# California Department of Insurance Curriculum Board Meeting Dates

#### 2025

Thursday, July 17<sup>th</sup>; Thursday, October 16<sup>th</sup>.

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

Location: To be Determined



## PUBLIC NOTICE OF MEETING Curriculum Board Meeting

Thursday, February 20, 2025 12:30 p.m. – 3:00 p.m. (PST)

#### **CDI Oakland Office**

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

#### **CDI Los Angeles Office**

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

#### Virtual

Via Microsoft Teams computer, mobile app, or room device Click here to join the meeting

Or call in +1 916-245-2537 Phone Conference ID: 802 743 99#

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:

400 S. Ramona Ave. #212p. Corona CA 928793508 Dale Rd. Modesto, CA 9535615 N. State Hwy 49-88 Jackson, CA 95642127 8th St. E St. Petersburg, FL 33715

#### **Note on Public Meetings:**

• The Curriculum Board meetings operate under the requirements of the Bagley-Keene Open Meeting Act (Act) set forth in <u>Government Code Section 11120-11132</u>. 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 <u>Curriculum Board</u> webpage. Members of the public may also email:
  <a href="mailto:Ammy.Dang@Insurance.ca.gov">Ammy.Dang@Insurance.ca.gov</a> to request a copy of the materials.
- Requests for disability-related accommodations or modifications should be made via email to <u>Ammy.Dang@Insurance.ca.gov</u> or by calling (916) 492-3612 no later than five (5) business days prior to the day of the meeting.

Curriculum Board Meeting Thursday, February 20, 2025 12:30 p.m. – 3:00 p.m. (PST)

#### **Curriculum Board Members:**

Chairperson

Jesse Dogillo, Owner, Bay Area Financial & Insurance Services

Vice Chairperson

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

Commissioner Appointees

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

#### **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
- Maria Alfaro, Analyst, Curriculum Review Section
- Ammy Dang, Analyst, Curriculum Review Section
- Alyssa Hampton, Analyst, Curriculum Review Section

- Shakira Rule, Analyst, Curriculum Review Section
- Katey Piciucco, Attorney, Legal Division

#### **AGENDA**

1. Opening Remarks	Chairperson Jesse Dogillo
2. Approval of October 17 <sup>th</sup> Meeting Minutes	Chairperson Jesse Dogillo
3. Future Board Meeting Locations and Times	Dawn Ward
4. Licensing Update	Charlene Ferguson
5. Examination Statistics Report	Rebecca Galsote
6. Long-Term Care Subcommittee Report	Dillon Gingras
7. Senate Bill 263 Life Insurance Subcommittee Report	Maria Alfaro
8. Curriculum Review Schedule and Update	Dawn Ward
9. Education Work Status Report	Ammy Dang
10. Roundtable/Adjourn	Everyone

#### Materials to review in advance:

• October 17, 2024 Curriculum Board Meeting Minutes

All materials for the Curriculum Board Meeting will be made available on CDI's <u>Curriculum Board</u> webpage.



## **California Department of Insurance Curriculum Board Meeting Minutes**

Thursday, October 17, 2024 12:30 p.m. to 3:00 p.m.

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

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

- Welcome: Chairperson Dogillo welcomed and thanked the Board members and guests for attending the Curriculum Board (Board) meeting and reviewed the meeting procedures.
- 2. Minutes: Chairperson Dogillo asked for a motion from the Board members to approve the July 18, 2024, Board meeting minutes. Vice Chairperson Anne Lintz made a motion to approve the meeting minutes and Board member Colbie McRae seconded the motion. The July 18, 2024, meeting minutes were approved.
- **3.** Licensing Update: Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided a 2024 Legislative Session Update.

Senate (SB) Bill 263 (Dodd, Chapter 2, Statutes of 2024) Insurance: annuities and life insurance policies: During the months of July, August, and September 2024, the Licensing Services Division was involved in the development of new curriculum and the distribution of Notices regarding the implementation of the annuity suitability best interest standard of care and other training requirements stated in

the California Department of Insurance (Department) sponsored <u>Senate (SB) Bill</u> <u>263</u> (Dodd, Chapter 2, Statutes of 2024) Insurance: annuities and life insurance policies.

The purpose of this legislation is for California to meet the NAIC's <u>Suitability in Annuity Transactions Model Act #275</u> standards to avoid dual oversight and regulation of annuities by the federal government (namely the U.S. Securities and Exchange Commission) by January 1, 2025. <u>SB 263</u> reforms and provides more consumer protections with higher standards of conduct, stronger enforcement tools for the regulator, more rigorous communication requirements between the consumer, producers, and insurance company, and additional required training for producers, among other consumer protections.

Chairman Dogillo appointed the <u>SB 263</u> Subcommittee (Subcommittee) at the July 20, 2023, Board meeting in anticipation of SB 263 being signed into law in 2023. However, after a few delays and during a new legislative session, Governor Gavin Newsom signed <u>SB 263</u> into law on February 29, 2024.

With the assistance of the Department's Legal Branch Attorneys as subject matter experts, the appointed Subcommittee met the goals to develop the new life and the new variable life insurance course curriculums as well as the new four-hour annuity suitability "Best Practice" and the new eight-hour annuity training course curriculums. There are three additional four-hour annuity training courses the Department's Legal Annuity Subject Matter Expert is updating with the annuity suitability best practices.

