

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

2026

Thursday, July 16th, at Department Headquarters;
Thursday, October 15th, at Sacramento Headquarters;

Each meeting will begin at 11:00 a.m. Check-in procedures and meeting rooms will be stated in the meeting agenda.

February 19, 2026 Curriculum Board Meeting

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RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

PUBLIC NOTICE OF MEETING
Curriculum Board Meeting

Thursday, February 19, 2026
11:00 a.m. – 1:30 p.m. (PST)

California Department of Insurance (CDI) Sacramento Office
300 Capitol Mall, Sacramento, CA 95814
Meeting in 16TH 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 9th 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: 387 027 537

For security and seating purposes, please RSVP if you will be attending the meeting at one of the CDI Offices to Ammy.Dang@insurance.ca.gov

Other locations with Board members attending virtually:

- 3508 Dale. Rd., Modesto, CA 95356
- 400 Ramona #212p, Corona CA 92879
- 2471 Calle Villada Cir., Duarte, CA 91010
- Lake Nona Wave Hotel Lobby, 6100 Wave Hotel Dr., Orlando, FL 32827

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](#) web page. 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) 610-1671 no later than five (5) business days prior to the day of the meeting.

Curriculum Board Meeting Thursday, February 19, 2026 11:00 a.m. – 1:30 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
- Aretha Hartley, Sales Market Leader, Allstate Insurance
- Monique Howard
- Colbie McRae, President, insureCAL Insurance Agency
- Jason Meyerson, Owner & Operator, Bail Bond Professionals
- 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
- Samantha Tradelius, Vice President of Operations, LyteSpeed Learning
- Vinh Truong, Founder and CEO, CMT Insurance Agency
- Sue Wakamoto-Lee, Owner, Cloud Benefits Consulting

CDI Staff Members:

- Charlene Ferguson, Chief, Licensing Services Division
- Dawn Ward, Chief, Curriculum and Licensing Background Bureau
- Dillon Gingras, Manager, Curriculum Review Section
- Rebecca Galsote, Analyst, Curriculum Compliance Analyst
- Ammy Dang, Analyst, Curriculum Review Section
- Maria Alfaro, Analyst, Curriculum Review Section
- Shakira Rule, Analyst, Curriculum Review Section
- Rachel Turner, Analyst, Curriculum Review Section
- Katey Piciucco, Attorney, Legal Division

AGENDA

1. Opening Remarks	Chairperson Jesse Dogillo
2. Vote to Approve October 16 th Meeting Minutes	Curriculum Board
3. Licensing Update	Charlene Ferguson
4. Examination Statistics Report	Rebecca Galsote
5. Long-Term Care Subcommittee Report and Vote to Approve Four-Hour Long-Term Care Outlines	Dillon Gingras
6. Property and Casualty Subcommittee Report	Ammy Dang
7. Curriculum Review Schedule and Update	Dawn Ward
8. Education Work Status Report	Maria Alfaro
9. Roundtable/Adjourn	Everyone

Materials to review in advance:

- October 16, 2025 Curriculum Board Meeting Minutes
- Four-Hour Long-Term Care Outlines
 - LTCi Plan Design
 - LTCi Suitability
 - Navigating the LTCi Claims Process
 - Making Changes to LTCi Benefits

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



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

California Department of Insurance Curriculum Board Meeting Minutes

Thursday, October 16, 2025
11:00 a.m. to 1:30 p.m.

The in-person meeting was called to order at 11:00 a.m. by Board Chairperson, Jesse Dogillo.

Jesse Dogillo (Chairperson), Bay Area Financial & Insurance Services	Colbie McRae, insureCAL Insurance Agency (Absent)
Anne Lintz (Vice Chairperson), Anne Lintz Insurance Agency, Inc.	Sandra Moriarty, Roadmap to Recovery Project Coordinator
Janise Graham, Entrepreneur's Insurance Services (Absent)	Peter Schifrin, Schifrin, Gagnon & Dickey, Inc.
Aretha Hartley, Allstate Insurance	Doug Smith, Inclusive Action for the City
Monique Howard, Inland Marine at Ascot Group (Absent)	Samantha Tradelius, LyteSpeed Learning
Jason Meyerson, Bail Bond Professionals	Vinh Truong, CMT Insurance Agency

- 1. Welcome:** Chairperson Dogillo welcomed and thanked Curriculum Board (Board) members and guests for attending the Board meeting in-person, as well as those attending from another location. As requested by the Board members, each October the Board will be meeting in-person at the California Department of Insurance's (Department) Sacramento Headquarters.
- 2. Minutes:** Chairperson Dogillo asked for a motion from the Board members to approve the July 17, 2025, Board Meeting Minutes. Board member Samantha Tradelius made a motion to approve the Meeting Minutes, and Board member Doug Smith seconded the motion. The July 17, 2025, Meeting Minutes were approved as written.

Chairperson Dogillo introduced the newest member of the Board, Jason Meyerson. Jason is Owner and Operator of Bail Bond Professionals in Orange County. He has been a licensed Bail Agent for over 25 years and holds a producer license for property and casualty insurance. Previously, Jason served as Sales and Product Marketing Manager of Veltec-Boyer Sports and was President of PSA/DNA, a division of Collectors Universe, Inc. in Newport Beach. He is currently a Board Member of the California Bail Agents

Association (CBAA), and he previously served as Vice President of the Orange County Bail Agents Association (OCBAA). Jason joins the Curriculum Board in the bail agent representative seat, with a term ending on September 25, 2028.

In addition, Chairperson Dogillo advised the Board members that Cathy Little had withdrawn from her position on the Curriculum Board, effective September 28, 2025. The Department is in the process of accepting applications to fill the open seat for a life agent trade association representative.

3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided the Licensing and the 2025 Legislative Session Updates.

Charlene reported that Friday, September 12, 2025, was the last day for the 2025 Legislative Session bills to pass legislation on the Assembly and the Senate Floors.

Sunday, October 12, 2025, was the last day for the Governor to sign and veto bills, or allow bills to become law without the Governor's signature.

Wildfire Legislative Package - Signed by the Governor and will take effect on January 1, 2026

The status of these legislative bills are as follows:

1. **[Assembly Bill \(AB\) 1](#) (Chapter 472, Statutes of 2025), authored by Assembly Member Damon Connolly, the Insurance and Wildfire Safety Act.** The law requires the Department to periodically review and potentially update regulations on building hardening and community-wide wildfire mitigation efforts. The goal is to encourage homeowners to invest in fire-resistant measures to help stabilize the residential property insurance market.
2. **[AB 226](#) (Chapter 473, Statutes of 2025), jointly authored by Assembly Members Lisa Calderon and David Alvarez, the FAIR Plan Stability Act.** This law allows the California FAIR Plan to issue state-backed bonds and secure loans. This measure gives the state's insurer of last resort additional financial tools to handle catastrophic claims from wildfires and other disasters, thereby stabilizing California's overall insurance market.
3. **[AB 232](#), jointly authored by Assembly Members Lisa Calderon and Mike Gipson, the Savings Accounts for Mitigation and Catastrophes Act** was held in the Assembly Appropriations.
4. **[AB 597](#), authored by Assembly Member John Harabedian, the Insurance Payment Protection Act** was held in the Senate Appropriations Committee.
5. **[AB 888](#) (Chapter 536, Statutes of 2025), authored by Assembly Member Lisa Calderon, the California Safe Homes Act.** This act protects homes and access to insurance by establishing a grant program within the Department to assist qualifying residents in obtaining new or replacement fire-safe roofs, and implementing

fire-safe measures within 5 feet of their homes – known as “Zone Zero.” This program will cover part or all of the costs and will be included in the communitywide safety initiatives.

6. [SB 429](#) (**Chapter 531, Statutes of 2025**), authored by **Senator Dave Cortese, the California Wildfire Public Model Act**. This act enhances community safety and education by allowing the Department to issue grants for establishing the nation’s first publicly available wildfire loss data source. The public model will facilitate assessments of wildfire risk, educate the public, and ensure greater transparency so communities can plan effectively. The law builds on [recommendations from Cal Poly Humboldt-led Public Wildfire Model Strategy Group](#).
7. [SB 495](#) (**Chapter 542, Statutes of 2025**), authored by **Senator Ben Allen, “The List” Act**. This law requires insurance companies to pay 60 percent of contents coverage limits, with a cap of \$350,000 to wildfire survivors who experience a total loss without needing to submit a detailed inventory list. It also grants consumers at least 100 days to provide proof of loss to their insurance company following a declared state of emergency. This law seeks to establish specific data collection authority to help the Department understand long-term trends in risk management and the integration of insurance related to claim-driven risks that significantly impact insurance availability.
8. [SB 547](#) (**Chapter 544, Statutes of 2025**) jointly authored by **Senators Sasha Renée Pérez and Susan Rubio, Commercial property insurance cancellation and nonrenewal**. The Wildfire Safety and Recovery Act of 2018 has protected millions of homeowners by prohibiting non-renewals of residential property and insurance for one year. This law extends this protection by broadening the insurance moratorium to include commercial policies, covering businesses homeowners’ associations (HOAs), condominiums, affordable housing units, and non-profits.
9. [SB 616](#), jointly authored by **Senators Susan Rubio, Dave Cortese, and Henry Stern, the California Community Fire Hardening Commission Act** was vetoed by the Governor on October 13, 2025.

Other Legislation:

[AB 487](#) (**Chapter 558, Statutes of 2025**) **Insurance** is the Department’s omnibus bill was signed by the Governor on October 10, 2025. This law takes effect on January 1, 2026, and includes Licensing’s non-controversial amendments to California Insurance Code [section 1652](#). The changes clarify the license qualifications that are required to submit fingerprints.

[AB 943](#) (**Chapter 566, Statutes of 2025**), **Insurance agents: prelicensing education** was signed by Governor on October 10, 2025. This new law takes effect on January 1, 2026. The Department has no position on this bill.

Charlene confirmed this law repeals the 20-hour prelicensing study requirement for new property, casualty, personal lines, commercial insurance, limited lines automobile, life, accident and health or sickness license applicants.

[SB 41 \(Chapter 605, Statutes of 2025\) Pharmacy benefits](#) was signed by the Governor on October 11, 2025 and it take effect on January 1, 2026. The licensing of Pharmacy Benefit Managers is now the responsibility of the Department of Managed Health Care. The Department and the Curriculum Board are not currently involved in PBM insurer issues (e.g., health insurers).

[SB 805 \(Pérez. Chapter 126, Statutes of 2025\) Crimes](#), was signed by the Governor on September 20, 2025 and this bill takes effect immediately. The following Notice was issued before this Board Meeting: [New Law Imposes New Requirements for Law Enforcement Agencies and Bail Fugitive Recovery Agents](#).

4. **Examination Statistics Update:** Rebecca Galsote, Curriculum Compliance Analyst, reported on the following Examination Statistics from January 1, 2025 through September 30, 2025:

Examination Statistics:

- There were 18,642 online remote proctored first-time test takers with 11,719 passing, which is a 63 percent first-time pass rate.
- There were 17,409 first-time test center license examinations with 10,033 passing, which is a 58 percent first-time pass rate.
- Overall, there were 36,051 first-time examinations, with a total of 21,752 passing, which is a 60 percent first-time pass rate.

Examination Pass Rates by Percentile: In addition, the License Examination Percentage Score Reports provide the pass rates by percentile for those examinees who scored 50 percent or higher on their first-time license examinations from January 1, 2025 through September 30, 2025. The first list is for English examinations and the second list includes Chinese (Simplified), Korean, Spanish, Tagalog, and Vietnamese.

Administrative Bars: [California Insurance Code section 1681.5\(c\)](#) states, in part, the Commissioner shall bar any candidate caught willfully cheating from taking any license examination and from holding an active license for a period of five years. Specifically, if a licensee is taking a license examination to add an additional license qualification to their active license and that person is caught cheating on their license examination, the licensee may receive an Administrative Bar and an action may be taken on the individual's active license.

From January 1, 2025 through September 30, 2025, there was 1 test center incident and 33 online remote proctored incidents for a total of 34 incident reports. Of the 34 incidents, 6 are under Legal review, and 28 were issued Administrative Bars during this time period.

Public Comment: Michael Mitchell with Mike Russ Financial Training Centers, Inc., inquired whether data is available regarding the number of nonresident licensees approved in recent years. He expressed concern that companies may be outsourcing to

other states, noting that nonresident applicants are not required to take a California license examination. He asked whether this type of information can be tracked and reported.

