 would authorize the Commissioner to order a respondent, if requirements are met, to provide restitution for a loss arising from the respondent's conduct.

With a restitution order, and if the facts and equity permit, SB 1040 would also authorize the Commissioner to issue an order of rescission enforceable on any person subject to the Commissioner's jurisdiction. The rescission or restitution order is to be subject to judicial review.

SB 1242 (Committee on Insurance) Insurance: This is the Department's omnibus bill that is currently in the Assembly Appropriations Committee.

- **Bail Bonds** – This bill requires insurers to provide a specific written disclosure to the customer on the bail bond, when it is first executed or delivered to include the Department's contact information for consumer complaints and the address and customer service telephone number of the insurer or of the agent or broker of record
- **HIV Testing** – This bill clarifies that on or after January 1, 2023, a life or disability income insurer may not decline an application or an enrollment request for life or disability income insurance coverage based solely on a positive HIV test.
- **Email License Number** – This bill requires insurance licensees to print their license numbers on emails that involve an activity where a license is required.
- **Credit Insurance** – This bill would be amended to remove "and receive a commission for their efforts" in Cal. Ins. Code section 1758.9. This would require all credit insurance agent employees who sell credit insurance to be endorsed with the credit insurance agency or hold a credit insurance license.
- **Fingerprinting Requirements** – This bill updates the requirements in existing law related insurance license applicants and others requirement to submit fingerprints for background checks by expressly referencing the California Department of Justice and more clearly listing each type of license application that require a background check.
- **Long Term Care** – This bill authorizes alternative procedures related to the issuance of benefit statements for an accelerated death benefit for long-term care.
- **Fraud Insurance Training** – This bill requires one hour of study on fraud insurance to be included in the 12-hour prelicensing ethics course for new license applicants and the 3-hour ethics training course, which is a part of the 24-hour continuing

education requirements for license renewal. This requirement would take effect on March 1, 2023.

- Suspected Fraud Applications – This bill requires the following:
  - prior to placing an insurance application with an insurance company, any agent or broker who reasonably suspects or knows that a suspected fraudulent insurance application is being made, to submit details about that application to CDI's fraud division within 60 days after concluding the application is fraudulent
  - after placing an insurance application with an insurance company, any agent or broker who reasonably suspects that fraud has been perpetrated, to report that information directly to the insurance company's special investigative unit.
  - relieves agents and brokers, who furnish information about suspected or known fraudulent applications, or who assist in investigations of suspected insurance fraud that are conducted by governmental agencies, from civil liability when acting in good faith.
  - requires insurance companies, after determining that an act of insurance fraud may have or might be occurring following the completion of a Special Investigative Unit investigation, is to notify the Department's Fraud Division within 60 days after making their fraud determination on a Department form.

#### Licensing Updates:

Notice – Conversion of California Producer License Types and License Qualifications: The Department converted specific producer license qualifications and producer license types to provide uniformity with standards in the National Association of Insurance Commissioners (NAIC) Producer Licensing Model Act (PLMA). This conversion was included in the Department's omnibus bill, SB 1255 (Committee on Insurance, Chapter 184, Statutes of 2019). Specifically, several sections of the Insurance Code were amended to relabel "life-only to life;" "accident and health to accident and health or sickness;" "variable contracts to variable life and variable annuity;" and "rental car to car rental."

In addition, to conform to the NAIC PLMA's six major lines of authority, the Department also re-labeled "property," "casualty," "personal lines," "travel," and "credit insurance" license qualifications, which did not require updates to the California Insurance Code. Education providers did not receive this notice due to the minimal impact of the relabeling of the license qualification have on pending and approved course material.

Property and Casualty EO Updates: Charlene reported after the launch of the revised educational objectives and the new license examination questions, the first-time pass rate for property and casualty license examinations improved from 45 percent to 55 percent. The Department encourages education providers and instructors to have their students study the revised Property and Casualty Educational Objectives (EOs). The EOs provide a detailed outline of what is included in the property and/or casualty license examinations.

Rex Sandoval, bail agent and bail course instructor, provided several comments on the AB 2043 bail legislation, noted above. Charlene Ferguson responded to the question asked by referring to the latest amendments to this bill. She also noted the Department appreciates Mr. Sandoval's comments, and asked that he send his comments to the Department to receive a response to his concerns.

4. **PSI Examination Review:** Alon Schwartz, Senior Vice President of Licensure for PSI Services LLC (PSI), was unable to attend the meeting, but he provided an update, which Charlene reported to the Board.

California administered 18,976, or 63 percent, of the qualifying license examinations at test center locations and 11,361, or 37 percent, of the examinations are administered through PSI's online remote proctored license examinations. Charlene also provided PSI's telephone numbers and email address, which are dedicated for the Department's license examinees:

- Telephone number: 833-518-7456
- Remote proctor technical support telephone number: 844-267-1017
- Email address: [cdisupport@psionline.com](mailto:cdisupport@psionline.com)

5. **Examination Statistics Update:** Jennifer Mariona, Curriculum Compliance Analyst, provided the examination statistics report and the license examination percentage scores report. The percentage scores report provides who scored 50 percent or higher on their license examination for the time period of January 1, 2022, through June 30, 2022.

