

**California Department of Insurance
Curriculum Board Meeting Dates**

2024

Thursday, July 18th and
Thursday, October 17th

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

Location: To be Determined



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

PUBLIC NOTICE OF MEETING

Curriculum Board Meeting

Thursday, February 15, 2024
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 6th Floor Conference Room (Check-in with Lobby Security)

CDI Los Angeles Office

300 South Spring Street, South Tower. Los Angeles, CA 90013
Meeting in 13th Floor Conference Room (Check-in on 9th 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: 290 531 135#

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.

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 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 or by calling (916) 492-3612 no later than five (5) business days prior to the day of the meeting.

Curriculum Board Meeting
Thursday, February 15, 2024
12:30 p.m. – 3:00 p.m. (PST)

Curriculum Board Members:

Chairperson

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

Vice Chairperson

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

Commissioner Appointees

- Janise Graham, Owner/Business Strategist, Entrepreneur's Insurance Services
- Monique Howard, Vice President, Inland Marine at Ascot Insurance
- Michael Lujan, Principal Consultant, Michael Lujan Consulting Group, LLC
- Colbie McRae, President, insureCAL Insurance Agency
- Gloria Mitchell, Owner, Operator, Gloria Mitchell Bail Bonds
- Sandra Moriarty, United Policyholders, Roadmap to Recovery Project Coordinator
- Peter Schifrin, President, Schifrin, Gagnon & Dickey, Inc.
- Doug Smith, Senior Director of Policy and Legal Strategy, Inclusive Action for the City
- Vinh Truong, Founder and CEO, CMT Insurance Agency

CDI Staff Members:

- Charlene Ferguson, Chief, Licensing Services Division
- Dawn Ward, Chief, Curriculum and Officer Review Bureau
- Lynne Reinhardt, Manager, Curriculum Review Section
- Christina Carroll, 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

AGENDA

1. Opening Remarks	Chairperson Jesse Dogillo
2. Approval of October Meeting Minutes	Chairperson Jesse Dogillo
3. Licensing Update	Charlene Ferguson
4. Examination Statistics Update	Rebecca Galsote
5. Long-Term Care Subcommittee Report	Dillon Gingras
6. Senate Bill 263 Life Insurance Subcommittee	Maria Alfaro
7. Curriculum Review Schedule and Update	Dawn Ward
8. Education Work Status Report	Alyssa Hampton
9. Roundtable/Adjourn	Everyone

Materials to review in advance:

- October 19, 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

California Department of Insurance Curriculum Board Meeting Minutes

Thursday, October 19, 2023
12:30 p.m. to 3:00 p.m.

The meeting was called to order at 12:30 p.m. by Board Chairperson, Jesse Dogillo.

Jesse Dogillo (Chairperson), Bay Area
Financial & Insurance Services
Anne Lintz (Vice Chairperson), Anne
Lintz Insurance Agency, Inc.
Janise Graham, Entrepreneur's
Insurance Services
Monique Howard, Allied World
Insurance Company (Absent)
Michael Lujan, Michael Lujan
Consulting Group, LLC
Colbie McRae, insureCAL Insurance
Agency

Gloria Mitchell, Gloria Mitchell Bail
Bonds
Sandra Moriarty, Roadmap to
Recovery Project Coordinator
(Absent)
Peter Schiffrin, Schiffrin, Gagnon &
Dickey, Inc.
Doug Smith, Inclusive Action for the
City
Vinh Truong, CMT Insurance Agency

- 1. Welcome:** Chairperson Dogillo welcomed and thanked the Board members and guests for attending the Curriculum Board (Board) meeting and reviewed the meeting procedures.

Chairperson Dogillo introduced the newest members of the Board: Colbie McRae, Gloria Mitchell, and Vinh Truong and provided the following biographies:

Colbie McRae is President of insureCAL Insurance Agency. Colbie started his business in 2015 and, while the business is a full-service agency providing a range of insurance products and services, its primary focus is on serving the agriculture industry. Colbie serves as Treasurer of the Western Insurance Agents Association and past board member of the Carnegie Arts Center and Jessica's House Heart Circle Committee. Colbie joins the Curriculum Board in the agent/broker representative seat, with a term ending on September 1, 2026.