Charlene Ferguson responded that the Department does monitor resident versus nonresident licensing trends and has done so for several years. Historically, the approximate breakdown has been 60 percent resident and 40 percent nonresident license applicants and licensees. Currently, the data indicates a shift closer to 55 percent resident and 45 percent nonresident license applicants and licensees. Charlene noted that this change may be influenced in part by open enrollment periods during which nonresident applicants tend to apply for the accident and health or sickness license in higher volumes.

- 5. Long-Term Care Outline Subcommittee Report:** Dillon Gingras, Manager of the Curriculum Review Section (CRS), reported the status of the Long-Term Care Subcommittee's development of four-hour long-term care (LTC) outlines (Outlines). The Curriculum Board appointed the Four-Hour LTC Subcommittee to develop four-hour, topic-specific, LTC course outlines. These courses are to provide agents with in-depth curriculum on specific LTC topics in each four-hour course.

The Subcommittee held their first meeting on September 20, 2022, and they currently meet every two weeks, unless scheduling conflicts arise. The Subcommittee has completed the development of three Four-Hour LTC Outlines titled: "LTCi Plan Design," "Navigating the LTCi Claims Process" and "Suitability."

Currently, the Subcommittee is making final edits and formatting the fourth Four-Hour Outline titled "Making Changes to LTCi Benefits." The Subcommittee expects to complete this outline in fall of 2025.

The Subcommittee aims to launch four, four-hour LTC course outlines for education provider development and CRS's review and approval. These courses will allow accident and health or sickness agents to fulfill their eight-hour LTC continuing education requirement by completing two of the four-hour LTC courses. The Subcommittee may consider developing additional course outlines as new LTC topics of importance arise.

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

Dawn explained, for new members and new attendees, that this schedule states when the course outline or guideline was developed, the dates reviewed, and the three-year review timeline for the Board to consider if updates to these course outlines or guides are required and if an in-depth review by a Board appointed subcommittee must be scheduled to update the curriculum. These reviews are to ensure the course or guideline curriculum are current and meet current laws and regulations.

Currently, this schedule lists the Life and Disability Insurance Analyst Examination Objectives are due for the Boards' review in October 2025. The Board's liaison, Ammy Dang, sent the examination objectives to the Board in September 2025 for the Board members to determine if the curriculum is current or if updates are required. The majority

of the Board members responded with no edits, except Chairperson Dogillo who had a few minor suggestions. CRS will add those suggestions to the examination objectives and will send the revised objectives to the Board members for review.

As Charlene stated in her report, Governor Newsom signed [Assembly Bill 943](#) (Rodriquez, Chapter 566, Statutes of 2025). On January 1, 2026, the 20 hours of prelicensing education will no longer be a licensing requirement for property, casualty, commercial lines, personal lines, limited lines automobile, life, and accident and health or sickness license applicants. In addition, Licensing will change the title of the Educational Objectives to be “License Examination Objectives” (LEOs).

Dawn stated the Board’s liaison, Ammy Dang, will send the new LEOs to the Board members for their review and approval. Once the LEOs are approved by the Board, the Board’s Legal Liaison, Katey Piciucco, will also review the updated LEOs. With the Department’s Legal Liaison’s approval, the Department will distribute a Notice to the admitted insurers, insurance agents, brokers, bail agents, independent and public adjusters, education providers, and other interested parties explaining the repeal of the specific prelicensing requirements and the launch of the LEOs. Subsequent to this meeting, on November 10, 2025, the following Notice was distributed: [New Law Repeals 20-Hour Prelicensing Requirements for Insurance Producers](#). In addition, Licensing also launched the [12 Hours of Ethics and the California Insurance Code Frequently Asked Questions](#) web page to provide education providers and license applicants with additional information.

Additionally, as Charlene reported in the Board’s Legislative Report, Governor Newsom signed numerous bills that will take effect on January 1, 2026. Several bills may result in required updates to the Property, Casualty, Personal Lines, Commercial Insurance, and Limited Lines Automobile Agent LEOs.

Soon after Dawn’s request, Chairperson Dogillo appointed a Property and Casualty License Examination Objectives Subcommittee to update the LEOs with current and recently signed legislation. The subcommittee members include Chairperson Dogillo, Vice Chairperson Anne Linz, Board Member Aretha Hartley, Board Member Samantha Tradelius, and Guest Mary Kananen.

Dawn concluded her report noting the Curriculum Review Schedule lists the Life, Accident and Health or Sickness, Life-Limited to the Payment of Funeral and Burial Expenses, and the Bail LEOs, as well as the Mandatory Eight Hour Long-Term Care outlines are due for the Boards’ review in early 2026. However, with the Subcommittee appointment to work on updating the Property and Casualty LEOs, Licensing requests for the Life series of LEOs and the Eight-Hour LTC Outline’s review to be postponed until the summer or fall 2026. Chairperson Dogillo and Board members agreed with the Life series review date change.

- 7. Education Work Status Report:** Maria Alfaro, Education Analyst, reported on the Education Unit’s statistics for the period of January 1, 2025 through September 30, 2025.

The Education Unit received the following:

- 1,279 new course applications were received in 2025, compared to 1,148 in 2024
 - 87 percent (1,116) were new course applications in 2025, compared to 90 percent (1,033) in 2024 were received through Sircon
- 2,212 course renewals were received in 2025, compared to 2,170 in 2024
 - 85 percent (1,873) of course renewals in 2025 compared to 91 percent (2,170) in 2024 were received through Sircon.
- 155 education provider certification and renewal applications were received in 2025, compared to 178 in 2024.

Additionally, all hard copy and Sircon applications received are assigned within the last 10 days to an education analyst. This includes electronic continuing education and preclicensing course applications and renewals through Sircon. This also includes National Association of Insurance Commissioners' (NAIC) online Continuing Education Reciprocity (CER) applications, as well as education provider applications and renewals received through mail and electronically through Sircon.

8. **Roundtable:** Board Member Samantha Tradelius asked if the Department has a preference regarding whether providers submit materials electronically or via paper. Dillon Gingras confirmed the Department does not have a preference regarding whether providers submit materials electronically or via paper; both methods are acceptable.

Board member Samantha Tradelius also referenced a meeting with Vertafore staff who stated if the electronic process is not used by education providers, the providers would not receive Vertafore's automated notifications when courses are due for renewal. Education provider notification process is not like individual license renewal reminders. A guest noted that providers are expected to monitor renewal deadlines independently, and suggested that advance notifications 90–100 days prior to the renewal date would be helpful. Dillon clarified that Vertafore does not issue renewal reminders to education providers; however, Licensing does issue course and provider as well as provider renewal notification reminders to education providers approximately 100 days prior to course expiration. If education providers are not receiving the Department's renewal notification, please ensure the "insurance.ca.gov" emails do not go into the education providers "Clutter" or "Spam" file.

Board members Samantha Tradelius and Jason Meyerson and Guest Irma Romero expressed their concerns with AB 943's - removal of the 20-hour preclicensing requirements. Charlene noted the Department did not take a position on AB 943. This bill was industry-sponsored.

Charlene explained an AB 943 notice will be distributed to the industry outlining where license applicants can access the license-type specific LEOs. Soon after the Notice is launched, Licensing will also launch a Frequently Asked Questions (FAQ) web page to answer AB 943 questions the Department has received. Subsequent to this meeting, the AB 943 Notice and Frequently Ask Questions were launched. The links to both of these documents are on page 6 of these Meeting Minutes

She continued to explain that the license examinations will be knowledge-based rather than time-based (i.e., 20-hours of prelicensing). This will to allow license applicants to focus on subject areas where they need to improve their knowledge base on specific topics. Charlene also stated, education providers may see increased engagement from students seeking clarification and deeper understanding.

9. **Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, February 19, 2026. This meeting will be held virtually. Curriculum Review Section staff will provide meeting details approximately 14 days prior to the meeting date. The meeting will begin at 11:00 a.m.

Chairperson Dogillo asked for a motion to adjourn the Curriculum Board October 16, 2025 meeting. Peter Schifrin made a motion to adjourn the Board meeting and Vice Chairperson Anne Lintz seconded the motion. The October 16, 2025, Board meeting was adjourned at 11:48 a.m.

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

OVERVIEW

Pursuant to California Insurance Code [section 10234.93](#), licensees who solicit individual consumers for the sale of long-term care (LTC) insurance and some licensees who sell life insurance products that contain benefits for LTC (that are based on an accelerated death benefit) shall complete training prior to being authorized to transact LTC insurance and prior to each license renewal. If benefits are based on activities of daily living (ADL) triggers and conditioned on the actual provision of LTC services, an agent is required to complete LTC continuing education (CE). If benefits are based on ADL triggers and not conditioned on the actual provision of LTC services, an agent may not be required to complete LTC CE.

Agents should check with the insurance carrier for each product they are representing, whether it be an LTC policy or rider, or a chronic illness policy or rider. Chronic illness riders and policies can never be represented as LTC. Some riders or policies are tax deductible, others are not and agents should refer clients to their financial advisors for any tax-related questions.

With the addition of four-hour LTC insurance course outlines, licensees may take either one (1) eight-hour LTC insurance course, or two (2) four-hour LTC insurance courses to meet their eight-hour LTC CE requirement.

EDUCATIONAL OBJECTIVES

Each topic must be developed in its entirety and should explain (not merely recite) chaptered legislation and pertinent regulations. Each topic should *include an explanation* of why each topic is significant to the agent and client. The subjects do not need to be presented in this outline order. However, each topic must be cross-referenced to the material submitted to the Commissioner before the material can be approved. In addition, the topics need to be developed in a clear and meaningful manner so that the student derives a clear understanding of the pertinent issues and implications. It is expected that any viable LTC course proposed should be four hours in length to cover adequately all the required topics. A course on company-specific LTC product knowledge does not qualify for LTC continuing education credit. **NOTE:** All statistical information (e.g., dollar amounts, charts, tables) and points of fact must be referenced to the original source data. In addition, these sources must be California-specific where available.

Course providers are encouraged to use examples that illustrate points and concepts. For contact courses, the topics need to be articulated in writing to the extent that the student can relate the words of the instructor to the course material in a meaningful way. For correspondence courses, each topic must be developed in full so that the reader can get an understanding of the material as if they were in a contact course.

Discussion of topics must be handled in a neutral manner. These courses may **NOT**:

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

- Use the opportunity to persuade
- Indoctrinate or enlighten agents on a particular philosophy or a political or public policy position
- Offer opinions about state or federal legislation or forecast the success or failure of legislation
- Offer company specific sales presentations or similar information, and absolutely no marketing information is allowed in LTC courses
- Use copyrighted material inserted or attached to the course material without proper references
- Use attachments to the course material that contain the information noted in the above bulleted items
- Substitute Insurance Code sections for explanatory text

Course providers are required to do the following:

- Provide a detailed understanding of all the topic areas
- Show continuity of explanations in the course textbooks, examples, references, and citations
- Provide easy-to-read text; rather than seemingly unrelated pieces of data, the text should have a narrative explanation of why or how parts fit together
- State conclusions (i.e., why is this topic important and what does it mean for the policyholder)
- Substantiate information with material presented
- Focus course material on needs of consumers and the problems and solutions associated with LTC and LTC insurance
- Include California Department of Insurance (the Department) required attachments and any other attachments relevant to the outline and compliant with the Department's requirement

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

Contact Course (Interactive)

Credit Hours for Contact Courses: The Department's guideline for assigning credit hours to contact courses is based on a 50-minute hour of classroom instruction. No credit is given for breaks. The student can receive credit for only eight hours, or 480 minutes, of instruction per day. This equates to nine hours of classroom credit per day (credit is not given for partial hours). The student is required to be attentive and participate. It is the instructor's discretion or judgment to determine if the student should receive credit based on their attention and participation.

Additionally, the instructor may give credit if the student participates in at least 80 percent of class instruction. No credit is given for review. Credit is given for examinations only if it is mandatory to pass the examination to receive credit for the course.

Non-Contact Course (Non-Interactive)

Credit Hours for Non-Contact Courses: One credit hour is approved for 4,600 words. For the examination, 10 to 15 percent of the approved credit hour(s) is added to arrive at the total credit hours for the non-contact course. The examination must have a minimum of three questions for each credit hour approved. Partial credit hours will not be awarded and will be rounded down to the nearest whole credit hour.

Disclaimer – The Department is released of responsibility for approved course materials that may have a copyright infringement. In addition, no course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner.

The information contained in this outline is specific to traditional Long-Term Care insurance products regulated by California law. Information regarding California Partnership for Long-Term Care Policies or Certificates can be found in the 8-hour Partnership Agent Training or by contacting the [Department of Health Care Services](#).