Administrative Bars: Jennifer also reported there were four Administrative Bar (Admin Bar) incidents from January 1, 2022, through June 30, 2022 reported to the Department's Legal Enforcement Bureau, which resulted in the issuance of four Adm Bar Legal Orders. The Curriculum Review Bureau will continue to provide updates on the number of Admin Bar incidents at each Board meeting.

6. **Long-Term Care Outline Subcommittee Report:** Dillon Gingras, Education Analyst, provided a status update on the Eight-Hour Long-Term Care (LTC) Outline review. Dillon reported the LTC subcommittee completed their review and revisions of the Eight Hour LTC Outline and Attachments on June 8, 2022. These documents were sent to CDI's Legal Enforcement Bureau and were approved.

Subsequent to this meeting, on August 24, 2022, a Notice was sent to the Board and education providers announcing the new, updated Eight-Hour Long-Term Care Outline and Attachments are available on the Department's Resident–Provider Continuing Education Courses webpage. The Notice announced the timeline for education providers to update their eight-hour long-term care courses.

The new Four-Hour LTC Subcommittee will begin their development of four-hour, topic-specific long-term care course outlines. These courses will provide agents with an in-depth curriculum on the specific long-term care topics in each four-hour course. The Four-Hour LTC Subcommittee members are Board members Jesse Dogillo, Neil Granger, Anne Lintz, and Mimie Yoon-Lee, as well as guests Bonnie Burns, Donal Griffith, and Tom Orr, and special guests Traci Howard-Richards and Raul Moreno from the California Department of Health Care Services, California Partnership for Long-Term Care.

After a short discussion on the LTC curriculum stated in the Life EOs (page 23, III, 1, g), Chairman Granger commented that at some point, Life agents will need to take LTC training because of the policies and accelerated death benefits. He stated the trigger on a lot of life policies is terminal illness. If it was determined that someone had a terminal illness, they were eligible to receive a portion of the death benefits.



Board member Steve Heinz commented if someone is receiving LTC, the health care portion is underwritten for LTC. If a life insurance policy is being underwritten, then underwriting the life portion allows the writers to pay out a portion for accelerated benefits without them understanding changing health.

Board member Anne Lintz commented some people may receive the money more quickly due to a viatical settlement, not because of the LTC policy itself. She indicated that sometimes it is written as part of the policy to disperse the money rather than because of the LTC need. She noted this topic is important and should be discussed during future Four-Hour LTC Subcommittee meetings. Anne also commented that Washington state now mandates the purchase of LTC health insurance.

- 7. 12-Hour Ethics and California Insurance Code Educational Objective Update:** Ammy Dang, Education Analyst, reported the Ethics and California Insurance Code (Ethics) subcommittee completed their review of the 12-Hour Ethics and California Insurance Code prelicensing course and the 3-Hour Ethics Training Guidelines in February 2021. The ethics prelicensing course and guidelines were reviewed and have been approved by the Department's Curriculum Board's Legal Liaison, Katey Piciucco.

The Curriculum Review Section updated the educational and examination objectives to include the revisions made to the 12-Hour Ethics and California Insurance Code prelicensing course. The examinations for these license qualifications are also being reviewed to include new questions based on the revisions to the 12-Hour Ethics and California Insurance Code prelicensing course updates.

However, to meet the new ethics one-hour anti-fraud training requirement in SB 1242, which has an effective date of March 1, 2023, if the Governor signs this bill, soon thereafter the Department will ask the Board's Ethics Subcommittee to participate in a meeting to review the Department's Enforcement Branch's anti-fraud training and the insurance fraud curriculum that is a part of in the ethics training.

After the proposed edits are approved by the Subcommittee, the Department's Curriculum Board's Legal Liaison, and the Board, a Notice will be distributed to announce the updated 12-Hour prelicensing and 3-hour continuing education course curriculum is available on the Department's Resident – Provider Continuing Education Courses webpage. The Notice will announce the timeline for education providers to update their ethics courses

- 8. Annuity Training Course Subcommittee Report:** Jennifer Mariona, Curriculum Compliance Analyst, provided status updates on the Eight-Hour and Four-Hour Annuity Training Course Outlines review. The Annuity Subcommittee completed its review and revisions to the Eight-Hour Annuity Outline, Four-Hour Annuity Outline, and Attachments on December 7, 2021. The updated Eight-Hour Annuity Outline and Four-Hour Annuity Outlines and Attachments were sent to CDIs Legal Branch for review.

Due to the introduction of SB 927 (Archuleta) Life Insurance, which included "annuity contract" language, the notice for this curriculum was on hold; however, as Charlene reported, SB 927 was held in Senate Appropriations. The updated annuity training can be reviewed for approval by Legal and the Board.