The three additional annuity four-hour suitability best standards curriculum outlines that will be sent to the Subcommittee to review and to the Board's Legal Liaison for approval and release to education providers. The three courses are:

- 2025 Taxation and Suitability of Annuities Outline
- 2025 How Fixed, Variable, and Index Annuity Contract Provisions Affect Consumers Outline
- 2025 Four-Hour Primary Uses of Annuities, types of Annuities, and the Senior Market Outline.

Please note, Senate Bill 577, the Department's omnibus bill amended sections 1749.81 (a) and (b) to add the word "individual" life insurance policies in subsection (a) and "individual" variable life insurance policies in subsection (b).

Education Unit Analyst, Maria Alfaro, provided a review of the Subcommittee's accomplishments and plans during her report below.

SB 1217 (Glaze, Chapter 612, Statutes of 2024) Pet Insurance: In addition to SB 263 (Dodd) Insurance: annuities and life insurance, SB 1217 (Glaze, Chapter 612, Statutes of 2024) Pet Insurance was signed into law by the Governor on September 26, 2024. This bill takes effect on January 1, 2025.

This new law:

- Requires an insurer to disclose if it reduces coverage or increases premiums based on the age of the covered pet or a change in the geographic location of the insured, as well as if it requires a medical examination to effectuate coverage or imposes a waiting period.
- Authorizes the issuance of a pet insurance policy that excludes preexisting conditions or imposes a waiting period, if specified criteria are met.
- Requires coverage to be issued no later than 12:01 a.m. on the second day after receipt of a complete application and valid payment information, except as specified.
- Provides requirements for a pet wellness program, as defined, would prohibit the marketing of a wellness program as pet insurance, and would specify when a wellness program is considered a pet insurance policy.

Updates existing definitions and define additional terms, including "orthopedic," "producer," and "renewal."

#### SB 966 (Weiner) Pharmacy Benefit

Vetoed by the Governor on Saturday, September 28, 2024

This bill focused on regulating Pharmacy Benefit Managers by requiring PBM to be licensed by the California Department of Insurance and be required to:

- disclose all types of fees PBMs receive and how these fees are calculated;
- file annual reports with the Department detailing specific information about their operations and contracts and
- the Department would have to annually launch a report on the records provided by the PBMs.

The goal of SB 966 was to increase transparency in the operations of PBMs, ensure that PBS do not derive income from pharmacy benefit management services except as specified.

**4. Examination Statistics Update:** Rebecca Galsote, Curriculum Compliance Analyst, reported that from January 1, 2024 through September 30, 2024, there were 5,749 online remote proctored first-time test takers with 3,773 passing, which is a 66 percent first-time pass rate.

Rebecca also stated, there were 12,876 first-time test center license examinations with 8,196 passing, which is a 64 percent first-time pass rate.

Overall, there were 18,625 first-time examinations, with a total of 11,969 passing, which is a 64 percent first-time pass rate.

Rebecca also stated that the California's <u>Candidate Information Bulletin</u> (CIB) is available on the Department's Applying for a License and on the Individual Resident License webpage under the "License Examination Information" header. A link to the CIB is also available on PSI's website after registering to take a license examination, the scheduled examination confirmation email will include a link to California CIB.

Rebecca described the importance of an examinee reading the CIB. The CIB is also available in Chinese (Simplified), English, Korean, Spanish, Tagalog, and Vietnamese. Specifically, the CIB:

- Explains how to Schedule and Register for an Examination
- Explains how to canceling and Re-scheduling an Examination
- Provides are the limitations on Retaking a Failed Examination
- Provides what to Do If an Applicant Missed the Examination or Canceled Late
- States the steps to take for a Special Examination Accommodations and similar Arrangements
- Provides a List of The Test Center Locations
- States PSI's convenience fee
- Provides a List of Acceptable Identification Types for In-Person and Remote Examinations
- Reviews the Security Procedures for the Test Centers and Online Proctored Examinations
- Explains the Score Reporting Process
- States how to Prepare for the Examination
- States what Supplies are Allowed During the Examination
- Lists the examination Time Limits for each license examination

Rebecca also reported there were nineteen cheating incidents from January 1, 2024 to September 30, 2024, which resulted in five Administrative Bars being issued. Rebecca explained that <a href="California Insurance Code section 1681.5">California Insurance Code section 1681.5</a> states what is considered to be "willfully cheating" on a license examination and can result in a license examinee being issued an Administrative Bar.

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

With the completion and distribution of the Eight-Hour LTC Outline and Attachments on August 24, 2022, the Board appointed the Four-Hour LTC Subcommittee to develop four-hour, in-depth topic-specific, LTC curriculum outlines on specific LTC topics in each four-hour course. The Subcommittee held its first meeting on September 20, 2022, and meets every two weeks unless scheduling conflicts arise.

Currently, the Subcommittee is finishing the final edits for the third Four-Hour Outline and expects to complete this outline in November 2024.

With the stepping down of Neil Granger on May 25, 2023, the Subcommittee soon realized a fifth vacant member needed to be appointed to provide additional subject matter expertise and allow the Subcommittee to have a quorum at each meeting. Chairman Dogillo appointed Jack Schmitz of Yetworth to the Four-Hour LTC Subcommittee. Jack attended his first meeting on May 24, 2024.

The Subcommittee's goal is to have a minimum of four four-hour LTC course outlines launched and distributed for these courses to be available for accident and health or sickness agents to meet their eight-hour LTC continuing education requirement prior to each license renewal by the end of Fall 2024. However, as reported at the July 18, 2024, Board meeting, the Subcommittee received multiple questions from education providers regarding Section VIII. A.1. of the Eight-Hour LTC outline due to changes in asset protection and estate recovery requirements which were implemented on January 1, 2024.