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

TABLE OF CONTENTS

- I. Introduction**
 - A. Defining LTC Insurance (LTCi)
- II. Types of LTCi Policies**
 - A. Stand-alone LTC policies
 - B. California Partnership policies
 - C. Life-based policies with LTC benefits
 - D. Annuity-based policies with LTC benefits
- III. Minimum Benefit Offerings**
 - A. Features and functions of minimum benefits required
 - B. LTC Benefits provided to the prospect
 - C. Minimum Benefit Payout
- IV. Institutional Care, Nursing Home, Residential Care**
 - A. Care in a residential facility must be covered
 - B. Minimum RCFE benefit of 70%
 - C. All expenses incurred by the insured while confined
- V. Benefit Design and Features**
 - A. Coverage Type
 - B. Coverage choices core
 - C. Riders (optional)
 - D. Optional Covered Services
- VI. Hybrid/Asset-Based (Whole Life, Universal Life (UL), Indexed Universal Life (IUL) & Annuities)**
 - A. Linked Benefit
 - B. How much benefits are available/years of coverage?
 - C. Alternative to traditional or hybrid
- VII. Attachments**
 - A. False and Misleading Long-Term Care Insurance Marketing Tactics

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

I. Introduction

- A. Defining LTCi, California Insurance Code [section 10231.2](#)
 - 1. Tax-Qualified (TQ) versus Non-Tax-Qualified¹, California Insurance Code [section 10232.2](#)
 - i. TQ Benefit trigger, California Insurance Code [section 10232.1 \(a\)\(b\)\(c\)\(d\)](#) and [10232.8](#)
 - a. Premium is potentially deductible, benefits are not taxable¹
 - ii. TQ assessment by healthcare professional
 - iii. Need for care expected to last at least 90 days
 - 2. 101g's (IRS Tax Code Non-Tax-Qualified¹)
 - i. Premium is not deductible, taxability¹ of benefits is uncertain
 - ii. Accelerated death benefits
 - iii. Chronic care
 - iv. Short-term care (not approved in California)
 - v. Critical care policies
 - 3. 7702b's (IRS Tax Code)
 - i. Tax-qualified¹
 - ii. Favorable tax implications¹
 - iii. Accelerated death benefits

II. Types of LTCi Policies, California Insurance Code [section 10232.1 \(a\)\(b\)\(c\)\(d\)](#)

- A. Stand-alone LTC policies
 - 1. Nursing facility and residential care facility (RCF) only
 - 2. Home care only
 - 3. Comprehensive LTC insurance
- B. California Partnership policies
 - 1. Comprehensive
 - 2. Facility only
 - 3. Home Care, Community-Based Services, RCF only (no nursing home (NH) benefit)
- C. Life-based policies with LTC benefits
- D. Annuity-based policies² with LTC benefits

III. Minimum Benefit Offerings

- A. Explain the minimum benefits required and their features and function, California Insurance Code [section 10232.9\(a\)](#)
 - 1. Home Health Care
 - 2. Adult Day Care
 - 3. Personal (Custodial) care
 - 4. Homemaker services
 - 5. Hospice care

¹ An agent shall not provide advice on issues surrounding taxability or income and estate taxation, including the use of trusts and/or Medi-Cal. If qualified tax assistance is required, agents shall advise client to consult with other professionals

² [California Annuity Training Requirement](#)

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

6. Respite care
- B. LTC Benefits provided to the prospect, California Insurance Code [section 10232.9\(b\)](#)
 1. Freedom
 2. Choice
 3. Independence
 4. Control
 5. Dignity
- C. Minimum Benefit Payout, California Insurance Code [section 10232.9\(c\)](#)
 1. Home care benefits shall not be limited or excluded by the following: (post-1993)
 - i. Requiring a need for care in a NH if home care services not provided
 - ii. Requiring that skilled care be used before or with unskilled care
 - iii. Requiring the existence of an acute condition
 - iv. Limiting benefits to Services provided by Medicare providers
 - v. Limiting benefits to these providers by licensed or skilled personnel
 - vi. Defining an eligible provider in a manner that is more restricted
 - vii. Requiring medical necessity or a similar standard for benefits
 2. Every comprehensive LTC policy or certificate that provides for both institutional care and home care and sets daily weekly or monthly benefit maximum shall pay a maximum benefit payment for home care of at least 50% of the maximum benefit payment for institutional care and no less than \$50 per day, California Insurance Code [section 10232.9\(d\)](#)
- IV. Institutional Care, Nursing Home, Residential Care, California Insurance Code [section 10232.92](#)**
 - A. Care in a residential care facility must be covered
 - B. The benefit amount payable for care in an RCF shall be no less than 70%
 - C. All expenses incurred by the insured while confined, California Insurance Code [section 10232.92\(c\)](#)
- V. Benefit Design and Features**
 - A. Coverage Type
 1. Institutional only coverage (NH & RCF)
 2. Home care only
 3. Comprehensive LTCi (Facility & Home Care combined)
 4. Home/Community & RCF only
 - B. Coverage choices core
 1. Lifetime coverage / duration/length maximum (1-10 years or pools of dollars)
 2. Facility care daily benefit/Dollar maximum (NH 100%, RCF 70% of NH minimum)
 3. Home Care daily benefit percentage³ (Minimum 50% of NH, no less than \$50)
 4. Elimination period (0 day – 365 day)
 - C. Riders (optional)
 1. 5% compound (must offer)
 2. 5% simple

³ Prior to change in law, several companies sold policies with a benefit amount that was based on dollar per hour.

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

3. 1% to 4%, simple or compound.
 4. Consumer Price Index/Consumer Price Index Urban (CPI/CPIU)
 5. Periodic Benefit Increase Option (PBIO)
 6. Guaranteed Future Purchase Option (GFPO)
 7. Inflation to 75 years old
 8. Inflation to 85 years old
 9. Indemnity, reimbursement, cash payment
 10. Aged-based return of Premium or death benefit
 11. Return of Premium
 12. Spousal Premium Waiver
 13. Restoration of Benefits
 14. Non-Forfeiture Benefit, California Insurance Code [section 10235.30](#)
- D. Optional Covered Services
1. Covered services include a broad range of settings for LTC. LTC/Comprehensive plan could include the following:
 - i. Home modification benefit, California Insurance Code [section 10233.2\(f\)](#)
 - ii. Care advisory services, care coordination, care management, California Insurance Code [section 10232.8 \(a\)\(b\)\(c\)\(d\)\(e\)](#)
 - iii. Supportive equipment
 - iv. Caregiver training
 - v. Bed reservation
 - vi. Alternative plan of care provisions/payments, California Insurance Code [section 10231.3\(b\)](#)
 - vii. Transportation/Ambulance Services
 - viii. Rate guarantees
 - ix. Premium modes: monthly, quarterly, annually
 - x. Single Pay, 5 Pay or 10 Pay
 - xi. Paid up at age 65
 - xii. International coverage

VI. Hybrid/Asset-Based (Whole Life, Universal Life (UL), Indexed Universal Life (IUL's) & Annuities)

- A. Linked Benefit
1. Built into a whole life or UL or IUL or annuity
 2. LTCi Rider added to a life policy or annuity
 3. These types of policies tend to be 7702b's
 4. Tax qualified⁴
 - i. Meets the IRS definitions expressed in the NAIC Model Act and Regulation
 - ii. Premiums subject to deductions
 - iii. Benefits not taxable⁴

⁴ An agent shall not provide advice on issues surrounding taxability or income and estate taxation, including the use of trusts and/or Medi-Cal. If qualified tax assistance is required, agents shall advise client to consult with other professionals

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Plan Design Course Outline

- B. How much benefit is available equal to years of coverage?
1. May be based on a percentage of death benefit
 - i. An attached rider is paying a particular benefit amount for chosen period of time
 2. Paid out on a monthly mode – Cash, Indemnity or Reimbursement mode
 3. Elimination period: Yes, no or maybe
 4. Inflation options: 0, 3 percent or 5 percent compound front-end or back-end inflation
 5. Cost of insurance or other costs may be deducted from benefit amount
 6. Variations in the waiver of premium



False and Misleading Long-Term Care Insurance Marketing Tactics

August 23, 2023 — The California Department of Insurance (Department) has received several complaints regarding misleading marketing and communications by some long-term care insurers and agents in connection with the work of the California Long-Term Care Insurance Task Force (Task Force). These communications falsely assert that a new payroll tax will be imposed in the near future, and that consumers should rush to buy long-term care insurance before the end of 2023.

The Department condemns these tactics and will take all steps it deems appropriate to curtail these ploys, up to, and including, legal action. These tactics are not only unfair to the insurers and agents who are acting honestly and ethically, they are also illegal.

The Task Force:

The Task Force was established by Assembly Bill 567 (2019) to recommend options for designing and implementing a public long-term care (LTC) insurance program. The Task Force was charged with producing two reports: one that explores the feasibility of the proposed designs, and the other that provides an actuarial analysis of the designs. The feasibility report was submitted to the Governor and the Legislature in December 2022. The actuarial report will be submitted to the Legislature by January 1, 2024. At that time, the Legislature may or may not choose to proceed with legislation to establish a public program. If the Legislature does proceed with such legislation, it may choose to adopt some, all, or none of the recommendations of the Task Force.

Unfortunately, several agents and insurers have chosen to rely on fear tactics and misleading consumer communications to persuade consumers to purchase LTC policies prior to 2024, including assertions that a program will be enacted on January 1, 2024, that the Legislature has already approved a tax, and that January 1, 2024, is the deadline to have an LTC policy in place to avoid a tax. None of these statements are true.

Opt-Out Deadline:

Pursuant to the mandates of AB 567, the Task Force recommended various possible structures for a public LTC program, including different funding mechanisms. One potential means of funding such a program is by instituting a payroll tax on California employees. The Task Force has recommended that consideration be given to allowing residents who have a qualifying private LTC policy to opt out of the public program, which would mean they would not be subject to a payroll tax. It is possible that only policies purchased prior to a certain date would qualify to allow a resident to opt out of the program.

However, all such details are speculative at this time. The Legislature has: (1) not received the task force's final report; (2) not decided to implement a public program yet; (3) not established the means of funding such a program; (4) not decided if consumers will be allowed to opt out of such a program if they have a private policy; (5) not decided what type of coverage would qualify for opting out; and, (6) not decided what date, if any, would be the cutoff date for purchasing a private policy,

WHAT YOU NEED TO KNOW

- The California Department of Insurance has received complaints that several agents and insurers are misleading consumers about the need to purchase long-term care (LTC) insurance policies before a state-imposed deadline
- The Legislature has not created a public LTC insurance program
- No payroll tax is being implemented at this time
- There is no enactment date or deadline to buy LTC insurance
- California law protects consumers from false and misleading statements by insurers and agents
- Any communication that states that a public LTC program will be enacted on January 1, 2024, or on any other specific date, is untrue and a presumed knowing violation of the law.

among other major policy considerations.

In short, the Legislature has not made any decisions about a public program at all, no payroll tax is being implemented, and there is no “opt-out” date at this time.

Prohibited Conduct:

Making or disseminating any statement containing any assertion, representation, or statement with respect to the business of insurance which is untrue, deceptive, or misleading is strictly prohibited by the Insurance Code.¹ Advertisements for disability insurance shall be truthful and not misleading in fact or implication.² Insurers, brokers, agents and any others engaged in the business of LTC insurance owe policyholders and prospective policyholders a duty of honesty, good faith, and fair dealing.³ High pressure tactics are expressly forbidden, including marketing methods that induce purchasing through undue pressure, fright, or threat, whether explicit or implied.⁴ Violations are subject to penalties up to \$25,000 per violation for agents and brokers, and up to \$500,000 per violation for insurers.⁵

This alert provides notice to the industry that the Department will not tolerate these unfair tactics and intends to take all steps it deems appropriate to protect consumers. Whether a program will be enacted and the date of enactment are unknown at this time. Any communication that states that a public program will be (or is likely to be) enacted on January 1, 2024, or on any other specific date, is blatantly untrue and is presumed to be a knowing violation of the law. References to inaccurate “deadlines,” “facts,” “mandatory taxes” and other unknown details are not acceptable. Small print disclaimers are not an adequate means of redeeming an otherwise threatening, pressure-filled communication.

Insurers and producers are reminded of their duties of good faith and fair dealing. All insurers and producers are encouraged to review any communications they have already sent, and to issue corrective statements if needed. Any communications about a public insurance program should be clear that subsequent legislative action would need to be taken before any program could be established, that there is no enactment date or deadline to buy long-term care insurance at this time, and all details are yet to be determined.