Once approved, a Notice will be distributed to the Board and education providers announcing the new, updated Eight-Hour Annuity Outline, Four-Hour Annuity Outline, and Attachments are available on the Department's Resident – Provider Continuing Education Courses webpage. The Notice is expected to be distributed in late summer 2022 and will announce the timeline for education providers to update their annuity training courses.

- 9. Curriculum Review Update and Schedule:** Holly Kinney, Chief of the Curriculum and Officer Review Bureau, provided an update on CDI's Curriculum Review Schedule and noted the Life and the Accident and Health or Sickness EOs were changed and will be reviewed in 2023.

Holly explained the Board was asked to review the Life and Disability Insurance Analyst and the Life-Limited to the Payment of Funeral and Burial Expenses (Life-Limited) examination objectives to determine if there are minimal or substantial updates to either of these objectives.

The Board members agreed the Life and Disability Insurance Analyst Examination objectives require no updates; however, a member noted the examination questions for this license examination should be reviewed to ensure they align with the objectives. A Life and Disability License Examination workshop will be scheduled in the summer 2023. This will give the Department time to secure subject matter experts to participate in this examination workshop.

In addition, the Board determined the Life-Limited examination objectives do not need to be updated. In the future, the Life-Limited examination objectives will be incorporated into the Life and Accident and Health or Sickness EOs the review timeline.

Holly noted the Independent Insurance Adjuster examination objectives and the Public Insurance Adjuster EOs are now updated. The next step is to ensure the adjuster objectives are aligned with the adjuster license examination questions. The Curriculum Review Section is working with PSI to facilitate an adjuster license examination workshop. Due to other priorities, the independent and public insurance adjuster license examination review workshop will be scheduled in early 2023.

Charlene brought up the need for an independent and public insurance adjuster workshop with an emphasis on the importance for the EOs to line up with the examination questions in order to help individuals who are preparing to take the examination. Chairman Granger pointed out that he has participated in two of the workshops and recommends people take part in a workshop to learn the process and review all of the examination questions. Charlene thanked those who participated in the workshops and stated the passing score percentages increased once the questions were reviewed.

- 10. Education Work Status Report:** Maria Alfaro, Education Analyst, reviewed the Education Unit statistics from January 1, 2022, through June 30, 2022. Maria also informed the Board that all hard copy and Sicon applications received within the last 10 days were assigned to an education analyst.

A question was asked regarding life insurance companies acting as education providers in order to receive continuing education credit for training. Charlene responded that an insurance company would have to apply to be an education provider, then submit a course for approval, which is the process for all education providers.

- 11. Roundtable/Adjourn:** Board member Anne Lintz stated the California Fair Access to Insurance Requirements Plan (FAIR Plan) seems to be the predominant plan being written and questioned whether it is time to determine if FAIR Plan curriculum is something that should be required in prelicensing and continuing education to hold a property and casualty license. Property and casualty agents and consumers should have a complete understanding of their FAIR Plan policy and its new coverages to update their policies. Board member Peter Schifrin commented that the California FAIR Plan is complicated and if you make a mistake it could be detrimental to the purchaser.

Charlene stated the property and personal lines prelicensing EOs have a section on the FAIR Plan; however, there are no FAIR Plan continuing education requirements for property and casualty agents. Charlene asked Anne to draft a proposal and send it to Charlene for further review.

Board member Samona Caldwell inquired about the Department's Action Notice of Solicitor, LIC 417-31, and if there is an electronic submission service they may use rather than submitting a hard copy and paper check. Charlene explained the process of the solicitor appointment and noted this process is being reviewed by the Department to be an online service.

- 12. Final Remarks and Adjournment:** Chairman Granger thanked everyone for attending the meeting and reminded everyone the next Board meeting is scheduled for Thursday, October 20, 2022, at 12:30 p.m. The location is to be determined. The July 21, 2022, Board meeting adjourned at 1:46 p.m.

**2022 License Examination Percentage Scores  
from January 1, 2022 to September 30, 2022**

<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	760	4,186	3,426	1,657	135
Life	311	3,393	2,636	1,966	451
Accident and Health or Sickness	81	340	347	404	96
Life- Limited to the Payment of Funeral and Burial Expenses	14	67	49	25	2
Life and Disability Analyst	1	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	666	2,132	912	301	8
Property	6	22	4	1	1
Casualty	25	21	14	3	0
Personal Lines	182	695	229	82	6
Limited Auto	3	84	72	30	2
Commercial	81	65	35	15	3
<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	32	81	228	42	0
Public Insurance Adjuster	12	44	36	5	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	2	47	95	35	4
<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	4	45	7	0	0
Life - Spanish	21	296	95	24	3
Accident and Health or Sickness - Spanish	6	16	8	4	0
Life- Limited to the Payment of Funeral and Burial Expenses - Spanish	10	13	2	0	0

**January 1, 2022 through June 30, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<b>Accident and Health or 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 2022	76	65	86%	21	13	62%
February 2022	93	79	85%	12	7	58%
March 2022	125	100	80%	18	13	72%
April 2022	124	108	87%	19	10	53%
May 2022	129	108	84%	15	9	60%
June 2022	165	138	84%	17	13	76%
<b>January - June 2022</b>	<b>712</b>	<b>598</b>	<b>84%</b>	<b>102</b>	<b>65</b>	<b>64%</b>