Gloria Mitchell is Owner/Operator of Gloria Mitchell Bail Bonds. Gloria has over 30 years of experience in the bail industry and has owned her agency for 23 years. She is a member of the Pomona Chamber of Commerce and

a former California Small Business Association board member. She has been a member of the California Bail Agents Association Board of Directors for 16 years, serving as Vice President of the Executive Board for four years and as President for six years. Gloria joins the Curriculum Board in the bail agent representative seat, with a term ending on September 1, 2026.

Vinh Truong is Founder and Chief Executive Officer of CMT Insurance Agency. He is also Mayor Pro Tem of the City of Duarte. Vinh has held a seat on the Duarte Economic Development Commission, has served as a board member of the Santa Anita Family YMCA, and, in 2019, was appointed to participate in Duarte's Financial Advisory Taskforce. He is also a member of the Los Angeles County Asian American Employee Association as an executive advisory council where he represents and advises the organization on matters related to Asian American Employees within Los Angeles County. Vinh joins the Curriculum Board in the life agent representative seat, with a term ending on September 1, 2026.

For the Board members and guests' information, Chairperson Dogillo also reported that Rene Swan and Samona Caldwell did not submit applications to be reappointed to the Curriculum Board. He and Charlene Ferguson thanked Rene and Samona for their expertise, dedication and service on the Curriculum Board.

2. **Minutes:** Chairperson Dogillo asked for a motion from the Board members to approve the July 20, 2023, Board meeting minutes. Board member Doug Smith made a motion to approve the meeting minutes and Board member Gloria Mitchell seconded the motion. The July 20, 2023, meeting minutes were approved.
3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided a Licensing update and a legislative report.

Bail Fugitive Recovery Agent: The Bail Fugitive Recovery Agent (BFRA) license took effect on July 1, 2023 ([Assembly Bill 2043](#), Jones-Sawyer, Chapter 768, Statutes of 2022). As of the date of this meeting, there were 118 BFRA licensees. For a list of BFRA licensees, the Department's website provides a link to the [Bail Report For County Clerk Online Services](#) by selecting the Agents & Brokers link, Producer Licensing Online Services link, to select the Bail Report link. This online service allows county clerk offices and the public to be able to print current list of all active bail agents' and bail permittees', bail solicitors, and bail fugitive recovery agents licensees. (California Insurance Code [section 1815](#))

California Supreme Court Opinion: On August 2023, the California Supreme Court issued an opinion, upholding the California Code of Regulations, title 10, [section 2076. This regulation](#) prohibits bail bond agents from entering into an arrangement whereby they are notified by jail inmates when individuals were arrested or may need bail services. A [Notice](#) was sent September 21, 2023, as a reminder of the bail solicitation laws.

2023 Legislative Session:

Licensing had four legislative items of interest to the Curriculum Board.

[Assembly Bill \(AB\) 451 \(Calderon\), Insurance: License Examinations](#) was signed into law on September 1, 2023. This bill amends California Insurance Code [section 1677](#) to remove the Spanish Language license examination sunset date.

AB 451 also added subdivisions (b), (c), and (d) to the California Insurance Code requiring the Department to begin administering license examinations for the life agent, accident and health or sickness agent, property agent, casualty agent and the subset license qualification examinations in English, Spanish, Simplified Chinese, Vietnamese, and Korean languages starting on January 1, 2024. In addition to the five languages, the above noted license examinations will also be available in Tagalog starting on July 1, 2024. The Curriculum Review Section (CRS) worked closely with the Department's license examination vendor, PSI Services LLC (PSI), to have the educational objectives for each of the above noted license examinations translated into the above stated languages. The pass rates for the additional languages will be added to the [Annual Report of the Insurance Commissioner](#) and published every year on the Department's website.

Senate Bill (SB) 263 (Dodd), Insurance: Annuities and Life Insurance Policies was held in the Assembly Appropriations Committee at the end of the first year of the 2023-2024 Legislative Session. This bill will be scheduled for hearing during the 2024 Legislative Session. SB 263 is a Department sponsored bill and is amending the California Insurance Code to adopt the National Association of Insurance Commissioners' (NAIC) Annuity Suitability Model Act ([Model Act](#)) and section 989J of the Dodd-Frank Act. The [Model Act](#) requires states to adopt the 2020 version of the [Model Act](#) by February 2025 to maintain the authority to regulate the sale of fixed and fixed indexed annuities and provides an exemption for such annuities from federal securities regulation.