For more information on the Task Force, including its reports, please visit: <https://www.insurance.ca.gov/0500-about-us/03-appointments/lcitif.cfm>

Filing a Request for Assistance

CDI is committed to protecting consumers’ rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you can file a Request for Assistance form by mail or online on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

Contact Us

Consumer Assistance Hotline:

1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

www.insurance.ca.gov

¹ Cal. Ins. Code § 790.03(b).

² Cal. Code Regs., tit. 10, § 2536.1(b).

³ Cal. Ins. Code § 10234.8(a).

⁴ Cal. Ins. Code § 10234.93(b)(2).

⁵ Cal. Ins. Code § 10234.3

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

OVERVIEW

Pursuant to California Insurance Code [section 10234.93](#), licensees who solicit individual consumers for the sale of long-term care (LTC) insurance and some licensees who sell life insurance products that contain benefits for LTC (that are based on an accelerated death benefit) shall complete training prior to being authorized to transact LTC insurance and prior to each license renewal. If benefits are based on activities of daily living (ADL) triggers and conditioned on the actual provision of LTC services, an agent is required to complete LTC continuing education (CE). If benefits are based on ADL triggers and not conditioned on the actual provision of LTC services, an agent may not be required to complete LTC CE.

Agents should check with the insurance carrier for each product they are representing, whether it be a LTC policy or rider, or a chronic illness policy or rider. Chronic illness riders and policies can never be represented as LTC. Some riders or policies are tax deductible, others are not and agents should refer clients to their financial advisors for any tax-related questions.

With the addition of four-hour LTC insurance course outlines, licensees may take either one (1) eight-hour LTC insurance course, or two (2) four-hour LTC insurance courses to meet their eight-hour LTC CE requirement.

EDUCATIONAL OBJECTIVES

Each topic must be developed in its entirety and should explain (not merely recite) chaptered legislation and pertinent regulations. Each topic should *include an explanation* of why each topic is significant to the agent and client. The subjects do not need to be presented in this outline order. However, each topic must be cross-referenced to the material submitted to the Commissioner before the material can be approved. In addition, the topics need to be developed in a clear and meaningful manner so that the student derives a clear understanding of the pertinent issues and implications. It is expected that any viable LTC course proposed should be four hours in length to cover adequately all the required topics. A course on LTC product knowledge does not qualify for LTC continuing education credit. **NOTE:** All statistical information (e.g., dollar amounts, charts, tables) and points of fact must be referenced to the original source data. In addition, these sources must be California-specific where available.

Course providers are encouraged to use examples that illustrate points and concepts. For contact courses, the topics need to be articulated in writing to the extent that the student can relate the words of the instructor to the course material in a meaningful way. For correspondence courses, each topic must be developed in full so that the reader can get an understanding of the material as if they were in a contact course.

Discussion of topics must be handled in a neutral manner. These courses may **NOT**:

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

- Use the opportunity to persuade
- Indoctrinate or enlighten agents on a particular philosophy or a political or public policy position
- Offer opinions about state or federal legislation or forecast the success or failure of legislation
- Offer company specific sales presentations or similar information, and absolutely no marketing information is allowed in LTC courses
- Use copyrighted material inserted or attached to the course material without proper references
- Use attachments to the course material that contain the information noted in the above bulleted items
- Substitute Insurance Code sections for explanatory text

Course providers are required to do the following:

- Provide a detailed understanding of all the topic areas
- Show continuity of explanations in the course textbooks, examples, references, and citations
- Provide easy-to-read text; rather than seemingly unrelated pieces of data, the text should have a narrative explanation of why or how parts fit together
- State conclusions (i.e., why is this topic important and what does it mean for the policyholder)
- Substantiate information with material presented
- Focus course material on needs of consumers and the problems and solutions associated with LTC and LTC insurance
- Include California Department of Insurance (the Department) required attachments and any other attachments relevant to the outline and compliant with the Department's requirement

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

Contact Course (Interactive)

Credit Hours for Contact Courses: The Department's guideline for assigning credit hours to contact courses is based on a 50-minute hour of classroom instruction. No credit is given for breaks. The student can receive credit for only eight hours, or 480 minutes, of instruction per day. This equates to nine hours of classroom credit per day (credit is not given for partial hours). The student is required to be attentive and participate. It is the instructor's discretion or judgment to determine if the student should receive credit based on their attention and participation.

Additionally, the instructor may give credit if the student participates in at least 80 percent of class instruction. No credit is given for review. Credit is given for examinations only if it is mandatory to pass the examination to receive credit for the course.

Non-Contact Course (Non-Interactive)

Credit Hours for Non-Contact Courses: One credit hour is approved for 4,600 words. For the examination, 10 to 15 percent of the approved credit hour(s) is added to arrive at the total credit hours for the non-contact course. The examination must have a minimum of three questions for each credit hour approved. Partial credit hours will not be awarded and will be rounded down to the nearest whole credit hour.

Disclaimer – The Department is released of responsibility for approved course materials that may have a copyright infringement. In addition, no course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner.

The information contained in this outline is specific to traditional Long-Term Care insurance products regulated by California law. Information regarding California Partnership for Long-Term Care Policies or Certificates can be found in the 8-hour Partnership Agent Training or by contacting the [Department of Health Care Services](#).

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

TABLE OF CONTENTS

I. Introduction

- A. What is LTC?
- B. What is LTC Insurance (LTCi)?
- C. What is not LTCi?

II. LTCi Benefits: “Suitability vs Consumer Best Interests”

- A. Suitability
- B. Consumer Best Interest Standard

III. Age

- A. What Age to Consider LTCi?

IV. Health

- A. Underwriting standards and protocols specific to the insurer
- B. Agent Collection of Application Information as required by the insurer
- C. Application Process
- D. Underwriting Decision Terminology

V. Financial Consideration When Purchasing LTCi

- A. Income
- B. Assets
- C. Premium Tax Deductibility
- D. Personal Work Sheet
- E. Required State and Company Specific Hand-outs

VI. Plan Design Options and Consideration

- A. Risk and Selection of Benefits

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

I. Introduction

- A. What is LTC?
 - 1. Difference between Short-Term and LTC
- B. What is LTCi?
 - 1. Stand-alone LTC
 - 2. Life or Annuity with LTC
 - i. 7702(b)
- C. What is not LTCi?
 - 1. Chronic Illness Benefits
 - 2. Critical illness riders to Life policy or Annuity
 - 3. Terminal illness riders to Life policy or Annuity
 - 4. Accelerated death benefit riders to Life policy or Annuity
 - 5. Short-Term Care

II. LTCi Benefits: “Suitability vs Consumer Best Interests”

- A. Suitability- is LTCi suitable for the individual based on the following factors:
 - 1. Age
 - 2. Health
 - 3. Income
 - 4. Assets
 - 5. Gender
 - 6. Marital status
- B. Consumer Best Interest Standard as it applies to an individual
 - 1. Types of Coverage Choices
 - i. Traditional
 - ii. California Partnership for Long-Term Care (CPLTC)
 - iii. Hybrids
 - 2. Affordability
 - 3. 101(g) vs. 7702(b) benefits
 - 4. Duration/length of coverage
 - 5. Company’s financial status and rating
 - 6. Deductible/Elimination Period
 - 7. Daily Dollar Benefit Amount/Monthly Benefit
 - 8. Inflation protection
 - 9. Non-forfeiture/Contingent Benefit Upon Lapse

III. Age

- A. At what age should an individual consider buying LTC Insurance?
 - 1. Affordability: what age can an individual afford to buy LTCi?
 - 2. Eligibility: Issue age limits based on insurer restrictions

IV. Health

- A. Underwriting standards and protocols specific to the insurer
 - 1. Home office underwriting requirements

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

2. Unique factors of LTCi underwriting
 - i. Functional and Cognitive Status
 - ii. Medical History
 - iii. Family History
 - iv. Agent Observations
 - v. Paramedical and Lab test
 - vi. Significant Drugs Index
3. Uninsurable conditions:
 - i. Intellectual impairment
 - ii. Immobility
 - iii. Use of supportive durable medical equipment
 - iv. Incontinence
 - v. Pending Surgeries
 - vi. Serious medical conditions
- B. Agent Collection of Application Information as required by the insurer
 1. Past and Present Health
 2. Current Functional and Cognitive Status
 3. Determine if all factors would be acceptable to the insurer
 4. Submit a completed application and required documents for qualified applicant to insurer
- C. Application Process
 1. Review of Application Questions
 2. Review Required Disclosures
 3. Agent Report
 - i. General visual description of applicant
 4. Explain: Adult Protective Services (APS) Request/Medical records
 5. Explain: Tele-Med, Para-Med, or face-to-face interview possibility
- D. Underwriting Decision Terminology
 1. Decline: Insurer explains why
 2. Accept: Insurer issues coverage
 3. Reconsideration
 - i. Give more information
 - ii. Apply again later due to current or past health conditions
 - iii. Issue with benefit modification (applies to stand-alone LTC policies only)
 - iv. Increase initial premium due to risk
- V. **Financial Considerations/Suitability**
 - A. Income: 3 percent to 7 percent rule (NAIC Personal Work Sheet recommendation)
 - B. Assets (NAIC Personal Work Sheet recommendation)
 - C. Premium Tax Deductibility

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the LTCi Suitability Course Outline

- D. Personal Work Sheet
 - 1. Explanation of Rate Increases ([Long Term Care Rate & History Guide](#))
 - i. Traditional
 - ii. CPLTC
 - iii. Hybrid
 - 2. Applicant accepts or declines to complete Personal Work Sheet, California Insurance Code [section 10234.95\(c\)\(i\)](#)
 - 3. Insurer follows up when declined
- E. Required State and Company Specific hand-outs
 - 1. [Taking Care of Tomorrow](#)
 - 2. Health Insurance Counseling & Advocacy Program ([HICAP](#)) Information
 - 3. Replacement notice, California Insurance Code [section 10232.3\(c\)\(5\)](#)
 - 4. [CDI Long-Term Care Guide](#) (optional)

VI. Plan Design Options and Premium Consideration

- A. Risk and Selection of Benefits
 - 1. Gender and Mortality
 - i. Male risk and morbidity
 - ii. Female risk and morbidity
 - 2. Marital/Partner Status
 - i. Widowed/Divorced/Single
 - ii. Spousal/marital/partner discount opportunities
 - iii. Partner Age Differences
 - iv. Gender Based Rates
 - v. Claim data (company specific) Male vs. Female
 - vi. Shared Care/Pooled Benefits
 - vii. Premium Waiver at time of claim
 - a. Homecare
 - b. Facility Care
 - c. Both Home and Facility Care
 - 3. Caregiver's Considerations
 - i. Who will provide care?
 - a. Family/friends (informal)
 - ii. Discuss options beforehand ([Know Your Options](#))
 - 4. Formal paid care
 - i. Care company or institution
 - ii. Combination of formal and informal

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

OVERVIEW

Pursuant to California Insurance Code [section 10234.93](#), licensees who solicit individual consumers for the sale of long-term care (LTC) insurance and some licensees who sell life insurance products that contain benefits for LTC (that are based on an accelerated death benefit) shall complete training prior to being authorized to transact LTC insurance and prior to each license renewal. If benefits are based on activities of daily living (ADL) triggers and conditioned on the actual provision of LTC services, an agent is required to complete LTC continuing education (CE). If benefits are based on ADL triggers and not conditioned on the actual provision of LTC services, an agent may not be required to complete LTC CE.