<b>Accident and Health or Sickness 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 2022	1	1	100%	0	0	0%
February 2022	2	1	50%	1	0	0%
March 2022	2	2	100%	1	1	100%
April 2022	4	1	25%	0	0	0%
May 2022	4	3	75%	1	1	100%
June 2022	4	1	25%	0	0	0%
<b>January - June 2022</b>	<b>17</b>	<b>9</b>	<b>53%</b>	<b>3</b>	<b>2</b>	<b>67%</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 2022	18	9	50%	12	7	58%
February 2022	15	9	60%	11	4	36%
March 2022	28	16	57%	19	6	32%
April 2022	25	8	32%	27	10	37%
May 2022	24	14	40%	28	8	29%
June 2022	28	14	50%	17	5	29%
<b>January - June 2022</b>	<b>138</b>	<b>70</b>	<b>51%</b>	<b>114</b>	<b>40</b>	<b>35%</b>

**January 1, 2022 through June 30, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<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 2022	11	2	18%	4	1	25%
February 2022	15	6	40%	6	2	33%
March 2022	12	1	8%	9	2	22%
April 2022	11	4	36%	3	2	67%
May 2022	6	3	50%	2	1	50%
June 2022	6	2	33%	5	2	40%
<b>January - June 2022</b>	<b>61</b>	<b>18</b>	<b>30%</b>	<b>29</b>	<b>10</b>	<b>34%</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 2022	17	8	47%	10	3	30%
February 2022	20	11	55%	8	2	25%
March 2022	22	8	36%	20	7	35%
April 2022	22	9	41%	13	4	31%
May 2022	24	15	63%	17	5	29%
June 2022	16	8	50%	8	5	63%
<b>January - June 2022</b>	<b>121</b>	<b>59</b>	<b>49%</b>	<b>76</b>	<b>26</b>	<b>34%</b>

<b>Independent 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 2022	44	23	52%	34	12	35%
February 2022	60	30	50%	36	14	39%
March 2022	66	30	45%	53	17	32%
April 2022	49	21	43%	46	16	35%
May 2022	35	15	43%	41	12	29%
June 2022	33	9	27%	33	13	39%
<b>January - June 2022</b>	<b>287</b>	<b>128</b>	<b>45%</b>	<b>243</b>	<b>84</b>	<b>35%</b>

**January 1, 2022 through June 30, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<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 2022	1	0	0%	0	0	0%
February 2022	0	0	0%	0	0	0%
March 2022	0	0	0%	0	0	0%
April 2022	0	0	0%	0	0	0%
May 2022	2	0	0%	0	0	0%
June 2022	1	0	0%	1	0	0%
<b>January - June 2022</b>	<b>4</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>0</b>	<b>0%</b>

<b>Life-Limited to the Payment of Funeral and 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 2022	12	10	83%	9	2	22%
February 2022	21	13	62%	6	1	17%
March 2022	15	11	73%	11	5	45%
April 2022	21	10	48%	8	5	63%
May 2022	28	18	64%	6	4	67%
June 2022	22	13	59%	9	2	22%
<b>January - June 2022</b>	<b>119</b>	<b>75</b>	<b>63%</b>	<b>49</b>	<b>19</b>	<b>39%</b>

<b>Life-Limited to the Payment of Funeral and 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 2022	5	1	20%	4	4	100%
February 2022	7	1	14%	8	0	0%
March 2022	7	1	14%	14	2	14%
April 2022	1	0	0%	5	0	0%
May 2022	12	0	0%	6	2	33%
June 2022	5	1	20%	10	1	10%
<b>January - June 2022</b>	<b>37</b>	<b>4</b>	<b>11%</b>	<b>47</b>	<b>9</b>	<b>19%</b>

**January 1, 2022 through June 30, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<b>Life, Accident and Health or 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 2022	1,104	720	65%	444	195	44%
February 2022	1,176	781	66%	439	198	45%
March 2022	1,372	895	65%	566	254	45%
April 2022	1,231	813	66%	466	195	42%
May 2022	1,224	788	64%	487	235	48%
June 2022	1,277	862	68%	513	236	46%
<b>January - June 2022</b>	<b>7,384</b>	<b>4,859</b>	<b>66%</b>	<b>2,915</b>	<b>1,313</b>	<b>45%</b>

<b>Life, Accident and Health or Sickness 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 2022	5	2	40%	5	1	20%
February 2022	14	2	14%	6	2	33%
March 2022	10	4	40%	3	0	0%
April 2022	12	2	17%	11	4	0%
May 2022	9	4	44%	15	2	13%
June 2022	12	3	25%	13	3	0%
<b>January - June 2022</b>	<b>62</b>	<b>17</b>	<b>27%</b>	<b>53</b>	<b>12</b>	<b>23%</b>