The Subcommittee drafted new wording for the Eight-Hour LTC outline, Section VIII. This update was reviewed and approved by the Department of Healthcare Services (DHCS), California Partnership for Long-Term Care. The corrected Eight-Hour LTC Outline will be republished on the Department's website with the distribution of the four-hour LTC outlines.

The Four-Hour LTC Subcommittee will continue to meet via Microsoft Teams. This meeting information is also available on the Department's Main Page, in the "Search" box, type "Curriculum Board" to retrieve the meeting information.

Charlene Ferguson explained that once the four-hour LTC outlines are available to the education providers to prepare the courses, a Notice will be distributed to life and accident and health or sickness agents announcing that there are four-hour long-term care courses available. Life and accident and health or sickness agents will be able to take two four-hour LTC courses to meet the eight-hour LTC course requirement (California Insurance Code section 10234.93(a)(4)(B)).

6. Senate Bill 263 Subcommittee Report: Maria Alfaro, Education Analyst, reported on the status of the SB 263 Subcommittee's (Subcommittee) development of the 2025 Life Insurance Policies Four-Hour Course, the 2025 Variable Life Two-Hour Course, the 2025 Annuity Four-Hour Training Course, and the 2025 Annuity Eight-Hour Training Course.

The Subcommittee held their first meeting on January 23, 2024, and continued to meet every other Tuesday from 10 a.m. to 12 p.m. During the meetings, the Subcommittee created the 2025 Life Insurance Policies Four-Hour Course Curriculum, the 2025 Variable Life Two-Hour Course Curriculum, the 2025 Annuity Four-Hour Training Course Curriculum the 2025 Annuity Eight-Hour Training Course Curriculum was finalized on August 20, 2024.

At the last Subcommittee meeting held on August 20, 2024, On Monday, September 23, 2024, the Department distributed a Notice to Education Providers advising them that the new 2025 Annuity Eight-Hour Course Curriculum is

available on the Department's Resident Provider Continuing Education Courses, Outline and Materials webpage and the California Non-Resident Provider Training Materials webpage.

As of the date of this meeting, the Curriculum Review Section (CRS) approved eleven 2025 Life Insurance Policies Four-Hour courses, eight 2025 Variable Life Insurance Two-Hour Courses, four 2025 Annuity Four-Hour Training Courses, and received four 2025 Annuity Eight-Hour courses, of which two were approved and available for agents to complete their SB 263 training requirements.

The Department is currently updating the remaining three four-hour annuity training outlines to provide options for agents to complete their four-hour annuity training requirement and meet the new annuity suitability standards stated in SB263.

When the updates are completed, the curriculum outlines will be shared with the Subcommittee via email for review. If no edits or comments are received, the Department will ask the Subcommittee for a vote to approve the Curriculum Outlines.

The Department anticipates releasing the three additional four-hour course curriculum outlines by the end of October 2024.

7. Curriculum Review Schedule: Dawn Ward, Chief of the Curriculum and Licensing Background Bureau, provided the Board's Curriculum Review Schedule update.

Dawn explained for the new Board members that this schedule states when the outline or guideline was developed, the dates reviewed, and the three-year review timeline for the Board to consider if an in-depth review by an appointed subcommittee is to be appointed to update the curriculum to ensure the course or guideline material is up-to-date and meets current laws and regulations. The 2024 Curriculum Review Schedule had several courses scheduled for review in 2025.

Dawn also clarified for the Board members that the Curriculum Review Schedule is updated to include the four new required continuing education training outlines stated in SB 263 (Dodd, Chapter 2, Statutes of 2024) Insurance: annuities and life insurance policies. The new course outlines are the "2025 Life Insurance Policies Four-Hour Course," the "2025 Variable Life Two-Hour Course," the "2025 Annuity Eight-Hour Training Course" and the "2025 Annuity Four-Hour Training Course."

As Maria Alfaro stated during her report, currently there are courses available in each of these course categories for life agents to meet the training requirements stated in SB 263.

Dawn also stated the 15-Hour Life Settlement Broker Outline and attachments, Business Management Practices Course Development Guidelines, and Commercial Earthquake Risk Management are scheduled for the Board's review. Dawn explained that on October 1, 2024, these Outlines were sent to the Board to review and determine if the Outlines need to be updated to meet new laws and regulations. The CRS will follow-up with the Board members who have not, as of the date of this meeting, responded to let CRS know whether these Outlines will need to have a subcommittee appointed to further review and update the outline or if the outlines are approved as presented to the Board.

- 8. Education Work Status Report: Ammy Dang, Education Analyst, reviewed the Education Unit's statistics from January 1, 2024 through September 30, 2024. Ammy also informed the Board that all paper and Sircon applications, were assigned to an education analyst to review within 10 days of its receipt at the Department.
- **9. Roundtable:** Board member Samantha Tradelius commented on SB 263 course-related items and specifically stated that students need help understanding the requirements for the new SB 263 courses.

Charlene acknowledged the students' concerns regarding the requirements for SB263 and advised that the Department has posted SB 263 Frequently Asked Questions onto the Department's website.

During Roundtable Session, Charlene discussed a new online service to submit solicitor terminations, solicitor appointments, letter clearance, replacement bonds for insurance brokers, and self-termination notices requests electronically using Vertafore's <u>Sircon Online Services</u>, scroll down to Submit Requests Electronically and select "<u>here</u>," Select the "<u>Services</u>" link in the upper right hand corner and "<u>Additional State Service Request</u>," fill-in the items and submit the form and payment electronically.