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Discussion of topics must be handled in a neutral manner. These courses may **NOT**:

- Use the opportunity to persuade
- Indoctrinate or enlighten agents on a particular philosophy or a political or public policy

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

- position
- Offer opinions about state or federal legislation or forecast the success or failure of legislation
- Offer company specific sales presentations or similar information, and absolutely no marketing information is allowed in LTC courses
- Use copyrighted material inserted or attached to the course material without proper references
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Course providers are required to do the following:

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- Substantiate information with material presented
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California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

Contact Course (Interactive)

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California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

TABLE OF CONTENTS¹

- I. Recognizing the need for Care**
 - A. Understanding one's ability to live independently
- II. Contact with carrier**
 - A. Contact carrier
 - B. Complete claim form
 - C. Provide documents
 - D. Receive claim acceptance
- III. Determining the need for Care**
 - A. Assessment
 - B. Plan of Care
- IV. Translating the need into Services**
 - A. Understanding the Continuum of Care
- V. Claims Assistance provided by Agent**
 - A. Client Profile
 - B. Claims Process
 - C. Understanding the Assessment Process
 - D. Navigating the Claims Process
- VI. Carrier/Company/Third-Party Administrative Process**
 - A. Initiation Process
 - B. Initial Adjudication Process
 - C. Care Coordination Process
 - D. Claims Determination
 - E. Insurer Review of Continuing Eligibility for Benefits
 - F. Care Coordination for California Partnership for Long-Term Care Policies

¹ The "Navigating the LTCi Claims Process" Outline does not provide instruction for the claims process of 101g products

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

- I. Recognizing the need for Care**
 - A. Understanding one's ability to live independently
 - 1. Physical or cognitive indicators
 - 2. Family and friend involvement with care
- II. Contact with carrier**
 - A. Contact carrier
 - B. Complete claim form
 - C. Provide documents
 - D. Receive claim acceptance
- III. Determining the need for Care**
 - A. Assessment
 - 1. Federally tax-qualified (TQ) Standard (7702b)
 - i. IRS Chronically ill standard
 - ii. All California Partnership for Long-Term Care (CPLTC) policies must have face-to-face assessment conducted by an approved CMPA
 - 2. Non-tax-qualified (NTQ) policy requirements (101g)
 - B. Plan of Care
- IV. Translating the need into Services, California Insurance Code [section 10232.1](#)**
 - A. Understanding the Continuum of Care
 - 1. Home Care vs. Home "Health" Care, California Insurance Code [section 10232.1\(c\)](#), [10232.8](#) and [10232.9\(a\)](#)
 - 2. Community Based Care, California Insurance Code [section 10232.1\(c\)](#), [10232.9\(a\)\(b\)\(2\)\(5\)\(6\)](#)
 - 3. Facility (Residential Care Facilities (RCF's) & Assisted Living Facilities (ALF's)) Care, California Insurance Code [section 10232.1\(b\)](#), [10232.92\(a\)\(b\)\(c\)](#) and [10232.97](#)
 - 4. Institutional (Nursing Home (NH's) & Skilled Nursing Facilities (SNF's)) [Care](#), California Insurance Code [section 10232.1\(b\)](#), [10232.92\(a\)\(b\)\(c\)](#), and [10232.97](#)
 - 5. How are Benefits Triggered?
 - i. Pre "93" Triggers (Injury or Sickness/Medical Necessity, ADL's & CI), California Insurance Code [section 10232.5](#)
 - ii. Post "93" Triggers (Including CPLTC policies), California Insurance Code [section 10232.8\(a\)](#)
 - iii. HIPPA of 1997 Benefit Triggers & Definitions, California Insurance Code [section 10232.8\(b\)\(c\)](#) and [10232.81\(b\)](#)
 - a. ADL's, California Insurance Code [section 10232.8\(f\)\(g\)](#)
 - b. Cognitive Impairment Notice 97.31 sec 213; 7702B & 4980 Circular; California Insurance Code [section 10232.8 \(a\)\(b\)\(c\)\(d\)\(e\)\(f\)](#)

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

V. **Claims Assistance provided by Agent (voluntary)²**

A. Client Profile

1. Review the current coverages and benefits of the policy with policyholder and/or policyholder representative
2. Client's current impaired status
 - i. ADLs, cognitive condition, any medical needs
3. Current living situation
 - i. Home, family's home, assisted living, skilled nursing home
4. Current care situation
 - i. Family care, paid care, no care

B. Claims Process, California Insurance Code [section 10232.8](#)

1. Locate Toll Free Number
2. Help claimant notify company of claim
3. Help identify documents that may be needed
 - i. Durable Power of Attorney (POA)
 - ii. Health Care/Medical POA information
4. Encourage claimant retention of copies of all documents sent to carrier
5. Updating and/or adding third party notification information

C. Understanding the Assessment Process

1. Traditional Policies vs. CPLTC Policies
2. What are the differences and why between non-tax-qualified and tax-qualified?

D. Navigating the Claims Process

1. Agent should check with the carrier to distinguish their level of involvement in the claims process.
2. Claim forms and documents requested
 - i. Facility statements
 - ii. Attending Physicians statements to verify the need for care
 - iii. Other potential documents needed e.g.:
 - a. EFT Forms
 - b. Assignment forms
 - c. License copies
3. Changes to Care Needs and other policy benefits
 - i. Hospital Stays
 - ii. Bed reservations

² An agent shall not provide advice on issues surrounding taxability or income and estate taxation, including the use of trusts and/or Medi-Cal. If qualified tax assistance is required, agents shall advise client to consult with other professionals

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Navigating the LTCi Claims Process Course Outline

- iii. Respite care
- iv. Home modification
- v. Nursing home stays
- vi. Increasing/Decreasing Care Needs
- vii. Waiver of premium
- viii. Survivorship Benefit
- ix. Shared care

VI. **Carrier/Company/Third-Party Administrative Process**, California Insurance Code [section 10232.8](#) and [10233](#)

- A. Initiation Process
 - 1. Phone Call/Toll Free number
 - 2. Intake Analyst
 - 3. Opens Claim/Claim forms sent
- B. Initial Adjudication Process
 - 1. Benefit Analyst Begins Gathering Supporting Documentation
 - i. Claims forms, medical records, Care notes, Invoices
- C. Care Coordination Process
 - 1. Assessment
 - 2. Develop Plan of Care
 - 3. Contact Care Agencies to initiate services
 - 4. Confirm Services were initiated
 - 5. Evaluate Care Provider Costs
 - 6. May provide list of service providers
 - 7. Ongoing Monitoring, California Insurance Code [section 10232.8\(a\)](#)
 - i. Proof of Agreement
 - ii. Need must be present
- D. Claims Determination, California Insurance Code [section 10235.9-.94](#)
 - 1. Benefit Analysis
 - i. Determine benefit eligibility approval or denial
 - ii. Communicate benefits to insured
 - iii. Review reimbursement/Indemnity process with insured
 - iv. Request implementation of Plan of Care,
 - v. Provide copy of Plan of Care to insured and physician if required
- E. Insurer Review of Continuing Eligibility for Benefits
 - 1. As stated in the contract (i.e., every 6 months, 1 year)
- G. Care Coordination for CPLTC Policies
 - 1. Care Management Provider Agency (CMPA)

California Department of Insurance
Four-Hour Long-Term Care Course Topics to be Included in the
Navigating the LTCi Claims Process Course Outline

- i. Conducts onsite/telehealth comprehensive assessment
 - a. Assessment must be conducted no more than every 6 months
- ii. Determines CPLTC benefit eligibility

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

OVERVIEW

Pursuant to California Insurance Code [section 10234.93](#), licensees who solicit individual consumers for the sale of long-term care (LTC) insurance and some licensees who sell life insurance products that contain benefits for LTC (that are based on an accelerated death benefit) shall complete training prior to being authorized to transact LTC insurance and prior to each license renewal. If benefits are based on activities of daily living (ADL) triggers and conditioned on the actual provision of LTC services, an agent is required to complete LTC continuing education (CE). If benefits are based on ADL triggers and not conditioned on the actual provision of LTC services, an agent may not be required to complete LTC CE.

Agents should check with the insurance carrier for each product they are representing, whether it be a LTC policy or rider, or a chronic illness policy or rider. Chronic illness riders and policies can never be represented as LTC. Some riders or policies are tax deductible, others are not and agents should refer clients to their financial advisors for any tax-related questions.

With the addition of four-hour LTC insurance course outlines, licensees may take either one (1) eight-hour LTC insurance course, or two (2) four-hour LTC insurance courses to meet their eight-hour LTC CE requirement.

EDUCATIONAL OBJECTIVES

Each topic must be developed in its entirety and should explain (not merely recite) chaptered legislation and pertinent regulations. Each topic should *include an explanation* of why each topic is significant to the agent and client. The subjects do not need to be presented in this outline order. However, each topic must be cross-referenced to the material submitted to the Commissioner before the material can be approved. In addition, the topics need to be developed in a clear and meaningful manner so that the student derives a clear understanding of the pertinent issues and implications. It is expected that any viable LTC course proposed should be four hours in length to cover adequately all the required topics. A course on company-specific LTC product knowledge does not qualify for LTC continuing education credit. **NOTE:** All statistical information (e.g., dollar amounts, charts, tables) and points of fact must be referenced to the original source data. In addition, these sources must be California-specific where available.

Course providers are encouraged to use examples that illustrate points and concepts. For contact courses, the topics need to be articulated in writing to the extent that the student can relate the words of the instructor to the course material in a meaningful way. For correspondence courses, each topic must be developed in full so that the reader can get an understanding of the material as if they were in a contact course.

Discussion of topics must be handled in a neutral manner. These courses may **NOT**:

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

- Use the opportunity to persuade
- Indoctrinate or enlighten agents on a particular philosophy or a political or public policy position
- Offer opinions about state or federal legislation or forecast the success or failure of legislation
- Offer company specific sales presentations or similar information, and absolutely no marketing information is allowed in LTC courses
- Use copyrighted material inserted or attached to the course material without proper references
- Use attachments to the course material that contain the information noted in the above bulleted items
- Substitute Insurance Code sections for explanatory text

Course providers are required to do the following:

- Provide a detailed understanding of all the topic areas
- Show continuity of explanations in the course textbooks, examples, references, and citations
- Provide easy-to-read text; rather than seemingly unrelated pieces of data, the text should have a narrative explanation of why or how parts fit together
- State conclusions (i.e., why is this topic important and what does it mean for the policyholder)
- Substantiate information with material presented
- Focus course material on needs of consumers and the problems and solutions associated with LTC and LTC insurance
- Include California Department of Insurance (the Department) required attachments and any other attachments relevant to the outline and compliant with the Department's requirement

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

Contact Course (Interactive)

Credit Hours for Contact Courses: The Department's guideline for assigning credit hours to contact courses is based on a 50-minute hour of classroom instruction. No credit is given for breaks. The student can receive credit for only eight hours, or 480 minutes, of instruction per day. This equates to nine hours of classroom credit per day (credit is not given for partial hours). The student is required to be attentive and participate. It is the instructor's discretion or judgment to determine if the student should receive credit based on their attention and participation.

Additionally, the instructor may give credit if the student participates in at least 80 percent of class instruction. No credit is given for review. Credit is given for examinations only if it is mandatory to pass the examination to receive credit for the course.

Non-Contact Course (Non-Interactive)

Credit Hours for Non-Contact Courses: One credit hour is approved for 4,600 words. For the examination, 10 to 15 percent of the approved credit hour(s) is added to arrive at the total credit hours for the non-contact course. The examination must have a minimum of three questions for each credit hour approved. Partial credit hours will not be awarded and will be rounded down to the nearest whole credit hour.

Disclaimer – The Department is released of responsibility for approved course materials that may have a copyright infringement. In addition, no course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner.

The information contained in this outline is specific to traditional Long-Term Care insurance products regulated by California law. Information regarding California Partnership for Long-Term Care Policies or Certificates can be found in the 8-hour Partnership Agent Training or by contacting the [Department of Health Care Services](#).

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

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A. LTC policies

B. Life or Annuity (Hybrid) Policies with LTC riders

III. Changes that affect Premium

A. Rate Increases

B. Class Action Settlements

IV. Reduced Benefit Options

A. Nonforfeiture

B. Reduce Daily Benefit

C. Reduce Duration

D. Changes to Inflation Protection

E. Increase Deductible or Elimination Period

F. Cost Sharing/Co-insurance Options

G. Paid-up Policies

H. Other Options Available

I. Policyholders Right to Reduce Benefits

J. Decisions Should be Personalized

V. Best Interest: Understanding Benefit Options based on Individual Circumstances

A. Age

B. Gender

C. Caregiver Availability

D. Cohabitant Status

E. Proximity to Care

F. Finances

G. Current Health Status

VI. Rights of the Policyholder

A. Notice of Premium Increases or Lapse

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Four-Hour Long-Term Care Course Topics to be Included in the
Making Changes to LTCi Benefits Course Outline

- B. Third-Party Lapse Notice
- C. Reinstatement Based on Cognitive or Physical ADL Loss

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

I. Introduction

A. Considerations before Making Changes to LTCi Benefits

1. Information contained in this outline applies to policies issued in California
2. Before going over options with a policyholder, agents must review the policy and its features
3. Understanding and choosing options that reduce a premium increase is about more than just the cost of insurance benefits
4. It's important to consider what are the current and future effects of any changes
5. In every situation it is important to consider how close the policyholder may be to using their LTC insurance benefits

II. Types of LTC Insurance

A. Long-Term Care (LTC) Policies, California Insurance Code [section 10295.12](#)

1. Federally Tax Qualified
 - i. Eligibility for Benefits
 - ii. Tax implications should be discussed with a qualified tax advisor
2. Not Federally Tax Qualified
 - i. Eligibility for Benefits
 - ii. Tax implications should be discussed with a qualified tax advisor