<b>Life 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 2022	1,000	634	63%	410	156	38%
February 2022	1,079	671	62%	432	177	41%
March 2022	1,400	871	62%	608	236	39%
April 2022	1,237	779	63%	563	237	42%
May 2022	1,145	669	58%	520	193	37%
June 2022	1,142	702	61%	508	210	41%
<b>January - June 2022</b>	<b>7,003</b>	<b>4,326</b>	<b>62%</b>	<b>3,041</b>	<b>1,209</b>	<b>40%</b>



**January 1, 2022 through June 30, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<b>Life 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 2022	40	14	35%	27	13	48%
February 2022	66	22	33%	31	9	29%
March 2022	85	33	39%	78	26	33%
April 2022	78	36	46%	51	17	33%
May 2022	77	32	42%	61	17	28%
June 2022	97	37	38%	63	16	25%
<b>January - June 2022</b>	<b>443</b>	<b>174</b>	<b>39%</b>	<b>311</b>	<b>98</b>	<b>32%</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 2022	22	11	50%	11	3	27%
February 2022	46	37	80%	20	9	45%
March 2022	29	19	66%	9	6	67%
April 2022	21	11	52%	8	5	63%
May 2022	21	12	57%	13	6	46%
June 2022	32	24	75%	15	9	60%
<b>January - June 2022</b>	<b>171</b>	<b>114</b>	<b>67%</b>	<b>76</b>	<b>38</b>	<b>50%</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 2022	188	67	36%	169	46	27%
February 2022	184	62	34%	197	58	29%
March 2022	188	67	36%	217	56	26%
April 2022	144	61	42%	208	54	26%
May 2022	175	63	36%	194	41	21%
June 2022	178	59	33%	220	54	25%
<b>January - June 2022</b>	<b>1,057</b>	<b>379</b>	<b>36%</b>	<b>1,205</b>	<b>309</b>	<b>26%</b>

**January 1, 2022 through June 30, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<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 2022	6	2	33%	3	1	33%
February 2022	8	4	50%	1	0	0%
March 2022	7	2	29%	3	0	0%
April 2022	4	3	75%	0	0	0%
May 2022	6	4	67%	0	0	0%
June 2022	8	4	50%	2	1	50%
<b>January - June 2022</b>	<b>39</b>	<b>19</b>	<b>49%</b>	<b>9</b>	<b>2</b>	<b>22%</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 2022	416	214	51%	359	149	42%
February 2022	370	185	50%	333	133	40%
March 2022	511	261	51%	464	171	37%
April 2022	447	242	54%	376	145	39%
May 2022	400	174	44%	356	138	39%
June 2022	490	260	53%	414	152	37%
<b>January - June 2022</b>	<b>2,634</b>	<b>1,336</b>	<b>51%</b>	<b>2,302</b>	<b>888</b>	<b>39%</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 2022	5	2	40%	6	2	33%
February 2022	6	3	50%	10	3	30%
March 2022	5	1	20%	7	1	14%
April 2022	4	0	0%	15	4	27%
May 2022	4	3	75%	5	1	20%
June 2022	8	0	0%	10	2	20%
<b>January - June 2022</b>	<b>32</b>	<b>9</b>	<b>28%</b>	<b>53</b>	<b>13</b>	<b>25%</b>

**July 1, 2022 through December 31, 2022  
First-Time and Repeat Pass Rates  
Examination Report**

<b>Accident and Health or 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>
July 2022	204	162	79%	18	9	50%
August 2022	180	144	80%	27	13	48%
September 2022	225	176	78%	30	17	57%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>609</b>	<b>482</b>	<b>79%</b>	<b>75</b>	<b>39</b>	<b>52%</b>
<b>January - June 2022</b>	<b>712</b>	<b>598</b>	<b>84%</b>	<b>102</b>	<b>65</b>	<b>64%</b>
<b>Total 2022</b>	<b>1,321</b>	<b>1,080</b>	<b>82%</b>	<b>177</b>	<b>104</b>	<b>59%</b>
Total 2021	1,086	874	80%	218	118	54%

<b>Accident and Health or Sickness 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>
July 2022	6	5	83%	2	1	50%
August 2022	6	6	100%	0	0	0%
September 2022	4	2	50%	2	2	100%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>16</b>	<b>13</b>	<b>81%</b>	<b>4</b>	<b>3</b>	<b>75%</b>
<b>January - June 2022</b>	<b>17</b>	<b>9</b>	<b>53%</b>	<b>3</b>	<b>2</b>	<b>67%</b>
<b>Total 2022</b>	<b>33</b>	<b>22</b>	<b>67%</b>	<b>7</b>	<b>5</b>	<b>71%</b>
Total 2021	39	25	64%	16	7	50%