Charlene also reviewed the question regarding the confusion with PSI's listings of license examination titles, which was brought forward during the previous Board meeting. To remedy the issue, the Department is working with PSI to list the name of language examination first and then list the examinations offered in the language requested.

In addition, Charlene discussed the difference between PSI test centers that use paper and test centers that use blackboards. The blackboards are for the larger test centers to increase convenience and efficiency.

Lastly, Charlene addressed the concern surrounding the dress code at test centers. Charlene suggests for education providers remind students to thoroughly review the <u>Candidate Information Bulletin</u> before entering the license examination test center. The CIB is available in five languages and, as Rebecca reported, the CIB provides details on scheduling, cancelling and rescheduling license examinations, test center locations, required identification, security procedures,

PSI telephone numbers to call for services, describes what examinees will experience when they take the examination at a test center, preparing for the license examination, examination number of questions and time limits, examination objectives, and the fingerprinting requirement after the examinees submit their license applications.

**10. Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, February 20, 2025. The meeting will begin at 12:30 p.m. CRS' Board Liaison, Ammy Dang, will provide the Board members and guests with the next Board meeting arrangements approximately 30 days before the February 20<sup>th</sup> meeting.

Chairperson Dogillo asked for a motion to adjourn the meeting. Board member Colbie McRae made a motion, and Board member Sandra Moriarty seconded the motion to adjourn the meeting. Chairperson Dogillo announced the February 20, 2025, Board meeting was adjourned at 1:30 p.m.

		Accident and Hea	Ith Examinatio	n - 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 2024	209	176	84%	31	14	45%
February 2024	258	199	77%	41	22	54%
March 2024	279	214	77%	41	18	44%
April 2024	278	225	81%	30	12	40%
May 2024	299	234	78%	70	38	54%
June 2024	274	215	78%	43	21	49%
January - June 2024	1,597	1,263	79%	256	125	49%
		Accident and Heal	th Examination	n - 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 2024	6	4	67%	0	0	0%
February 2024	2	1	50%	0	0	0%
March 2024	3	2	67%	0	0	0%
April 2024	6	5	83%	0	0	0%
May 2024	4	2	50%	0	0	0%
June 2024	4	3	75%	1	0	0%
January - June 2024	25	17	68%	1	0	0%
		Accident and Hea	Ith Examinatio	n - 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 2024	1	1	100%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	1	1	100%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	2	1	50%	0	0	0%
January - June 2024	4	3	75%	0	0	0%

		Accident and Heal	th Examinatio	n - Spanish		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	9	5	56%	4	4	100%
February 2024	1	1	100%	0	0	0%
March 2024	10	9	90%	0	0	0%
April 2024	8	5	63%	0	0	0%
May 2024	12	5	42%	2	1	50%
June 2024	4	4	100%	3	1	33%
January - June 2024	44	29	66%	9	6	67%
		Accident and Health	Examination -	- Vietnamese		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
MOULL	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	1	1	100%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	1	1	100%	0	0	0%
		Bail Exan	nination - Englis	sh		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
IVIOTILI	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	17	8	47%	12	4	33%
February 2024	21	10	48%	21	9	43%
March 2024	23	9	39%	15	6	40%
April 2024	18	12	67%	17	7	41%
May 2024	17	14	82%	19	7	37%
June 2024	19	9	47%	11	5	45%
January - June 2024	115	62	54%	95	38	40%

		Casualty Exa	amination - Eng	glish		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	3	3	100%	6	0	0%
February 2024	3	0	0%	2	1	50%
March 2024	5	4	80%	3	1	33%
April 2024	3	1	33%	0	0	0%
May 2024	3	0	0%	3	1	33%
June 2024	6	4	67%	3	1	33%
January - June 2024	23	12	52%	17	4	24%
		Casualty Exa	amination - Ch	inese		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
MONTH	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	1	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	1	0	0%	0	0	0%
		Casualty Ex	amination - Ko	rean		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%

		Casualty Exa	amination - Spa	anish		
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 2024	2	1	50%	0	0	0%
February 2024	1	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	2	0	0%	0	0	0%
May 2024	2	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	7	1	14%	0	0	0%
		Casualty Exan	nination - Vietn	amese		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Commercial E	xamination - E	inglish		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
MONTH	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	11	5	45%	6	3	50%
February 2024	8	3	38%	14	1	7%
March 2024	14	8	57%	9	5	56%
April 2024	17	10	59%	10	6	60%
May 2024	12	6	50%	3	0	0%
June 2024	10	5	50%	4	1	25%
January - June 2024	72	37	51%	46	16	35%

		Commercial E	xamination - C	hinese		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Commercial E	Examination - K	Corean		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Commercial E	xamination - S	panish		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	2	1	50%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	1	0	0%	0	0	0%
January - June 2024	3	1	33%	0	0	0%

		Commercial Exa	amination - Vie	tnamese		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Insurance Adjust	er Examinatior	ı - 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 2024	52	26	50%	58	12	21%
February 2024	52	24	46%	73	23	32%
March 2024	67	24	36%	95	37	39%
April 2024	46	15	33%	53	18	34%
May 2024	49	16	33%	53	9	17%
June 2024	37	16	43%	64	17	27%
January - June 2024	303	121	40%	396	116	29%
		Life and Disability Ar	nalyst Examina	tion - English		
Month	Number of First Time	Number of First Time	First Time	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Pass Rate (%)	Examinations	Repeat Passed	Rate (%)
January 2024	2	0	0%	0	0	0%
February 2024	1	0	0%	0	0	0%
March 2024	1	0	0%	0	0	0%
April 2024	2	0	0%	0	0	0%
May 2024	0	0	0%	1	0	0%
June 2024	1	0	0%	0	0	0%
January - June 2024	7	0	0%	1	0	0%