During the SB 263 hearing process, the Department will focus on developing the four-hour life agent course curriculum for newly licensed life agents to complete prior to soliciting consumers to sell specified life insurance policies other than term-life with no cash value. The Department will also create a two-hour course for life agents who sell variable life insurance policies to complete prior to each license renewal. SB 263 will exceed the requirements of the NAIC Model to offer increasingly stronger protections for consumers in California.

[AB 1140 \(Committee on Insurance, Chapter 204, Statutes of 2023\)](#) - **Department's Omnibus Bill** was signed on September 22, 2023. [Section 805](#) was added to the California Insurance Code to make inactive an insurance license suspended by the Secretary of State and prohibits such a licensee from conducting any activity for which a license is required. The Franchise Tax Board (FTB) will report to the Secretary of State individuals who are suspended due to not paying their taxes. This amendment will allow the Department to place the insurance licenses of those individuals and business entities in an inactive status until they meet the tax requirement by the FTB.

California Insurance Code [section 1652](#) was amended to include the following three license types to require individuals applying for those licenses to be fingerprinting: self-service storage agent, variable life and variable annuity agent, and vehicle service contract provider.

AB 1140 added [section 1821\(c\)](#) to the California Insurance Code to require bail licensees to meet the requirements stated in California Insurance Code [sections 1725.5](#) (a), (c), (e), (f), (g), and (h).

AB 1578 (Valencia, Chapter 280, Statutes of 2023) Insurance Licensees was signed into law on September 30, 2023. This bill amends California Insurance Code [section 1725.5](#) to require the license number of an organizational licensee to appear adjacent to or on the line below the organization's name, if the email is sent from the organization, is not an individual licensee, and the communication involves an activity for which a license is required.

Agent & Broker ALERT: The Department is distributing Agent & Broker ALERTs (ALERTs) that are provided to the Licensing Services Division to distribute to the appropriate licensees. The ALERTs are placed on the onto the Department's Agents & Brokers [website](#). As of the date of this meeting, the following ALERTs were distributed:

- October 17, 2023, [California Department of Insurance Increases FAIR Plan Commercial Coverage Limits for HOAs, Condos, Farms and Businesses](#)
- June 8, 2023, [Maintaining a Competitive Property and Casualty Insurance Market in California](#)
- August 23, 2023, [False and Misleading Long-Term Care Insurance Marketing Tactics](#)

4. **Examination Statistics Update:** Rebecca Galsote, Curriculum Audit Analyst, provided the examination statistics report and the license examination percentage scores report. The percentage scores report provided the number of candidates who scored 50 percent or higher on their license examination for the time period of January 1, 2023 through September 30, 2023.

Rebecca also reported there were two Administrative Bars from January 1, 2023 to September 30, 2023. There was also one Administrative Bar incident under Legal review. Information on Administrative Bars can be found in California Insurance Code [section 1681.5](#).

5. **Long-Term Care Outline Subcommittee Report:** Dillon Gingras, Education Analyst, reported on the status of Long-Term Care (LTC) Subcommittee's (Subcommittee) development of Four-Hour Long-Term Care Outlines (Outlines).

The Subcommittee held their first meeting on September 20, 2022, and they meet every two weeks, unless scheduling conflicts arise. The Subcommittee has completed the content curriculum for two of the four-hour long-term outlines titled "Navigating the LTC Claims Process" and "Suitability."

The Subcommittee is developing curriculum for the third Four-Hour LTC Outline, titled, "LTCI Plan Design" as well as finalizing formatting of the "Navigating the LTC Claims Process" and "Suitability" outlines.

The Subcommittee's goal is to have a minimum of three or four four-hour LTC course outlines to be available for accident and health or sickness agents to meet their eight-hour LTC continuing education requirement prior to each license renewal. The subcommittee may consider developing additional course outlines as new LTC topics arise. The Subcommittee expects to have the initial three four-hour LTC course outlines ready for distribution in spring of 2024.

6. **Curriculum Review Update and Schedule:** Dawn Ward, Chief of the Curriculum and Officer Review Bureau provided the Department's Curriculum Review Schedule update.