**July 1, 2022 through December 31, 2022**  
**First-Time and Repeat Pass Rates**  
**Examination Report**

<b>Bail Examination</b>						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	23	15	65%	24	10	42%
August 2022	22	15	68%	15	2	13%
September 2022	21	10	48%	15	7	47%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>66</b>	<b>40</b>	<b>61%</b>	<b>54</b>	<b>19</b>	<b>35%</b>
<b>January - June 2022</b>	<b>138</b>	<b>70</b>	<b>51%</b>	<b>114</b>	<b>40</b>	<b>35%</b>
<b>Total 2022</b>	<b>204</b>	<b>110</b>	<b>54%</b>	<b>168</b>	<b>59</b>	<b>35%</b>
Total 2021	236	117	50%	183	89	49%

<b>Casualty Examination</b>						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	4	3	75%	3	1	33%
August 2022	2	1	50%	1	1	100%
September 2022	3	2	67%	2	1	50%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>9</b>	<b>6</b>	<b>67%</b>	<b>6</b>	<b>3</b>	<b>50%</b>
<b>January - June 2022</b>	<b>61</b>	<b>18</b>	<b>30%</b>	<b>29</b>	<b>10</b>	<b>34%</b>
<b>Total 2022</b>	<b>70</b>	<b>24</b>	<b>34%</b>	<b>35</b>	<b>13</b>	<b>37%</b>
Total 2021	178	45	25%	82	27	33%

<b>Commercial Examination</b>						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	14	7	50%	3	1	33%
August 2022	16	6	38%	16	4	25%
September 2022	19	8	42%	17	4	24%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>49</b>	<b>21</b>	<b>43%</b>	<b>36</b>	<b>9</b>	<b>25%</b>
<b>January - June 2022</b>	<b>121</b>	<b>59</b>	<b>49%</b>	<b>76</b>	<b>26</b>	<b>34%</b>
<b>Total 2022</b>	<b>170</b>	<b>80</b>	<b>47%</b>	<b>112</b>	<b>35</b>	<b>31%</b>
Total 2021	187	125	67%	88	42	48%

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**Examination Report**

<b>Independent Insurance Adjuster Examination</b>						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	29	9	31%	32	10	31%
August 2022	27	9	33%	34	12	35%
September 2022	43	18	42%	39	9	23%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>99</b>	<b>36</b>	<b>36%</b>	<b>105</b>	<b>31</b>	<b>30%</b>
<b>January - June 2022</b>	<b>287</b>	<b>128</b>	<b>45%</b>	<b>243</b>	<b>84</b>	<b>35%</b>
<b>Total 2022</b>	<b>386</b>	<b>164</b>	<b>42%</b>	<b>348</b>	<b>115</b>	<b>33%</b>
Total 2021	329	126	38%	325	115	35%

<b>Life and Disability Analyst Examination</b>						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	2	0	0%	1	0	0%
August 2022	0	0	0%	0	0	0%
September 2022	2	1	50%	0	0	0%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>4</b>	<b>1</b>	<b>0%</b>	<b>1</b>	<b>0</b>	<b>0%</b>
<b>January - June 2022</b>	<b>4</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>0</b>	<b>0%</b>
<b>Total 2022</b>	<b>8</b>	<b>1</b>	<b>0%</b>	<b>2</b>	<b>0</b>	<b>0%</b>
Total 2021	1	0	0%	1	0	0%

<b>Life-Limited to the Payment of Funeral and Burial Expenses Examination</b>						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	15	7	47%	13	4	31%
August 2022	25	18	72%	14	4	29%
September 2022	20	12	60%	7	3	43%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>60</b>	<b>37</b>	<b>62%</b>	<b>34</b>	<b>11</b>	<b>32%</b>
<b>January - June 2022</b>	<b>119</b>	<b>75</b>	<b>63%</b>	<b>49</b>	<b>19</b>	<b>39%</b>
<b>Total 2022</b>	<b>179</b>	<b>112</b>	<b>63%</b>	<b>83</b>	<b>30</b>	<b>36%</b>
Total 2021	189	121	66%	88	27	42%

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<b>Life-Limited to the Payment of Funeral and 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>
July 2022	5	0	0%		6	3	50%
August 2022	4	0	0%		9	2	22%
September 2022	4	0	0%		6	2	33%
October 2022							
November 2022							
December 2022							
<b>July - September 2022</b>	<b>13</b>	<b>0</b>	<b>0%</b>		<b>21</b>	<b>7</b>	<b>33%</b>
<b>January - June 2022</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>#</b>	<b>37</b>	<b>37</b>	<b>37</b>
<b>Total 2022</b>	<b>50</b>	<b>37</b>	<b>74%</b>		<b>58</b>	<b>44</b>	<b>76%</b>
Total 2021	65	9	14%		59	17	29%

<b>Life, Accident and Health or 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>
July 2022	1,280	863	67%		519	234	45%
August 2022	1,420	891	63%		494	207	42%
September 2022	1,541	1,018	66%		591	267	45%
October 2022							
November 2022							
December 2022							
<b>July - September 2022</b>	<b>4,241</b>	<b>2,772</b>	<b>65%</b>		<b>1,604</b>	<b>708</b>	<b>44%</b>
<b>January - June 2022</b>	<b>7,384</b>	<b>4,859</b>	<b>66%</b>		<b>2,915</b>	<b>1,313</b>	<b>45%</b>
<b>Total 2022</b>	<b>11,625</b>	<b>7,631</b>	<b>66%</b>		<b>4,519</b>	<b>2,021</b>	<b>45%</b>
Total 2021	17,932	12,450	69%		5,680	2,678	47%