		Life and Disability An	alyst Examina	tion - 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Life and Disability Ar	nalyst Examina	ition - 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Life and Disability An	alyst Examina	tion - 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%

	L	ife and Disability Ana	lyst Examinatio	on - 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Life Exam	ination - Englis	sh		
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 2024	1,257	837	67%	497	192	39%
February 2024	1,467	924	63%	565	240	42%
March 2024	1,565	989	63%	661	286	43%
April 2024	1,436	878	61%	653	272	42%
May 2024	1,500	1,023	68%	526	235	45%
June 2024	1,400	939	67%	510	226	44%
January - June 2024	8,625	5,590	65%	3,412	1,451	43%
		Life Exam	ination - Chine	se		
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 2024	19	12	63%	1	1	100%
February 2024	60	47	78%	3	1	33%
March 2024	78	67	86%	8	4	50%
April 2024	66	54	82%	7	5	71%
May 2024	79	65	82%	2	2	100%
June 2024	68	64	94%	10	6	60%
January - June 2024	370	309	84%	31	19	61%

		Life Exan	nination - Korea	an		
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 (%)
45,292	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	3	1	33%	1	1	100%
May 2024	1	1	100%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	4	2	50%	1	1	100%
		Life Exam	ination - Spani	sh		
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 2024	101	36	36%	8	4	50%
February 2024	98	35	36%	86	32	37%
March 2024	131	46	35%	108	38	35%
April 2024	114	49	43%	88	22	25%
May 2024	102	41	40%	89	22	25%
June 2024	112	49	44%	72	20	28%
January - June 2024	658	256	39%	451	138	31%
		Life Examin	ation - Vietnan	nese		
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 2024	2	1	50%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	1	1	100%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	3	2	67%	0	0	0%

	Life Limited to t	he Payment of Funera	l and Burial Ex	penses 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 2024	26	13	50%	14	5	36%
February 2024	23	22	96%	21	9	43%
March 2024	27	15	56%	24	10	42%
April 2024	22	17	77%	11	3	27%
May 2024	28	17	61%	5	2	40%
June 2024	75	60	80%	26	11	42%
January - June 2024	201	144	72%	101	0	0%
	Life Limited to th	ne Payment of Funera	l and Burial Ex	penses 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
	Life Limited to t	he Payment of Funera	l and Burial Ex	penses 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%

	Life Limited to the	ne Payment of Funera	l and Burial Ex	penses 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 2024	9	2	22%	6	2	33%
February 2024	6	1	17%	12	2	17%
March 2024	8	0	0%	9	3	33%
April 2024	6	0	0%	7	2	29%
May 2024	9	1	11%	6	2	33%
June 2024	8	2	25%	3	1	33%
January - June 2024	46	6	13%	43	12	28%
	Life Limited to the	Payment of Funeral a	nd Burial Exp	enses Examination - V	<u>/ietnamese</u>	
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	1	0	0%	0	0	0%
June 2024	0	0	0%	2	0	0%
January - June 2024	1	0	0%	2	0	0%
	Life	/Accident/Health and	Sickness Exan	nination - 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 2024	1,295	857	66%	521	273	52%
February 2024	1,326	909	69%	467	227	49%
March 2024	1,563	1,094	70%	544	244	45%
April 2024	1,330	923	69%	466	230	49%
May 2024	1,491	1,027	69%	490	256	52%
June 2024	1,438	982	68%	510	254	50%
January - June 2024	8,443	5,792	69%	2,998	1,484	49%

	Life	/Accident/Health and	Sickness Exan	nination - 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 2024	13	10	77%	0	0	0%
February 2024	24	13	54%	2	0	0%
March 2024	34	24	71%	6	2	33%
April 2024	46	35	76%	8	7	88%
May 2024	4	1	25%	3	1	33%
June 2024	44	38	86%	3	2	67%
January - June 2024	165	121	73%	22	12	55%
	Life	e/Accident/Health and	Sickness Exar	mination - 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 2024	12	8	67%	1	1	100%
February 2024	5	2	40%	4	4	100%
March 2024	12	6	50%	4	2	50%
April 2024	5	2	40%	3	1	33%
May 2024	12	6	50%	5	2	40%
June 2024	12	6	50%	4	3	75%
January - June 2024	58	30	52%	21	13	62%
	Life	/Accident/Health and	Sickness Exan	nination - 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 2024	19	9	47%	20	7	35%
February 2024	33	13	39%	16	6	38%
March 2024	32	15	47%	16	9	56%
April 2024	50	25	50%	11	5	45%
May 2024	46	18	39%	32	17	53%
June 2024	3	1	33%	4	0	0%
January - June 2024	183	81	44%	99	44	44%

	Life/A	ccident/Health and Si	ickness Exami	nation - 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 2024	1	1	100%	0	0	0%
February 2024	2	0	0%	1	0	0%
March 2024	1	1	100%	2	0	0%
April 2024	4	1	25%	1	0	0%
May 2024	0	0	0%	1	1	100%
June 2024	4	1	25%	2	1	50%
January - June 2024	12	4	33%	7	2	29%
		Limited Lines Autom	obile Examina	tion - 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 2024	32	23	72%	8	4	50%
February 2024	39	28	72%	15	6	40%
March 2024	37	27	73%	18	9	50%
April 2024	34	22	65%	18	8	44%
May 2024	26	17	65%	13	7	54%
June 2024	31	17	55%	26	11	42%
January - June 2024	199	134	67%	98	45	46%
		<b>Limited Lines Autom</b>	obile Examinat	tion - 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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%