Life and Disability Insurance Analyst Examination Workshop: As reported at the July 20, 2023, Curriculum Board meeting, former Chairperson Neil Granger asked if the Department would have PSI schedule a Life and Disability Insurance Analyst Examination Workshop to update and align the questions on the license examination with the examination objectives. As of the date of this meeting, there are 39 licensed individual Life and Disability Insurance Analysts. Due to this limited number of licensees, Subject Matter Experts (SMEs) who could provide their input and expertise during Life and Disability Insurance License Examination Workshop is limited. Dawn Ward, Chief of the Curriculum and Officer Review Bureau, contacted several of the Life and Disability Insurance licensees to see if they would like to volunteer to participate as a SME at the Life and Disability Insurance Analyst Workshop.

The Examination Workshop is scheduled and it will be held at the end of January 2024. Megan Kincheloe, PSI's Managing Test Development Specialist, will be reaching out to the SMEs in November to confirm the dates and times for this Workshop.

Life Educational and Examination Objectives: In addition, CRS sent the Life Agent Educational Objectives (EOs), the Accident and Health or Sickness (AHS) Agent EOs, and the Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives to the Board for review to verify if any substantial updates needed to be made. The Board confirmed that only a few minor edits were needed in the AHS EOs. A Board member also requested the LTC portions of the AHS EOs be reviewed by the Board's LTC Subcommittee.

The LTC Subcommittee did not submit any edits and Dawn asked the Board if they had any issues. If not the AHS EOs would be referred as presented to the Curriculum Board Legal Liaison, Katey Piciucco for review and approval.

Guest Randy Rosenkrans asked when the new Life, and AHS EOs will be released to education providers. Dawn advised these EOs will be published with a few minor updates in the AHS EOs. Charlene stated a Notice will be sent to education providers within 30 days, to notify education providers on the effective date of the

EOs. Subsequent to this meeting, a December 1, 2023 [Notice](#) on the Reviewed and Revised Life Agent EOs, Accident and Health of Sickness EOs and the Life Limited to the Payment of Funeral and Burial Expenses Examination Objectives.

In addition, at the July 20, 2023, Board meeting, Chairperson Dogillo appointed the Annuity and Life Insurance Outlines Subcommittee to create the new annuity and life course outlines stated in SB 263 (Dodd)

. As stated in the Licensing Update Report, SB 263 was held in the Assembly Appropriations Committee and can be scheduled for hearings during the 2024 Legislative Session.

Licensing will closely monitor SB 263 and will provide the Board with an update at our February 15, 2024 Board meeting. The members and guests who volunteered to be on the Annuity and Life Insurance Outlines Subcommittee are as follows:

Board Members: Chairperson Jesse Dogillo, Michael Lujan, and Janise Graham
Guests: Neil Granger, Jason Millwee, Irma Romero, and Mary Kananen.

7. **Education Work Status Report:** Alyssa Hampton, Education Analyst, reviewed the Education Unit statistics from January 1, 2023 through September 30, 2023. Alyssa also informed the Board that all paper and Sircon applications received within 10 days of its receipt at the Department were assigned to an education analyst.
8. **Roundtable:** Vice Chairperson Anne Lintz asked for the process to log-in to PSI's the online remote proctored license examination. Anne had an employee who had an issue logging in to the examination. She asked if it is possible for PSI to send an email notification the day of the examination with the link to the web page which is used to log-in to the remote proctors license examination the requirements of how the individual is to log-in. Alon Schwartz, Senior Vice President of Licensure for PSI, responded and confirmed that an email is sent when the online report proctors license examination is scheduled and a reminder email is sent 72 hours before the license examination.

Anne suggested adding a link for the examination website to the general PSI website. Alon mentioned there is a California specific telephone number for the technical support for online remote proctored license examinations in the [Candidate Information Bulletin \(CIB\)](#) to respond to issues and assist license examinees. Subsequent to this meeting, the Department also launched the PSI California specific telephone numbers for technical support on its [Insurance License Examination Info](#) webpage, which includes a link to the Remote Testing Frequently Asked Questions.

Charlene asked what kind of computer may be used to take an online remote proctored license examination. Alon advised there are certain requirements the computers need to have to be able to administer the online remote proctored license examination. The examinations cannot be taken on a telephone or iPad. There is a link on the online remote proctored examination confirmation email for

a system check to run a diagnostic on the examinee's computer to ensure the computer that will be used meets the criteria needed to administer the examination.

Guest Nancy Strickler asked when PSI makes changes to their website, if they can inform education providers. Dawn Ward responded that CRS will work with PSI to notify education providers if any changes are made to PSI's website.