<b>Life, Accident and Health or Sickness 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>
July 2022	21	4	19%		11	2	18%
August 2022	20	8	40%		19	4	21%
September 2022	12	3	25%		12	4	33%
October 2022							
November 2022							
December 2022							
<b>July - September 2022</b>	<b>53</b>	<b>15</b>	<b>28%</b>		<b>42</b>	<b>10</b>	<b>24%</b>
<b>January - June 2022</b>	<b>62</b>	<b>17</b>	<b>33%</b>		<b>53</b>	<b>12</b>	<b>23%</b>
<b>Total 2022</b>	<b>115</b>	<b>32</b>	<b>28%</b>		<b>95</b>	<b>22</b>	<b>23%</b>
Total 2021	197	70	36%		78	23	29%

**July 1, 2022 through December 31, 2022**  
**First-Time and Repeat Pass Rates**  
**Examination Report**

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 %
July 2022	1,073	696	65%	443	191	43%
August 2022	1,427	876	61%	515	219	43%
September 2022	1,444	910	63%	562	243	43%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>3,944</b>	<b>2,482</b>	<b>63%</b>	<b>1,520</b>	<b>653</b>	<b>43%</b>
<b>January - June 2022</b>	<b>7,003</b>	<b>4,326</b>	<b>62%</b>	<b>3,041</b>	<b>1,209</b>	<b>40%</b>
<b>Total 2022</b>	<b>10,947</b>	<b>6,808</b>	<b>62%</b>	<b>4,561</b>	<b>1,862</b>	<b>41%</b>
Total 2021	11,552	7,845	68%	3,460	1,536	44%

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 %
July 2022	79	30	38%	58	15	26%
August 2022	87	35	40%	50	13	26%
September 2022	87	35	40%	50	18	36%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>253</b>	<b>100</b>	<b>40%</b>	<b>158</b>	<b>46</b>	<b>29%</b>
<b>January - June 2022</b>	<b>443</b>	<b>174</b>	<b>39%</b>	<b>311</b>	<b>98</b>	<b>32%</b>
<b>Total 2022</b>	<b>696</b>	<b>274</b>	<b>39%</b>	<b>469</b>	<b>144</b>	<b>31%</b>
Total 2021	903	346	38%	489	158	32%

Limited Lines Automobile						
Month	Number of 1st Time Examinations	Number of 1st Time Passed	1st Time Pass %	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass %
July 2022	25	16	64%	19	8	42%
August 2022	19	13	68%	11	2	18%
September 2022	20	13	65%	10	2	20%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>64</b>	<b>42</b>	<b>66%</b>	<b>40</b>	<b>12</b>	<b>30%</b>
<b>January - June 2022</b>	<b>171</b>	<b>114</b>	<b>67%</b>	<b>76</b>	<b>38</b>	<b>52%</b>
<b>Total 2022</b>	<b>235</b>	<b>156</b>	<b>66%</b>	<b>116</b>	<b>50</b>	<b>43%</b>
Total 2021	206	132	64%	90	45	50%

**July 1, 2022 through December 31, 2022**  
**First-Time and Repeat Pass Rates**  
**Examination Report**

Personal Lines 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 %
July 2022	162	63	39%	204	54	26%
August 2022	160	76	48%	173	47	27%
September 2022	162	61	38%	168	37	22%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>484</b>	<b>200</b>	<b>41%</b>	<b>545</b>	<b>138</b>	<b>25%</b>
<b>January - June 2022</b>	<b>1,057</b>	<b>379</b>	<b>68%</b>	<b>1,205</b>	<b>309</b>	<b>26%</b>
<b>Total 2022</b>	<b>1,541</b>	<b>579</b>	<b>38%</b>	<b>1,750</b>	<b>447</b>	<b>26%</b>
Total 2021	1,847	1,178	64%	958	391	41%

Property 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 %
July 2022	2	1	40%	1	0	50%
August 2022	9	6	67%	4	2	50%
September 2022	3	1	33%	2	2	100%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>14</b>	<b>8</b>	<b>57%</b>	<b>7</b>	<b>4</b>	<b>57%</b>
<b>January - June 2022</b>	<b>39</b>	<b>19</b>	<b>49%</b>	<b>9</b>	<b>2</b>	<b>22%</b>
<b>Total 2022</b>	<b>53</b>	<b>27</b>	<b>51%</b>	<b>16</b>	<b>6</b>	<b>38%</b>
Total 2021	73	40	55%	13	9	69%