B. Life or Annuity (hybrid) Policies with LTC riders

1. Whole life policies (guaranteed rates)
 - i. Whole life policies have guaranteed rates, however LTC riders may not
2. Universal life policies
 - i. Universal life policies are subject to the cost of insurance issue and may impact future rate stability
 - ii. Subject to the performance of the general account
3. Indexed Universal life (IUL) policies
 - i. IUL policies are subject to the cost of insurance issue and may impact future rate stability
 - ii. Subject to the performance of the underlying index and formula
4. Variable life policies
 - i. Variable life policies are subject to the cost of insurance issue and may impact future rate stability
 - ii. Subject to the performance of a separate account

III. Changes that affect Premium

A. Rate Increases

1. Standard rate increase
 - i. Lapse assumptions
 - ii. Claims experience
 - iii. Interest rates
2. Insolvency

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

- i. California Life and Health Insurance Guarantee Association (CLHIGA), California Insurance Code [sections 1067.02\(a\)\(1\) and 1067.02\(b\)\(1\)](#)
 - ii. Maximum benefit
 - 3. Life-based Products
 - i. Some policies may have premium increases to an accelerated death benefit rider
 - B. Class Action Lawsuit Settlements
 - 1. Cash benefit non-mandatory offering
 - 2. Contingent nonforfeiture mandatory offering
- IV. Reduced Benefit Options**
 - A. Nonforfeiture
 - 1. Embedded
 - 2. Rider
 - 3. Contingent nonforfeiture
 - B. Reduce Daily Benefit
 - 1. Consider if reducing the daily benefit will limit the ability to make additional reductions in the future
 - C. Reduce Duration
 - 1. Policyholders will need to weigh the consequences of fewer years of benefits and the total dollar amount of benefits against any reduction in premium that they are offered
 - D. Changes to Inflation Protection
 - 1. Multiple options may be offered
 - 2. Reduce or remove current inflation protection based on what is available through carrier
 - 3. It's important to know if the daily benefit will revert to the daily benefit amount at the time the policy was purchased
 - E. Increase Deductible or Elimination Period
 - F. Cost sharing/Co-insurance Options (percentage varies by offer)
 - 1. Policyholder may be given option to add cost sharing to their daily benefit in return for a premium reduction
 - i. Example: Policyholder agrees to pay ten percent (10%) co-insurance, while the insurer pays ninety percent (90%)
 - 2. This option may be combined with agreement to use a network care provider at a discounted cost
 - G. Paid-up Policies
 - 1. Keeps policy in-force, but may limit the total dollar amount benefits to the amount of premiums that have been paid since the policy was purchased, or to an amount stipulated in the notice

California Department of Insurance

Four-Hour Long-Term Care Course Topics to be Included in the Making Changes to LTCi Benefits Course Outline

- H. Other options may be available on a case-by-case basis at the request of the insured to the carrier, such as:
 - 1. Non-forfeiture rider
 - i. Contingent non-forfeiture still available if non-forfeiture rider is removed
 - 2. Spousal paid-up rider
 - 3. Potential changes to shared care rider
 - 4. Not available for class action settlement options
- I. Policyholders have the right to reduce benefits at any time after one year of the policy being in-force, California Insurance Code [section 10235.50\(a\)](#)
- J. Decisions should be personalized based on the options available to the insured
- V. Best Interest: Understanding Benefit Options based on individual circumstances**
 - A. Age
 - 1. The higher the age of the policyholder, the more likely they are to submit a claim
 - B. Gender
 - 1. Statistically women live longer than men of the same age
 - C. Caregiver Availability
 - 1. Without a live-in caregiver, insured is more likely to need professional care in an institutional setting
 - 2. Scarcity of qualified, paid caregivers may affect options and costs
 - D. Cohabitant Status
 - 1. Living independently vs. cohabitating
 - 2. Important to consider if one partner dies, typically the surviving partner will be living with reduced income that may be insufficient to maintain coverage
 - E. Proximity to Care
 - 1. Informal vs. Formal care network
 - 2. Distance to medical services and family
 - F. Finances
 - 1. Related to cost of care today, as well as in future
 - 2. Cashflow
 - G. Current Health Status
 - 1. Current health condition may affect the insured in the future if reducing benefits
- VI. Rights of the Policyholder**
 - A. Notice of premium increases or lapse
 - 1. Step-down
 - i. Guaranteed once every year on policy renewal date
 - ii. Subject to policy minimums
 - 2. Step-up
 - i. Subject to underwriting
 - ii. Not Guaranteed

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Four-Hour Long-Term Care Course Topics to be Included in the
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- 3. Policy Conversion
 - i. Required within one year of offering a new policy form
 - ii. Subject to premium credit
- B. Third-party lapse notice, California Insurance Code [section 10235.40](#)
 - 1. Must notify the policyholder annually
- C. Reinstatement based on cognitive or physical ADL loss