Board member Michael Lujan questioned if there is any relative data indicating whether the statistics for the license examinations are trending up or down, year-after-year. Dawn advised that the license examination rates are listed in the [Annual Report of the Commissioner](#), which is published on the Department's website and that this information is included in the information provided to Board members and guests at each Curriculum Board meeting. The pass rates are reviewed regularly to alert CRS of any issues and, if there are issues, CRS will ask the Chairperson to appoint a subcommittee to review the educational and/or examination objectives to determine whether the examination questions need to be updated. Dawn noted this type of review is in addition to the Curriculum Review Schedule, which requires the Board members to review the educational and examination objectives every three-year.

Charlene asked Michael if he is requesting a comparison report for each license type that has a license examination requirement. She stated a list of the last five years of license examination scores can be provided at the February 15, 2024, Curriculum Board meeting for Michael and the Board members to review.

Michael asked for clarification on the 20 point to 30-point gap between Spanish language and English license examinations. Charlene responded the Spanish language examinations have a fairly low pass percentage rate; however, the 42 percent first-time pass rate for Spanish language examinations is relatively good compared to other states. She noted when individuals take the Spanish language examinations, they can toggle between Spanish and English languages to assist the examinee in interpreting or understanding the examination questions to help prevent miscommunication. Charlene also explained individuals who have English as their secondary language will complete a Spanish language examination first and then take the English language examination. At the time of this meeting, the English first time pass rate was 63 percent.

9. **Final Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, February 15, 2024 and the meeting will begin at 12:30 p.m. CRS team will provide the Board members and guests with the next Board meeting arrangements approximately 30 days before the February meeting.

Chairperson Dogillo asked for a motion to adjourn the meeting. Vice Chairperson Anne Lintz made a motion and Board member Peter Schiffrin seconded the motion to adjourn the meeting. Chairperson Dogillo announced, the October 19, 2023, Board meeting was adjourned at 1:28 p.m.

**2023 License Examination Percentage Scores
from January 1, 2023 to December 31, 2023**

Life Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness	1,085	5,675	5,215	2,599	246
Life	516	4,761	3,773	3,201	717
Accident and Health or Sickness	184	757	705	772	200
Life- Limited to the Payment of Funeral and Burial Expenses	12	117	85	34	6
Life and Disability Analyst	3	0	0	1	0
Property and Casualty Broker-Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Property and Casualty	619	2,144	1,027	328	27
Property	9	19	13	0	0
Casualty	14	18	10	3	1
Personal Lines	198	600	254	76	7
Limited Auto	14	132	111	40	3
Commercial	57	73	32	19	3
Insurance Adjuster	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Insurance Adjuster	52	84	404	55	1
Public Insurance Adjuster	32	66	50	10	0
Bail Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Bail Agent	9	42	151	69	7
Spanish Examinations	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness - Spanish	9	88	36	3	0
Life - Spanish	53	434	146	47	2
Accident and Health or Sickness - Spanish	10	27	20	8	0
Life- Limited to the Payment of Funeral and Burial Expenses - Spanish	3	17	5	0	0

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Accident and Health Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	279	229	82%	41	18	44%
August 2023	331	262	79%	32	22	69%
September 2023	357	274	77%	76	39	51%
October 2023	330	232	70%	81	37	46%
November 2023	247	204	83%	42	14	33%
December 2023	184	142	77%	33	20	61%
July - December 2023	1,728	1,343	78%	305	150	49%
January - June 2023	1,258	992	79%	201	107	53%
Total 2023	2,986	2,335	78%	506	257	51%
Total 2022	1,321	1,080	80%	177	104	59%

Accident and Health Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	9	7	78%	3	1	33%
August 2023	13	9	69%	3	1	33%
September 2023	12	9	75%	3	3	100%
October 2023	7	5	71%	3	0	0%
November 2023	6	3	50%	0	0	0%
December 2023	3	0	0%	2	0	0%
July - December 2023	50	33	66%	14	5	36%
January - June 2023	38	21	55%	11	4	36%
Total 2023	88	54	61%	25	9	36%
Total 2022	33	22	67%	7	5	71%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Bail Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	19	8	42%	22	13	59%
August 2023	23	16	70%	19	8	42%
September 2023	23	17	74%	13	6	46%
October 2023	30	19	63%	18	5	28%
November 2023	19	11	58%	14	1	7%
December 2023	28	23	82%	11	6	55%
July - December 2023	142	94	66%	97	39	40%
January - June 2023	153	75	49%	156	66	42%
Total 2023	295	169	57%	253	105	42%
Total 2022	204	110	54%	168	59	35%