Property and Casualty 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 %
July 2022	495	247	50%	409	152	37%
August 2022	552	300	54%	376	124	33%
September 2022	508	272	54%	407	128	31%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>1,555</b>	<b>819</b>	<b>53%</b>	<b>1,192</b>	<b>404</b>	<b>34%</b>
<b>January - June 2022</b>	<b>2,634</b>	<b>1,336</b>	<b>51%</b>	<b>2,302</b>	<b>888</b>	<b>39%</b>
<b>Total 2022</b>	<b>4,189</b>	<b>2,155</b>	<b>51%</b>	<b>3,494</b>	<b>1,292</b>	<b>37%</b>
Total 2021	5,086	2,195	43%	4,416	1,429	32%



**July 1, 2022 through December 31, 2022**  
**First-Time and Repeat Pass Rates**  
**Examination Report**

<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>
July 2022	8	2	25%	7	2	29%
August 2022	8	4	50%	8	2	25%
September 2022	6	1	17%	12	6	50%
October 2022						
November 2022						
December 2022						
<b>July - September 2022</b>	<b>22</b>	<b>7</b>	<b>32%</b>	<b>27</b>	<b>10</b>	<b>37%</b>
<b>January - June 2022</b>	<b>32</b>	<b>9</b>	<b>28%</b>	<b>53</b>	<b>13</b>	<b>25%</b>
<b>Total 2022</b>	<b>54</b>	<b>16</b>	<b>30%</b>	<b>80</b>	<b>23</b>	<b>29%</b>
Total 2021	65	20	31%	74	23	31%

**Curriculum Board  
Curriculum Review Schedule for  
October 20, 2022 Curriculum Board Meeting**

Prelicensing Educational Objectives	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status	Workshop Review Date
<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 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 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.	

**Curriculum Board  
Curriculum Review Schedule for  
October 20, 2022 Curriculum Board Meeting**

<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 Section 1749(g) and Cal. Code of Regs. Section 2187.7	03/14/2014 06/26/2017	In Progress	TBD	Senate Bill (SB) 1242 will take effect on March 1, 2023. Licensing is working closely with the Enforcement Branch on the development of the one-hour fraud-specific ethics training requirement. This training is a part of, and not in addition to, the 12-hour prelicensing and 3-hour continuing education ethics training requirements. Once the one-hour fraud training is received from the Enforcement Branch, a Notice will be distributed to all education providers and interested parties regarding the changes. The Notice will also explain the timeline for education providers to update their ethics courses.
<b>Bail Agent Educational Objectives</b>				
<b>Bail Agent Educational Objectives</b> Authority: Ins. Code section 1810.7(a) and Cal. Code of Regs., Tit. 10, section 2105.2	03/2013 02/01/2017 04/2020	04/2020	04/2023	Due to Assembly Bill (AB) 2043, the Curriculum Board will be required to review the Bail EOs and work with CDI's Legal Branch and Enforcement Branch to make necessary updates as well as update the bail examination questions related to Bail Fugitive Recovery Agents.
<b>Public Insurance Adjuster Educational Objectives</b>				
<b>Public Insurance Adjuster</b> Authority: Cal. Ins. Code Section 15013(a)	11/15/2016	In Progress	TBD	Objectives are updated; however, due to other priorities, the examination workshop had to be re-scheduled for January 2023.
<b>Examination Objectives</b>				
<b>Curriculum Board Subcommittee Review and Approval Dates</b>				
<b>Independent Insurance Adjuster Examination Objectives</b>				
<b>Independent Insurance Adjuster</b> Authority: Cal. Ins. Code Section 14026	07/26/2013	In Progress	TBD	Objectives are updated; however, due to other priorities, the examination workshop had to be re-scheduled for January 2023.
<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	10/2022	An examination workshop is expected to be scheduled in summer 2023.
<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 2023.

**Curriculum Board  
Curriculum Review Schedule for  
October 20, 2022 Curriculum Board Meeting**

Course Guidelines and Outlines	Curriculum Board Subcommittee Review and Approval Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
<b>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 introduced bills. .
<b>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 introduced bills.
<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 introduced bills.
<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 introduced bills.
<b>Ethics Continuing Education</b>				
<b>Ethics Continuing Education Course Development and Review Guidelines</b> Authority: Cal. Ins. Code Section 1749.3(a)	09/26/2011 03/14/2014	In Progress	TBD	Senate Bill (SB) 1242 will take effect on March 1, 2023. Licensing is working closely with the Enforcement Branch on the development of the one-hour fraud-specific ethics training requirement. This training is a part of, and not in addition to, the 12-hour preclicensing and 3-hour continuing education ethics training requirements. Once the one-hour fraud training is received from the Enforcement Branch, a Notice will be distributed to all education providers and interested parties regarding the changes. The Notice will also explain the timeline for education providers to update their ethics courses.
<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	06/2022	06/2025	Scheduled for review 2025
<b>Four-Hour Long-Term Care Courses</b> Authority: Cal. Ins. Code Section 10234.93(a)(4)(A)	TBD	TBD	TBD	TBD
<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 (24) 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.

**Curriculum Board  
Curriculum Review Schedule for  
October 20, 2022 Curriculum Board Meeting**

Course Guideline and Outline Based on Specific Sections in the California Insurance Code and California Code of Regulations	Curriculum Board Subcommittee Review and Approval Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
<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.