		Limited Lines Autom	nobile Examina	tion - Korean		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 2024	0	0	0%	0	0	0%								
February 2024	0	0	0%	0	0	0%								
March 2024	0	0	0%	0	0	0%								
April 2024	0	0	0%	0	0	0%								
May 2024	0	0	0%	0	0	0%								
June 2024	0	0	0%	0	0	0%								
January - June 2024	0	0	0%	0	0	0%								
		<b>Limited Lines Autom</b>	obile Examinat	tion - 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 2024	3	3	100%	0	0	0%								
February 2024	4	1	25%	3	1	33%								
March 2024	2	1	50%	4	2	50%								
April 2024	0	0	0%	0	0	0%								
May 2024	1	0	0%	0	0	0%								
June 2024	1	1	100%	0	0	0%								
January - June 2024	11	6	55%	7	3	43%								
	L	imited Lines Automol	oile Examinatio	on - 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 2024	0	0	0%	0	0	0%								
February 2024	0	0	0%	0	0	0%								
March 2024	0	0	0%	0	0	0%								
April 2024	0	0	0%	0	0	0%								
May 2024	0	0	0%	0	0	0%								
June 2024	0	0	0%	0	0	0%								
January - June 2024	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 2024	117	40	34%	167	47	28%
February 2024	141	60	43%	168	52	31%
March 2024	113	46	41%	121	37	31%
April 2024	168	57	34%	182	49	27%
May 2024	122	45	37%	195	55	28%
June 2024	148	50	34%	159	39	25%
January - June 2024	809	298	37%	992	279	28%
		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 2024	1	0	0%	0	0	0%
February 2024	0	0	0%	1	1	100%
March 2024	1	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	2	0	0%	1	1	100%
		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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%

		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 2024	8	0	0%	2	0	0%
February 2024	7	1	14%	17	2	12%
March 2024	5	1	20%	4	1	25%
April 2024	9	2	22%	7	0	0%
May 2024	5	0	0%	7	2	29%
June 2024	9	2	22%	9	3	33%
January - June 2024	43	6	14%	46	8	17%
		Personal Lines Ex	xamination - V	etnamese		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Property and Casu	alty Examination	on - 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 2024	328	187	57%	254	98	39%
February 2024	350	190	54%	265	105	40%
March 2024	393	218	55%	310	113	36%
April 2024	375	199	53%	302	107	35%
May 2024	350	189	54%	314	117	37%
June 2024	354	200	56%	258	99	38%
January - June 2024	2,150	1,183	55%	1,703	639	38%

		Property and Casua	alty Examinatio	on - 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 2024	1	0	0%	1	0	0%
February 2024	3	1	33%	0	0	0%
March 2024	5	1	20%	2	1	50%
April 2024	3	0	0%	2	0	0%
May 2024	3	1	33%	2	1	50%
June 2024	9	6	67%	5	2	40%
January - June 2024	24	9	38%	12	4	33%
		Property and Casu	alty Examinati	on - 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 2024	2	0	0%	0	0	0%
February 2024	2	1	50%	1	1	100%
March 2024	0	0	0%	1	0	0%
April 2024	0	0	0%	1	0	0%
May 2024	0	0	0%	1	0	0%
June 2024	2	1	50%	0	0	0%
January - June 2024	6	2	33%	4	1	25%
		Property and Casua	alty Examination	on - 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 2024	2	0	0%	1	0	0%
February 2024	1	0	0%	0	0	0%
March 2024	3	0	0%	0	0	0%
April 2024	3	0	0%	1	0	0%
May 2024	1	0	0%	2	0	0%
June 2024	4	2	50%	2	0	0%
January - June 2024	14	2	14%	6	0	0%

		<b>Property and Casualt</b>	y 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 2024	0	0	0%	0	0	0%
February 2024	1	0	0%	0	0	0%
March 2024	2	0	0%	1	1	100%
April 2024	0	0	0%	1	1	100%
May 2024	1	0	0%	0	0	0%
June 2024	1	0	0%	0	0	0%
January - June 2024	5	0	0%	2	2	100%
		Property Ex	amination - En	glish		
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 2024	2	1	50%	2	1	50%
February 2024	1	0	0%	2	0	0%
March 2024	2	1	50%	2	1	50%
April 2024	1	0	0%	1	0	0%
May 2024	4	1	25%	1	1	100%
June 2024	2	1	50%	1	1	100%
January - June 2024	12	4	33%	9	4	44%
		Property Ex	amination - Ch	inese		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	1	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	1	0	0%	0	0	0%

		Property Ex	amination - Ko	rean		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	0	0	0%	0	0	0%
		Property Ex	amination - Sp	anish		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	1	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	1	0	0%	0	0	0%
		Property Exar	nination - Vietr	namese		
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 2024	0	0	0%	0	0	0%
February 2024	0	0	0%	0	0	0%
March 2024	0	0	0%	0	0	0%
April 2024	0	0	0%	0	0	0%
May 2024	0	0	0%	0	0	0%
June 2024	0	0	0%	0	0	0%
January - June 2024	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 2024	7	3	43%	20	4	20%			
February 2024	7	1	14%	6	1	17%			
March 2024	11	3	27%	4	2	50%			
April 2024	6	1	17%	10	0	0%			
May 2024	12	2	17%	12	4	33%			
June 2024	6	3	50%	4	1	25%			
January - June 2024	49	13	27%	56	12	21%			