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Accident and Health Examination - English						
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 (%)
January 2025	232	180	78%	26	14	54%
February 2025	231	169	73%	41	22	54%
March 2025	257	195	76%	45	22	49%
April 2025	257	186	72%	43	22	51%
May 2025	315	247	78%	41	20	49%
June 2025	302	218	72%	44	27	61%
July 2025	334	268	80%	46	22	48%
August 2025	317	236	74%	62	30	48%
September 2025	338	271	80%	53	28	53%
October 2025	354	264	75%	65	35	54%
November 2025	214	171	80%	47	31	66%
December 2025	223	160	72%	36	19	53%
Jan-Dec 2025	3,374	2,565	76%	549	292	53%
Accident and Health Examination - Chinese						
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 (%)
January 2025	6	4	67%	0	0	0%
February 2025	4	4	100%	0	0	0%
March 2025	4	4	100%	0	0	0%
April 2025	9	2	22%	1	0	0%
May 2025	3	2	67%	0	0	0%
June 2025	6	4	67%	1	0	0%
July 2025	1	1	100%	2	0	0%
August 2025	13	11	85%	0	0	0%
September 2025	11	10	91%	0	0	0%
October 2025	18	15	83%	1	1	100%
November 2025	8	6	75%	2	2	100%
December 2025	8	4	50%	1	0	0%
Jan-Dec 2025	91	67	74%	8	3	38%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Accident and Health Examination - Korean						
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 (%)
January 2025	3	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	2	1	50%	0	0	0%
April 2025	5	4	80%	1	1	100%
May 2025	9	7	78%	0	0	0%
June 2025	2	2	100%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	5	5	100%	1	1	100%
September 2025	0	0	0%	0	0	0%
October 2025	2	1	50%	0	0	0%
November 2025	3	2	67%	0	0	0%
December 2025	0	0	0%	4	1	25%
Jan-Dec 2025	33	23	70%	6	3	50%
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 (%)
January 2025	9	8	89%	3	0	0%
February 2025	10	6	60%	2	1	50%
March 2025	2	0	0%	2	2	100%
April 2025	11	6	55%	0	0	0%
May 2025	19	13	68%	3	1	33%
June 2025	3	1	33%	0	0	0%
July 2025	8	2	25%	2	0	0%
August 2025	8	4	50%	1	1	100%
September 2025	11	7	64%	4	1	25%
October 2025	8	6	75%	5	2	40%
November 2025	7	5	71%	2	1	50%
December 2025	6	4	67%	0	0	0%
Jan-Dec 2025	102	62	61%	24	9	38%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Accident and Health Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%
Accident and Health Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	3	1	33%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	1	100%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	1	1	100%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	7	3	43%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Bail Examination - English						
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 (%)
January 2025	23	19	83%	13	7	54%
February 2025	18	9	50%	11	3	27%
March 2025	29	23	79%	17	7	41%
April 2025	11	5	45%	14	6	43%
May 2025	26	18	69%	8	2	25%
June 2025	19	10	53%	14	5	36%
July 2025	16	13	81%	15	6	40%
August 2025	20	10	50%	13	7	54%
September 2025	15	10	67%	15	6	40%
October 2025	23	14	61%	13	6	46%
November 2025	18	10	56%	14	8	57%
December 2025	24	14	58%	4	3	75%
Jan-Dec 2025	242	155	64%	151	66	44%
Casualty Examination - English						
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 (%)
January 2025	5	4	80%	4	1	25%
February 2025	9	5	56%	5	1	20%
March 2025	8	2	25%	3	0	0%
April 2025	6	2	33%	4	1	25%
May 2025	10	5	50%	2	1	50%
June 2025	10	5	50%	3	1	33%
July 2025	7	4	57%	2	0	0%
August 2025	6	3	50%	1	0	0%
September 2025	11	5	45%	4	2	50%
October 2025	9	6	67%	1	1	100%
November 2025	8	3	38%	1	0	0%
December 2025	6	4	67%	4	0	0%
Jan-Dec 2025	95	48	51%	34	8	24%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Casualty Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	3	0	0%	0	0	0%
Casualty Examination - Korean						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	1	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	3	1	33%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Casualty 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 (%)
January 2025	1	0	0%	1	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	1	0	0%	0	0	0%
September 2025	2	0	0%	0	0	0%
October 2025	1	0	0%	0	0	0%
November 2025	0	0	0%	1	1	100%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	8	0	0%	2	1	50%
Casualty Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Casualty Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
Commercial Examination - English						
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 (%)
January 2025	13	6	46%	9	5	56%
February 2025	17	6	35%	11	3	27%
March 2025	7	3	43%	11	4	36%
April 2025	13	5	38%	10	4	40%
May 2025	24	9	38%	14	2	14%
June 2025	12	5	42%	15	2	13%
July 2025	7	3	43%	13	7	54%
August 2025	19	8	42%	17	7	41%
September 2025	21	10	48%	5	1	20%
October 2025	15	7	47%	17	3	18%
November 2025	11	5	45%	12	4	33%
December 2025	13	8	62%	14	4	29%
Jan-Dec 2025	172	75	44%	148	46	31%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Commercial Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	1	0	0%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	1	1	100%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	1	0	0%	0	0	0%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	6	1	17%	0	0	0%
Commercial Examination - Korean						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Commercial 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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	2	0	0%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	1	1	100%	1	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	1	1	100%
September 2025	0	0	0%	0	0	0%
October 2025	1	1	100%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	7	3	43%	2	1	50%
Commercial Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Commercial Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	1	1	100%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	1	100%	0	0	0%
Insurance Adjuster Examination - English						
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 (%)
January 2025	49	15	31%	57	20	35%
February 2025	51	20	39%	50	15	30%
March 2025	57	23	40%	68	20	29%
April 2025	51	19	37%	61	19	31%
May 2025	45	16	36%	69	25	36%
June 2025	42	21	50%	34	10	29%
July 2025	56	18	32%	66	23	35%
August 2025	85	30	35%	73	36	49%
September 2025	54	26	48%	49	18	37%
October 2025	83	46	55%	73	26	36%
November 2025	44	18	41%	55	16	29%
December 2025	63	17	27%	74	21	28%
Jan-Dec 2025	680	269	40%	729	249	34%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life and Disability Analyst Examination - English						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	6	1	17%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	2	0	0%	0	0	0%
July 2025	1	0	0%	0	0	0%
August 2025	2	0	0%	2	0	0%
September 2025	1	1	100%	0	0	0%
October 2025	6	1	17%	1	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	2	0	0%	1	0	0%
Jan-Dec 2025	21	3	14%	4	0	0%
Life and Disability Analyst Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	1	0	0%	1	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	1	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life and Disability Analyst Examination - Korean						
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 (%)
January 2025	2	0	0%	0	0	0%
February 2025	3	0	0%	3	0	0%
March 2025	0	0	0%	2	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	5	0	0%	5	0	0%
Life and Disability Analyst 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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life and Disability Analyst Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
Life and Disability Analyst Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life Examination - English						
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 (%)
January 2025	1,182	724	61%	523	228	44%
February 2025	1,210	736	61%	454	198	44%
March 2025	1,501	922	61%	632	249	39%
April 2025	1,440	885	61%	618	265	43%
May 2025	1,423	882	62%	631	274	43%
June 2025	1,308	817	62%	526	220	42%
July 2025	1,333	861	65%	540	244	45%
August 2025	1,379	900	65%	527	234	44%
September 2025	1,360	875	64%	507	207	41%
October 2025	1,443	943	65%	566	234	41%
November 2025	1,218	791	65%	527	228	43%
December 2025	1,177	739	63%	480	221	46%
Jan-Dec 2025	15,974	10,075	63%	6,531	2,802	43%
Life Examination - Chinese						
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 (%)
January 2025	89	68	76%	6	4	67%
February 2025	86	68	79%	19	15	79%
March 2025	104	85	82%	21	17	81%
April 2025	93	78	84%	17	14	82%
May 2025	104	86	83%	14	9	64%
June 2025	92	78	85%	16	9	56%
July 2025	91	76	84%	15	10	67%
August 2025	79	62	78%	19	10	53%
September 2025	97	75	77%	14	5	36%
October 2025	135	105	78%	21	14	67%
November 2025	81	64	79%	22	12	55%
December 2025	108	97	90%	9	8	89%
Jan-Dec 2025	1,159	942	81%	193	127	66%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life Examination - Korean						
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 (%)
January 2025	1	0	0%	0	0	0%
February 2025	1	0	0%	2	0	0%
March 2025	1	0	0%	2	0	0%
April 2025	4	1	25%	2	1	50%
May 2025	6	3	50%	3	1	33%
June 2025	2	1	50%	3	2	67%
July 2025	5	3	60%	1	1	100%
August 2025	2	0	0%	6	1	17%
September 2025	0	0	0%	3	0	0%
October 2025	1	0	0%	3	1	33%
November 2025	1	0	0%	0	0	0%
December 2025	2	2	100%	1	1	100%
Jan-Dec 2025	26	10	38%	26	8	31%
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 (%)
January 2025	85	37	44%	54	18	33%
February 2025	97	35	36%	73	25	34%
March 2025	130	44	34%	99	37	37%
April 2025	134	41	31%	92	20	22%
May 2025	142	43	30%	107	26	24%
June 2025	96	28	29%	107	29	27%
July 2025	114	43	38%	92	33	36%
August 2025	104	36	35%	72	17	24%
September 2025	118	43	36%	88	19	22%
October 2025	139	48	35%	93	22	24%
November 2025	97	34	35%	92	18	20%
December 2025	101	31	31%	96	31	32%
Jan-Dec 2025	1,357	463	34%	1,065	295	28%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life Examination - Tagalog						
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 (%)
January 2025	1	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	2	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	1	1	100%	0	0	0%
November 2025	1	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	6	2	33%	0	0	0%
Life Examination - Vietnamese						
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 (%)
January 2025	2	0	0%	3	1	33%
February 2025	0	0	0%	0	0	0%
March 2025	1	1	100%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	2	0	0%	0	0	0%
June 2025	2	0	0%	0	0	0%
July 2025	0	0	0%	1	0	0%
August 2025	0	0	0%	3	1	33%
September 2025	1	0	0%	0	0	0%
October 2025	1	1	100%	0	0	0%
November 2025	1	1	100%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	10	3	30%	7	2	29%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life Limited to the Payment of Funeral and Burial Expenses Examination - English						
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 (%)
January 2025	23	12	52%	12	5	42%
February 2025	25	20	80%	16	6	38%
March 2025	20	12	60%	9	1	11%
April 2025	26	15	58%	10	5	50%
May 2025	23	16	70%	13	5	38%
June 2025	22	12	55%	14	5	36%
July 2025	28	25	89%	9	3	33%
August 2025	24	11	46%	14	5	36%
September 2025	21	14	67%	12	7	58%
October 2025	19	13	68%	15	4	27%
November 2025	12	7	58%	7	1	14%
December 2025	18	12	67%	7	3	43%
Jan-Dec 2025	261	169	65%	138	50	36%
Life Limited to the Payment of Funeral and Burial Expenses Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life Limited to the Payment of Funeral and Burial Expenses Examination - Korean						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
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 (%)
January 2025	0	0	0%	5	1	20%
February 2025	4	0	0%	4	1	25%
March 2025	6	2	33%	1	0	0%
April 2025	0	0	0%	7	0	0%
May 2025	6	1	17%	4	0	0%
June 2025	7	2	29%	5	1	20%
July 2025	1	0	0%	6	1	17%
August 2025	3	0	0%	8	1	13%
September 2025	2	1	50%	2	0	0%
October 2025	2	2	100%	6	0	0%
November 2025	2	1	50%	3	0	0%
December 2025	7	1	14%	2	0	0%
Jan-Dec 2025	40	10	25%	53	5	9%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life Limited to the Payment of Funeral and Burial Expenses Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
Life Limited to the Payment of Funeral and Burial Expenses Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life/Accident/Health and Sickness Examination - English						
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 (%)
January 2025	1,129	649	57%	435	183	42%
February 2025	1,138	661	58%	492	209	42%
March 2025	1,354	818	60%	617	279	45%
April 2025	1,356	823	61%	604	278	46%
May 2025	1,413	864	61%	637	267	42%
June 2025	1,302	786	60%	559	272	49%
July 2025	1,413	861	61%	601	254	42%
August 2025	1,320	800	61%	620	288	46%
September 2025	1,220	708	58%	463	193	42%
October 2025	1,467	866	59%	621	255	41%
November 2025	1,107	641	58%	544	218	40%
December 2025	1,081	640	59%	486	203	42%
Jan-Dec 2025	15,300	9,117	60%	6,679	2,899	43%
Life/Accident/Health and Sickness Examination - Chinese						
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 (%)
January 2025	36	27	75%	11	5	45%
February 2025	50	36	72%	8	4	50%
March 2025	67	53	79%	5	3	60%
April 2025	52	42	81%	8	5	63%
May 2025	52	32	62%	13	7	54%
June 2025	56	47	84%	4	3	75%
July 2025	52	37	71%	8	4	50%
August 2025	63	47	75%	12	6	50%
September 2025	41	29	71%	9	6	67%
October 2025	60	43	72%	10	7	70%
November 2025	54	41	76%	7	5	71%
December 2025	49	35	71%	10	8	80%
Jan-Dec 2025	632	469	74%	105	63	60%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life/Accident/Health and Sickness Examination - Korean						
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 (%)
January 2025	14	7	50%	6	3	50%
February 2025	13	6	46%	2	0	0%
March 2025	14	9	9%	9	3	33%
April 2025	21	13	62%	6	4	67%
May 2025	25	14	56%	3	2	67%
June 2025	13	8	62%	7	1	14%
July 2025	12	5	42%	9	3	33%
August 2025	5	2	40%	9	1	11%
September 2025	18	13	72%	6	2	33%
October 2025	10	7	70%	6	2	33%
November 2025	7	6	86%	2	2	100%
December 2025	8	8	100%	1	1	100%
Jan-Dec 2025	160	98	61%	66	24	36%
Life/Accident/Health and Sickness 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 (%)
January 2025	85	37	44%	54	18	33%
February 2025	31	8	26%	21	3	14%
March 2025	43	10	23%	28	8	29%
April 2025	41	10	24%	19	6	32%
May 2025	31	7	23%	33	9	27%
June 2025	48	10	21%	23	8	35%
July 2025	46	13	28%	33	8	24%
August 2025	35	12	34%	27	8	30%
September 2025	33	7	21%	23	6	26%
October 2025	30	10	33%	28	8	29%
November 2025	28	8	29%	22	6	27%
December 2025	38	8	21%	19	7	37%
Jan-Dec 2025	489	140	29%	330	95	29%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Life/Accident/Health and Sickness Examination - Vietnamese						
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 (%)
January 2025	4	1	25%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	2	1	50%	2	0	0%
May 2025	2	0	0%	3	1	33%
June 2025	3	2	67%	3	1	33%
July 2025	4	0	0%	2	1	50%
August 2025	2	0	0%	1	0	0%
September 2025	3	0	0%	1	0	0%
October 2025	3	0	0%	3	1	33%
November 2025	4	1	25%	0	0	0%
December 2025	2	0	0%	0	0	0%
Jan-Dec 2025	31	5	16%	15	4	27%
Limited Lines Automobile Examination - English						
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 (%)
January 2025	25	12	48%	18	7	39%
February 2025	33	25	76%	9	5	56%
March 2025	19	15	79%	13	5	38%
April 2025	23	17	74%	11	2	18%
May 2025	18	14	78%	14	3	21%
June 2025	24	17	71%	11	1	9%
July 2025	29	16	55%	22	4	18%
August 2025	20	10	50%	25	12	48%
September 2025	25	19	76%	6	2	33%
October 2025	26	17	65%	10	4	40%
November 2025	8	6	75%	7	4	57%
December 2025	15	6	40%	11	3	27%
Jan-Dec 2025	265	174	66%	157	52	33%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Limited Lines Automobile Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	1	100%	0	0	0%
Limited Lines Automobile Examination - Korean						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Limited Lines Automobile 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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	1	100%	1	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	1	100%	0	0	0%
October 2025	0	0	0%	2	0	0%
November 2025	1	1	100%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	4	3	75%	3	0	0%
Limited Lines Automobile Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Limited Lines Automobile Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
Personal Lines Examination - English						
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 (%)
January 2025	165	69	42%	191	63	33%
February 2025	172	86	50%	168	40	24%
March 2025	180	109	61%	165	48	29%
April 2025	183	92	50%	168	49	29%
May 2025	176	87	49%	141	41	29%
June 2025	165	77	47%	156	51	33%
July 2025	204	89	44%	176	60	34%
August 2025	172	74	43%	157	45	29%
September 2025	196	76	39%	164	42	26%
October 2025	213	87	41%	248	67	27%
November 2025	199	94	47%	200	65	33%
December 2025	214	75	35%	245	81	33%
Jan-Dec 2025	2,239	1,015	45%	2,179	652	30%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Personal Lines Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	1	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	0	0%	0	0	0%
August 2025	1	1	100%	1	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	1	1	100%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	4	1	25%	2	1	50%
Personal Lines Examination - Korean						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	1	100%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Personal Lines 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 (%)
January 2025	3	0	0%	11	4	36%
February 2025	4	1	25%	9	4	44%
March 2025	5	2	40%	7	2	29%
April 2025	7	2	29%	5	1	20%
May 2025	3	1	33%	3	1	33%
June 2025	4	0	0%	6	2	33%
July 2025	7	0	0%	11	1	9%
August 2025	8	1	13%	7	0	0%
September 2025	12	1	8%	10	3	30%
October 2025	20	4	20%	18	4	22%
November 2025	7	1	14%	13	3	23%
December 2025	10	3	30%	11	3	27%
Jan-Dec 2025	90	16	18%	111	28	25%
Personal Lines Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	1	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	2	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Personal Lines Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	1	0%	1	1	100%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	1	0%	1	1	100%
Property and Casualty Examination - English						
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 (%)
January 2025	371	208	56%	234	87	37%
February 2025	420	239	57%	273	103	38%
March 2025	442	259	59%	311	121	39%
April 2025	414	251	61%	304	114	38%
May 2025	462	275	60%	289	119	41%
June 2025	475	279	59%	310	117	38%
July 2025	539	293	54%	379	140	37%
August 2025	466	250	54%	345	153	44%
September 2025	463	278	60%	281	108	38%
October 2025	567	328	58%	378	163	43%
November 2025	456	244	54%	339	146	43%
December 2025	410	249	61%	319	131	41%
Jan-Dec 2025	5,485	3,153	57%	3,762	1,502	40%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Property and Casualty Examination - Chinese						
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 (%)
January 2025	6	0	0%	3	2	67%
February 2025	2	1	50%	2	0	0%
March 2025	5	0	0%	2	1	50%
April 2025	4	1	25%	0	0	0%
May 2025	8	2	25%	6	3	50%
June 2025	8	4	50%	3	1	33%
July 2025	9	6	67%	6	1	17%
August 2025	6	2	33%	7	5	71%
September 2025	7	3	43%	3	1	33%
October 2025	8	1	13%	6	4	67%
November 2025	5	3	60%	4	1	25%
December 2025	8	3	38%	3	2	67%
Jan-Dec 2025	76	26	34%	45	21	47%
Property and Casualty Examination - Korean						
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 (%)
January 2025	3	2	67%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	1	1	100%
April 2025	1	1	100%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	3	2	67%	1	1	100%
July 2025	4	0	0%	6	2	33%
August 2025	2	2	100%	1	0	0%
September 2025	0	0	0%	1	1	100%
October 2025	0	0	0%	0	0	0%
November 2025	2	1	50%	0	0	0%
December 2025	2	1	50%	1	0	0%
Jan-Dec 2025	19	9	47%	11	5	45%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Property and Casualty 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 (%)
January 2025	5	0	0%	8	3	38%
February 2025	1	0	0%	5	0	0%
March 2025	5	1	20%	6	0	0%
April 2025	4	2	50%	7	2	29%
May 2025	7	1	14%	7	1	14%
June 2025	3	1	33%	3	2	67%
July 2025	5	0	0%	5	1	20%
August 2025	6	0	0%	9	4	44%
September 2025	6	1	17%	3	1	33%
October 2025	12	4	33%	2	0	0%
November 2025	5	1	20%	4	1	25%
December 2025	4	0	0%	4	1	25%
Jan-Dec 2025	63	11	17%	63	16	25%
Property and Casualty Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	2	1	50%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	2	1	50%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	1	0	0%	0	0	0%
Jan-Dec 2025	4	1	25%	2	1	50%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Property and Casualty Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	1	1	100%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	0	0%	1	1	100%
October 2025	1	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	1	0	0%
Jan-Dec 2025	3	1	33%	2	1	50%
Property Examination - English						
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 (%)
January 2025	2	1	50%	0	0	0%
February 2025	4	2	50%	2	1	50%
March 2025	5	2	40%	0	0	0%
April 2025	7	2	29%	4	2	50%
May 2025	3	1	33%	1	1	100%
June 2025	4	2	50%	2	2	100%
July 2025	4	2	50%	0	0	0%
August 2025	2	1	50%	0	0	0%
September 2025	3	1	33%	2	1	50%
October 2025	8	5	63%	1	1	100%
November 2025	8	3	38%	3	1	33%
December 2025	5	3	60%	2	0	0%
Jan-Dec 2025	55	25	45%	17	9	53%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Property Examination - Chinese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
Property Examination - Korean						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	1	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Property 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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	1	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	1	0	0%	0	0	0%
Property Examination - Tagalog						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%