Casualty Broker-Agent Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	6	1	17%	0	0	0%
August 2023	4	1	25%	2	1	50%
September 2023	6	2	33%	2	1	50%
October 2023	3	1	33%	2	1	50%
November 2023	4	1	25%	4	1	25%
December 2023	4	3	75%	3	1	33%
July - December 2023	27	9	33%	13	5	38%
January - June 2023	32	13	41%	11	6	55%
Total 2023	59	22	37%	24	11	46%
Total 2022	70	24	34%	35	13	37%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Commercial Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	18	12	67%	7	4	57%
August 2023	9	5	56%	5	2	40%
September 2023	7	6	86%	4	1	25%
October 2023	11	6	55%	8	5	63%
November 2023	9	5	56%	5	2	40%
December 2023	10	5	50%	4	1	25%
July - December 2023	64	39	61%	33	15	45%
January - June 2023	83	38	46%	67	34	51%
Total 2023	147	77	52%	100	49	49%
Total 2022	170	80	47%	112	35	31%

Insurance Adjuster Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	38	12	32%	54	22	41%
August 2023	69	30	43%	58	25	43%
September 2023	54	24	44%	45	16	36%
October 2023	48	15	31%	62	23	37%
November 2023	36	13	36%	60	15	25%
December 2023	38	16	42%	43	16	37%
July - December 2023	283	110	39%	322	117	36%
January - June 2023	364	139	38%	333	107	32%
Total 2023	647	249	38%	655	224	34%
Total 2022	386	164	42%	348	115	33%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Life and Disability Analyst Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	1	0	0%	0	0	0%
August 2023	1	1	100%	0	0	0%
September 2023	0	0	0%	0	0	0%
October 2023	3	0	0%	0	0	0%
November 2023	0	0	0%	0	0	0%
December 2023	0	0	0%	0	0	0%
July - December 2023	5	1	20%	0	0	0%
January - June 2023	6	1	17%	3	0	0%
Total 2023	11	2	18%	3	0	0%
Total 2022	8	1	0%	2	0	0%

Life Limited to the Payment of Funeral and Burial Expenses Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	17	6	35%	14	7	50%
August 2023	24	16	67%	12	3	25%
September 2023	16	11	69%	12	3	25%
October 2023	24	16	67%	5	4	80%
November 2023	30	19	63%	12	6	50%
December 2023	19	14	74%	16	5	31%
July - December 2023	130	82	63%	71	28	39%
January - June 2023	168	110	65%	91	30	33%
Total 2023	298	192	64%	162	58	36%
Total 2022	179	112	63%	83	30	36%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Life Limited to the Payment of Funeral and Burial Expenses Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	7	2	29%	7	0	0%
August 2023	10	1	10%	6	2	33%
September 2023	1	0	0%	4	0	0%
October 2023	2	1	50%	7	0	0%
November 2023	3	0	0%	5	1	20%
December 2023	3	1	33%	6	1	17%
July - December 2023	26	5	19%	35	4	11%
January - June 2023	30	11	37%	28	4	14%
Total 2023	56	16	29%	63	8	13%
Total 2022	50	37	74%	58	44	76%

Life/Accident and Health Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	1,353	884	65%	565	276	49%
August 2023	1,589	1,068	67%	592	273	46%
September 2023	1,469	985	67%	553	264	48%
October 2023	1,534	1,029	67%	584	266	46%
November 2023	1,360	945	69%	443	207	47%
December 2023	1,223	815	67%	446	201	45%
July - December 2023	8,528	5,726	67%	3,183	1,487	47%
January - June 2023	8,633	5,663	66%	3,494	1,642	47%
Total 2023	17,161	11,389	66%	6,677	3,129	47%
Total 2022	11,625	7,631	66%	4,519	2,021	45%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Life/Accident and Health Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	21	4	19%	18	5	28%
August 2023	25	12	48%	12	5	42%
September 2023	17	6	35%	12	6	50%
October 2023	24	7	29%	8	4	50%
November 2023	20	10	50%	8	3	38%
December 2023	19	5	26%	14	2	14%
July - December 2023	126	44	35%	72	25	35%
January - June 2023	115	44	38%	71	25	35%
Total 2023	241	88	37%	143	50	35%
Total 2022	115	32	28%	95	22	23%