		Accident and He	ealth Examinatio	n - 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 (%)
July 2024	290	230	79%	38	25	66%
August 2024	325	263	81%	45	24	53%
September 2024	302	248	82%	46	26	57%
October 2024	298	242	81%	27	13	48%
November 2024	239	192	80%	21	13	62%
December 2024	193	149	77%	28	21	75%
July - Dec 2024	1,647	1,324	80%	205	122	60%
Jan - Jun 2024	1,597	1,263	79%	256	125	49%
Total 2024	3,244	2,587	80%	461	247	54%
Total 2023	2986	2,335	78%	506	257	51%
		Accident and He	alth Examinatio	n - Chinese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIOTIUT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	4	3	75%	3	2	67%
August 2024	5	3	60%	0	0	0%
September 2024	9	7	78%	0	0	0%
October 2024	9	7	78%	1	1	100%
November 2024	7	6	86%	1	1	100%
December 2024	7	6	86%	0	0	0%
July - Dec 2024	41	32	78%	5	4	80%
Jan - Jun 2024	25	17	68%	1	0	0%
Total 2024	66	49	74%	6	4	67%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

July 2024	2	1	50%	1	1	100%
August 2024	0	0	0%	0	0	0%
September 2024	3	3	100%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	1	0	0%	1	1	100%
December 2024	1	1	100%	0	0	0%
July - Dec 2024	7	5	71%	2	2	100%
Jan - Jun 2024	4	3	75%	0	0	0%
Total 2024	11	8	73%	2	2	100%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
-						•
July 2024	11	4	36%	3	0	0%
August 2024	13	10	77%	2	3	150%
September 2024	15	7	47%	2	1	50%
October 2024	8	4	50%	3	1	33%
November 2024	7	4	57%	0	0	0%
December 2024	5	2	40%	2	0	0%
July - Dec 2024	59	31	53%	12	5	42%
Jan - Jun 2024	44	29	66%	9	6	67%
Total 2024	103	60	58%	21	11	52%
Total 2023	88	54	61%	25	9	36%

		Accident and He	alth Examinatio	n - Tagalog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	3	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	3	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	3	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Accident and Heal	th Examination	- Vietnamese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	1	1	100%	0	0	0%
Total 2024	1	1	100%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Bail Exa	mination - Englis	sh		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	27	14	52%	12	6	50%
August 2024	15	9	60%	16	5	31%
September 2024	19	14	74%	18	9	50%
October 2024	25	17	68%	19	6	32%
November 2024	20	14	70%	16	5	31%
December 2024	24	15	63%	14	6	43%
July - Dec 2024	130	83	64%	95	37	39%
Jan - Jun 2024	115	62	54%	95	38	40%
Total 2024	245	145	59%	190	75	39%
Total 2023	295	169	57%	253	105	42%
		Casualty E	xamination - En	glish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	10	3	30%	8	1	13%
August 2024	5	2	40%	0	0	0%
September 2024	5	3	60%	1	1	100%
October 2024	7	3	43%	0	0	0%
November 2024	7	4	57%	3	2	67%
December 2024	11	4	36%	1	0	0%
July - Dec 2024	45	19	42%	13	4	31%
Jan - Jun 2024	23	12	52%	17	4	24%
Total 2024	68	31	46%	30	8	27%
Total 2023	59	22	34%	35	13	37%

		Casualty E	xamination - Ch	inese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	1	1	100%	0	0	0%
December 2024	2	1	50%	0	0	0%
July - Dec 2024	3	2	67%	0	0	0%
Jan - Jun 2024	1	0	0%	0	0	0%
Total 2024	4	2	50%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Casualty E	xamination - Ko	rean		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	2	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	2	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	2	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Casualty E	xamination - Sp	anish		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	1	0	0%	0	0	0%
August 2024	2	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	2	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	2	0	0%	0	0	0%
July - Dec 2024	7	0	0%	0	0	0%
Jan - Jun 2024	7	1	14%	0	0	0%
Total 2024	14	1	7%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Casualty E	xamination - Ta	galog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Casualty Exa	amination - Vietr	namese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Commercial	Examination - E	nglish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOULL	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	12	3	25%	4	3	75%
August 2024	10	3	30%	7	2	29%
September 2024	9	3	33%	11	5	45%
October 2024	11	5	45%	7	3	43%
November 2024	2	2	100%	11	5	45%
December 2024	7	2	29%	11	3	27%
July - Dec 2024	51	18	35%	51	21	41%
Jan - Jun 2024	72	37	51%	46	16	35%
Total 2024	123	55	45%	97	37	38%
Total 2023	170	80	47%	112	35	31%

		Commercial	Examination - C	Chinese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	1	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	1	0	0%	0	0	0%
July - Dec 2024	2	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	2	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Commercia	Examination - I	Korean		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOHUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024		0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Commercial	Examination - S	Spanish		
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	3	1	33%	0	0	0%
Total 2024	3	1	33%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Commercial	<b>Examination - T</b>	agalog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTHT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Commercial E	xamination - Vie	etnamese		
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Insurance Adju	ster Examination	n - English		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTH	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	37	15	41%	47	15	32%
August 2024	57	18	32%	74	22	30%
September 2024	86	36	42%	77	26	34%
October 2024	99	45	45%	90	28	31%
November 2024	53	22	42%	95	37	39%
December 2024	59	23	39%	66	18	27%
July - Dec 2024	391	159	41%	449	146	33%
Jan - Jun 2024	303	121	40%	396	116	29%
Total 2024	694	280	40%	845	262	31%
Total 2023	647	249	38%	655	224	34%