January 1, 2025 through December 31, 2025

First-Time and Repeat Pass Rates

Examination Statistics Report

Property Examination - Vietnamese						
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 (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
October 2025	0	0	0%	0	0	0%
November 2025	0	0	0%	0	0	0%
December 2025	0	0	0%	0	0	0%
Jan-Dec 2025	0	0	0%	0	0	0%
Public Insurance Adjuster Examination - English						
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 (%)
January 2025	8	3	38%	8	3	38%
February 2025	15	5	33%	10	2	20%
March 2025	17	2	12%	22	7	32%
April 2025	5	0	0%	24	7	29%
May 2025	8	1	13%	6	1	17%
June 2025	4	3	75%	10	3	30%
July 2025	4	1	25%	11	2	18%
August 2025	8	4	50%	8	0	0%
September 2025	6	2	33%	8	2	25%
October 2025	14	5	36%	13	5	38%
November 2025	5	1	20%	15	3	20%
December 2025	4	2	50%	11	1	9%
Jan-Dec 2025	98	29	30%	146	36	25%

**2025 English License Examination Percentage Scores
from January 1, 2025 to December 31, 2025**

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	1,488	3,529	2,638	1,360	244
Life	948	3,255	2,361	1,974	630
Accident and Health or Sickness	241	551	568	509	127
Life- Limited to the Payment of Funeral and Burial Expenses	14	71	50	26	3
Life and Disability Analyst	2	2	2	0	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	883	1,644	927	339	53
Property	14	18	4	0	0
Casualty	17	23	8	3	0
Personal Lines	341	694	318	109	12
Limited Auto	21	65	56	25	3
Commercial	89	39	27	7	2
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	50	142	259	45	2
Public Insurance Adjuster	39	53	36	6	1
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	6	23	97	39	1

**2025 Language License Examination Percentage Scores
from January 1, 2025 to December 31, 2025**

Chinese (Simplified) Language Examinations

Page 1 of 5

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	11	117	129	79	13
Life	27	266	254	154	35
Accident and Health or Sickness	6	15	10	12	5
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	0	1	0	0	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	16	16	6	1	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	0	0	1	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to December 31, 2025**

Korean Language Examinations

Page 2 of 5

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	7	28	33	1	1
Life	6	7	3	2	2
Accident and Health or Sickness	1	12	6	1	0
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	1	0	0	0	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	6	7	1	1	0
Property	1	0	0	0	0
Casualty	0	1	0	0	0
Personal Lines	0	0	0	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to December 31, 2025**

Spanish Examinations						Page 3 of 5
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	18	79	34	9	3	
Life	150	311	117	52	20	
Accident and Health or Sickness	11	22	13	3	11	
Life- Limited to the Payment of Funeral and Burial Expenses	5	9	0	0	0	
Life and Disability Analyst	0	0	0	0	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	18	14	0	1	0	
Property	0	0	0	0	0	
Casualty	1	1	0	0	0	
Personal Lines	16	30	1	0	0	
Limited Auto	0	1	0	1	0	
Commercial	1	1	0	0	0	

**2025 Language License Examination Percentage Scores
from January 1, 2025 to December 31, 2025**

Tagalog Examinations

Page 4 of 5

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 - Spanish	6	2	2	0	1
Life	0	0	0	0	0
Accident and Health or Sickness	1	0	0	0	0
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	0	0	0	0	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	1	1	0	0	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	0	0	0	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to December 31, 2025**

Vietnamese Examinations

Page 5 of 5

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 - Spanish	2	4	1	1	0
Life	1	2	1	0	0
Accident and Health or Sickness	0	0	0	0	0
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	0	0	0	0	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	0	0	0	1	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	0	0	1	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	1

**Curriculum Board
Curriculum Review Schedule for
February 19, 2026 Curriculum Board Meeting**

Objective 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				
Life License Examination Objectives Authority: California Insurance Code section 1749(d) and California Code of Regulations, Title 10, section 2187	10/21/2009 03/17/2010 02/03/2015 09/10/2019 02/20/2020	02/20/2020	02/2026	Scheduled for review in 2026.
Accident and Health or Sickness License Examination Objectives Authority: California Insurance Code section 1749(f) and California Code of Regulations, Title 10, section 2187.1	10/31/2008 02/03/2015 07/08/2019	07/08/2019	02/2026	Scheduled for review in 2026.
Property, Casualty, Personal Lines, Commercial, Limited Lines Automobile				
Property License Examination Objectives Authority: California Insurance Code section 1749(a) and California Code of Regulations, Title 10, section 2187.31	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 08/06/2015 04/04/2016 08/26/2021	08/26/2021	Review in Progress	The Property and Casualty Subcommittee is currently in progress.
Casualty License Examination Objectives Authority: California Insurance Code section 1749(b) and California Code of Regulations, Title 10, section 2187.3	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 04/04/2016 08/26/2021	8/26/2021	Review in Progress	The Property and Casualty Subcommittee is currently in progress.
Personal Lines License Examination Objectives Authority: California Insurance Code section 1749© and California Code of Regulations, Title 10, section 2187.4	10/31/2008 12/01/2010 05/24/2011 04/04/2016 08/26/2021	08/26/2021	Review in Progress	The Property and Casualty Subcommittee is currently in progress.
Commercial Insurance License Examination Objectives Authority: California Insurance Code section 1749(j) and California Code of Regulations, Title 10, section 2187.5	10/31/2008 (Commercial and Health) 11/27/2010 (Commercial Only) 03/07/2011 04/04/2016 08/26/2021	08/26/2021	Review in Progress	The Property and Casualty Subcommittee is currently in progress.

**Curriculum Board
Curriculum Review Schedule for
February 19, 2026 Curriculum Board Meeting**

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Limited Lines Automobile Agent License Examination Objectives Authority: California Insurance Code section 1749(j) and California Code of Regulations, Title 10, section 2187.5	10/31/2008 12/01/2010 01/06/2012 04/04/2016 08/26/2021	08/26/2021	Review in Progress	The Property and Casualty Subcommittee is currently in progress.
Ethics and California Insurance Code				
12-Hours Study on Ethics and California Insurance Code Authority: California Insurance Code sections 1749, 1749.3, 1749.31, and 1749.32 California Code of Regulations, Title 10. section 2187.7	03/14/2014 06/26/2017 10/30/2022 02/19/2025	02/19/2025	10/2028	The updated 12-Hour Ethics and Code Outline was published on March 6, 2025.
Three-Hour Ethics Training Course Development and Review Guidelines Authority: California Insurance Code section 1749.33	09/26/2011 03/14/2014 10/30/2022 02/19/2025	02/19/2025	10/2028	The updated Three-Hour Ethics Training Guidelines was published on March 6, 2025.
Bail Agent				
Bail Agent Prelicensing Educational Objectives Authority: California Insurance Code section 1810.7(a) and California Code of Regulations, Title 10, section 2105.2	03/2013 02/01/2017 04/2020 03/2023	03/2023	03/2026	Scheduled for review in 2026.
Insurance Adjuster				
Independent Insurance Adjuster License Examination Objectives Authority: California Insurance Code section 14026	07/26/2013 04/2023	04/2023	04/2026	Scheduled for review in 2026.
Public Insurance Adjuster Prelicensing Educational Objectives Authority: California Insurance Code section 15013(a)	11/15/2016 04/2023	04/2023	04/2026	Scheduled for review in 2026.
Life and Disability Insurance Analyst				
Life and Disability Insurance Analyst License Examination Objectives Authority: California Insurance Code section 1840	10/2016	10/2016	10/2019	Pending Department's Legal Subject Matter Experts review and approval.

**Curriculum Board
Curriculum Review Schedule for
February 19, 2026 Curriculum Board Meeting**

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Life-Limited to the Payment of Funeral and Burial Expenses				
Life-Limited to the Payment of Funeral and Burial Expenses License Examination Objectives Authority: California Insurance Code 1749.01	02/16/2012 07/18/2018	07/18/2018	2/2026	Scheduled for review in 2026.
Four-Hour Life Insurance Policies and Variable Life Two-Hours (Senate Bill 263 (Chapter 2, Statutes of 2024))				
2025 Four-Hour Life Insurance Policies Course Authority: California Insurance Code section 1749.81(a)	05/08/2024	05/08/2024	05/2027	Scheduled for review in 2027.
2025 Variable Life Insurance Policies Two-Hour Course Authority: California Insurance Code section 1749.81(b)	07/12/2024	07/12/2024	07/2027	Scheduled for review in 2027.
2025 Eight-Hour Annuity Training Curriculum Outlines (Senate Bill 263, Dodd, Chapter 2, Statutes of 2024)				
2025 Eight-Hour Annuity Training Curriculum Outline, Attachments I through III Authority: California Insurance Code section 1749.8. This course name changed to " 2025 Annuity Eight-Hour Training Course " on January 1, 2025, as stated in SB 263 (Dodd, Chapter 2, Statutes of 2024).	2004 02/2006 04/30/2012 09/09/2024	09/09/2024	09/2027	Scheduled for review in 2027.
2025 Four-Hour Annuity Training Curriculum Outlines (Senate Bill 263 Chapter 2, Statutes of 2024)				
2025 Annuity Suitability Transactions - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 08/20/2024	08/20/2024	08/2027	Scheduled for review in 2027.
2025 How Fixed, Variable, and Index Annuity Contract Provisions Affect Consumers - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 11/05/2024	11/05/2024	11/2027	Scheduled for review in 2027.

**Curriculum Board
Curriculum Review Schedule for
February 19, 2026 Curriculum Board Meeting**

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
2025 Primary Uses of Annuities, Types of Annuities and the Senior Market - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 11/05/2024	11/05/2024	11/2027	Scheduled for review in 2027.
2025 Taxation and Suitability of Annuities for California Insurance Agents' Training Courses - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 11/05/2024	11/05/2024	11/2027	Schedule for review in 2027.
Long-Term Care				
Mandatory Eight Hour Long-Term Care Authority: California Insurance 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: California Insurance Code section 10234.93(a)(4)(A)	TBD	In Progress	TBD	The Four-Hour Long-Term Care Subcommittee is in progress.
Life Settlement Broker				
15-Hour Life Settlement Broker Outline Authority: California Insurance Code section 10113.2(b)(1)(A)	11/24/2016 11/28/2018 02/18/2021	02/18/2021	10/2027	Scheduled for review in 2027.
Twenty-Four Hour Coverage				
Twenty-Four Hour Coverage Course Guidelines and General Concepts Authority: California Insurance Code section 1749.02 and California Insurance Code section 1749.33 (d)	11/05/2009 11/2012 02/01/2021	02/01/2021	08/2027	Scheduled for review in 2027.

**Curriculum Board
Curriculum Review Schedule for
February 19, 2026 Curriculum Board Meeting**

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Course Guideline and Outline based on specific sections in the California Insurance Code and in Title 10, California Code of Regulations	Curriculum Board Subcommittee Review and Approval Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Business Management Practices Course Development Guidelines Authority: California Insurance Code section 1749.1(c)	01/25/2012	01/25/2012	11/2027	Scheduled for review in 2027.
Commercial Earthquake Risk Management Authority: California Insurance Code section 1749.1(a)	12/01/2016	12/01/2016	11/2027	Scheduled for review in 2027.
Homeowners' Insurance Valuation Authority California Insurance Code section 1749.85 and California Code of Regulations, Title 10, section 2188.65	01/13/2009 02/04/2011	02/04/2011	08/2027	Scheduled for review in 2027.