Life Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	1,324	818	62%	531	224	42%
August 2023	1,456	933	64%	574	230	40%
September 2023	1,279	795	62%	553	245	44%
October 2023	1,399	911	65%	556	241	43%
November 2023	1,411	923	65%	515	199	39%
December 2023	1,219	779	64%	485	203	42%
July - December 2023	8,088	5,159	64%	3,214	1,342	42%
January - June 2023	8,121	5,328	66%	3,268	1,363	42%
Total 2023	16,209	10,487	65%	6,482	2,705	42%
Total 2022	10,947	6,808	62%	4,561	1,862	41%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Life Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	73	27	37%	70	22	31%
August 2023	113	42	37%	58	21	36%
September 2023	123	48	39%	80	27	34%
October 2023	109	43	39%	94	17	18%
November 2023	102	33	32%	88	29	33%
December 2023	75	25	33%	54	16	30%
July - December 2023	595	218	37%	444	132	30%
January - June 2023	563	249	44%	363	97	27%
Total 2023	1,158	467	40%	807	229	28%
Total 2022	696	274	39%	469	144	31%

Limited Lines Automobile

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	26	17	65%	24	8	33%
August 2023	36	21	58%	13	6	46%
September 2023	30	20	67%	19	6	32%
October 2023	28	19	68%	15	6	40%
November 2023	39	28	72%	11	4	36%
December 2023	22	17	77%	14	5	36%
July - December 2023	181	122	67%	96	35	36%
January - June 2023	170	120	71%	73	32	44%
Total 2023	351	242	69%	169	67	40%
Total 2022	235	156	66%	116	50	43%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Personal Lines Broker-Agent Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	106	45	42%	131	40	31%
August 2023	119	72	61%	141	31	22%
September 2023	129	47	36%	145	44	30%
October 2023	144	48	33%	161	43	27%
November 2023	119	41	34%	152	46	30%
December 2023	119	41	34%	135	37	27%
July - December 2023	736	294	40%	865	241	28%
January - June 2023	739	303	41%	876	216	25%
Total 2023	1,475	597	40%	1,741	457	26%
Total 2022	1,541	579	38%	1,750	447	26%

Property Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	3	1	33%	0	0	0%
August 2023	2	0	0%	1	1	100%
September 2023	3	2	67%	3	0	0%
October 2023	3	2	67%	2	2	100%
November 2023	3	0	0%	2	1	50%
December 2023	4	2	50%	6	1	17%
July - December 2023	18	7	39%	14	5	36%
January - June 2023	27	14	52%	14	7	50%
Total 2023	45	21	47%	28	12	43%
Total 2022	53	27	51%	16	6	38%

**July 1, 2023 through December 31, 2023
First Time and Repeat Pass Rates
Examination Report**

Property and Casualty Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	338	172	51%	317	104	33%
August 2023	354	192	54%	318	103	32%
September 2023	359	195	54%	263	109	41%
October 2023	361	204	57%	266	94	35%
November 2023	297	165	56%	267	100	37%
December 2023	284	168	59%	218	91	42%
July - December 2023	1,993	1,096	55%	1,649	601	36%
January - June 2023	2,363	1,278	54%	2,046	726	35%
Total 2023	4,356	2,374	54%	3,695	1,327	36%
Total 2022	4,189	2,155	51%	4,416	1,429	32%

Public Insurance Adjuster Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	7	0	0%	7	1	14%
August 2023	4	1	25%	16	2	13%
September 2023	10	3	30%	13	3	23%
October 2023	11	5	45%	15	7	47%
November 2023	6	1	17%	10	3	30%
December 2023	7	4	57%	9	3	33%
July - December 2023	45	14	31%	70	19	27%
January - June 2023	35	10	29%	64	20	31%
Total 2023	80	24	30%	134	39	29%
Total 2022	54	16	30%	80	23	29%

**Curriculum Board
Curriculum Review Schedule for
February 15, 2024 Curriculum Board Meeting**

Educational Objectives and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Life, Accident and Health or Sickness Educational Objectives				
Life 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	2/2026	Scheduled for review in 2026.
Accident and Health or Sickness 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	2/2026	Scheduled for review in 2026.
Property and Casualty Educational Objectives				
Property 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.
Casualty 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.
Personal Lines 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.
Commercial Insurance Examination 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.
Limited Lines Automobile Agent 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
February 15, 2024 Curriculum Board Meeting**

Educational Objectives and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Ethics and California Insurance Code				
12-Hour Ethics and California Insurance Code 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	Scheduled for review in 2025.
Bail Agent Educational Objectives				
Bail Agent Educational Objectives 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	Scheduled for review in 2026.
Public Insurance Adjuster Educational Objectives				
Public Insurance Adjuster Authority: Cal. Ins. Code section 15013(a)	11/15/2016 04/2023	04/2023	04/2026	Scheduled for review in 2026.
Independent Insurance Adjuster Examination Objectives				
Independent Insurance Adjuster Authority: Cal. Ins. Code section 14026	07/26/2013 04/2023	04/2023	04/2026	Scheduled for review in 2026.
Life and Disability Insurance Analyst Examination Objectives				
Life and Disability Insurance Analyst Authority: Cal. Ins. Code section 1840	10/2016	10/2016	10/2025	The examination workshop was completed in January 2024. Updated license examination questions anticipated to be launched in May 2024.
Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives				
Life-Limited to the Payment of Funeral and Burial Expenses Authority: Cal. Ins. Code section 1749.01	02/16/2012 07/18/2018	07/18/2018	2/2026	Scheduled for review in 2026.
Eight-Hour Annuity Training Outline				
Eight-Hour Annuity Training Outline Attachments I through III 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 Senate Bill 263 (Dodd) Annuities and Life Insurance Policies, 2024 Legislative Session.

**Curriculum Board
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Educational Objectives and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Four-Hour Annuity Training Outline				
Annuity Suitability Transactions	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending Senate Bill 263 (Dodd) Annuities and Life Insurance Policies, 2024 Legislative Session.
How Fixed, Variable, and Index Annuity Contract Provisions Affect Consumers	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending Senate Bill 263 (Dodd) Annuities and Life Insurance Policies, 2024 Legislative Session.
Primary Uses of Annuities, Types of Annuities and the Senior Market	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending Senate Bill 263 (Dodd) Annuities and Life Insurance Policies, 2024 Legislative Session.
Taxation and Suitability of Annuities for California Insurance Agents' Training Courses	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending Senate Bill 263 (Dodd) Annuities and Life Insurance Policies, 2024 Legislative Session.
Annuity and Life Insurance Outlines (Senate Bill 263 [Dodd, 2023-24 Legislative Session])				
Four-Hour Nonterm Life Agent Course Authority: Cal. Ins. Code section 1749.81(a) (pending)	TBD	TBD	TBD	SB 263 Life Insurance Subcommittee appointed at the July 20, 2023, Curriculum Board meeting. The Subcommittee is in process.
Two-Hour Variable Life Agent Course Authority: Cal. Ins. Code section 1749.81(b) (pending)	TBD	TBD	TBD	SB 263 Life Insurance Subcommittee appointed at the July 20, 2023, Curriculum Board meeting. The Subcommittee is in process.
Ethics Continuing Education				
Three-Hour Ethics Training Course Development and Review Guidelines Authority: Cal. Ins. Code section 1749.33	09/26/2011 03/14/2014 10/30/2022	10/30/2022	10/2025	Scheduled for review in 2025.
Long-Term Care				
Mandatory Eight Hour Long-Term Care 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.
Four-Hour Long-Term Care Courses Authority: Cal. Ins. Code section 10234.93(a)(4)(A)	TBD	In Progress	TBD	The Four-Hour Long-Term Care Subcommittee is in progress.

**Curriculum Board
Curriculum Review Schedule for
February 15, 2024 Curriculum Board Meeting**

Educational Objectives and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Life Settlement Broker				
15-Hour Life Settlement Broker Outline 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.
Twenty-Four Hour Coverage				
Twenty-Four Hour Coverage Course Guidelines and General Concepts Authority: Cal. Ins. Code section 1749.02 and Cal. Ins. Code section 1749.33 (d)	11/05/2009 11/2012	2/1/2021	8/1/2024	Scheduled for review in 2024.

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
Business Management Practices				
Business Management Practices Course Development Guidelines Authority: Cal. Ins. Code section 1749.1(c)	01/25/2012 11/28/2018	11/28/2018	11/2024	Scheduled for review in 2024.
Commercial Earthquake				
Commercial Earthquake Risk Management Authority: Cal. Ins. Code section 1749.1(a)	12/01/2016 11/28/2018	11/28/2018	11/2024	Scheduled for review in 2024.