		Life and Disability	Analyst Examina	ition - English		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	3	0	0%	0	0	0%
August 2024	1	0	0%	1	1	100%
September 2024	5	0	0%	1	0	0%
October 2024	4	0	0%	0	0	0%
November 2024	5	1	20%	2	0	0%
December 2024	5	2	40%	2	0	0%
July - Dec 2024	23	3	13%	6	1	17%
Jan - Jun 2024	7	0	0%	1	0	0%
Total 2024	30	3	10%	7	1	14%
Total 2023	11	2	18%	3	0	0%
		Life and Disability A	Analyst Examina	tion - Chinese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOTHT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	1	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	1	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	1	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	1	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Life and Disability	Analyst Examina	ation - Korean		
Month	Number of First Time Examinations	Number of First Time Passed		Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Life and Disability A	Analyst Examina	tion - Spanish		
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	()	0	0%
August 2024	1	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	1	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	1	0	0%	0	0	0%
Total 2023	0	0	0%	0	0	0%

		Life and Disability	Analyst Examina	tion - Tagalog		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
	L	ife and Disability An	alyst Examination	on - Vietnamese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOHUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Life Exa	mination - Engli	sh		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	1,411	937	66%	531	227	43%
August 2024	1,640	1,097	67%	589	254	43%
September 2024	1,610	1,012	63%	611	276	45%
October 2024	1,557	945	61%	739	280	38%
November 2024	1,442	821	57%	554	220	40%
December 2024	1,197	715	60%	553	217	39%
July - Dec 2024	8,857	5,527	62%	3,577	1,474	41%
Jan - Jun 2024	8,625	5,590	65%	3,412	1,451	43%
Total 2024	17,482	11,117	64%	6,989	2,925	42%
Total 2023	16,209	10,487	65%	6,482	2,705	42%
		Life Exa	mination - Chine	ese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOHUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	52	40	77%	10	5	50%
August 2024	92	78	85%	13	4	31%
September 2024	78	55	71%	12	8	67%
October 2024	92	80	87%	13	9	69%
November 2024	82	69	84%	14	6	43%
December 2024	98	79	81%	8	3	38%
July - Dec 2024	494	401	81%	70	35	50%
Jan - Jun 2024	370	309	84%	31	19	61%
Total 2024		710	82%	101	54	53%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Life Exa	amination - Kore	an		
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	1	1	100%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	2	2	100%	0	0	0%
October 2024	2	2	100%	0	0	0%
November 2024	2	1	50%	0	0	0%
December 2024	3	2	67%	1	0	0%
July - Dec 2024	10	8	80%	1	0	0%
Jan - Jun 2024	4	2	50%	1	1	100%
Total 2024	14	10	71%	2	1	50%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Life Exa	mination - Span	ish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTHT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	116	55	47%	85	55	65%
August 2024	137	56	41%	95	29	31%
September 2024	183	73	40%	102	27	26%
October 2024	157	56	36%	115	37	32%
November 2024	108	38	35%	101	38	38%
December 2024	100	35	35%	78	23	29%
July - Dec 2024	801	313	39%	576	209	36%
Jan - Jun 2024	658	256	39%	451	138	31%
Total 2024	1,459	569	39%	1,027	347	34%
Total 2023	1,158	467	40%	807	229	28%

		Life Exa	mination - Taga	log		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	1	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	1	1	100%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	2	1	50%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	2	1	50%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Life Exam	ination - Vietnar	nese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MONTH	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	1	1	100%	0	0	0%
September 2024	1	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	2	1	50%	2	1	50%
December 2024	1	0	0%	0	0	0%
July - Dec 2024	5	2	40%	2	1	50%
Jan - Jun 2024	3	2	67%	0	0	0%
Total 2024	8	4	50%	2	1	50%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

	Life Limited to tl	ne Payment of Fune	ral and Burial Ex	cpenses Examination	n - English	
Manth	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	26	6	23%	15	9	60%
August 2024	16	12	75%	3	0	0%
September 2024	21	11	52%	9	3	33%
October 2024	28	22	79%	10	5	50%
November 2024	26	20	77%	13	4	31%
December 2024	17	12	71%	10	3	30%
July - Dec 2024	134	83	62%	60	24	40%
Jan - Jun 2024	201	144	72%	101	0	0%
Total 2024	335	227	68%	161	24	15%
Total 2023	298	192	64%	162	58	36%
	Life Limited to th	e Payment of Fune	ral and Burial Ex	penses Examination	n - Chinese	
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTH	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	1	1	100%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	1	1	100%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	1	1	100%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

	Life Limited to t	he Payment of Fune	ral and Burial Ex	xpenses Examinatio	n - Korean	
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
	Life Limited to th	ne Payment of Fune	ral and Burial Ex	penses Examination	n - Spanish	
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIONUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	3	0	0%	7	1	14%
August 2024	4	0	0%	6	2	33%
September 2024	5	1	20%	5	0	0%
October 2024	8	3	38%	10	2	20%
November 2024	2	0	0%	5	0	0%
December 2024	2	0	0%	1	0	0%
July - Dec 2024	24	4	17%	34	5	15%
Jan - Jun 2024	46	6	13%	43	12	28%
Total 2024	70	10	14%	77	17	22%
Total 2023	56	16	29%	63	8	13%

	Life Limited to th	ne Payment of Fune	ral and Burial Ex	penses Examination	า - Tagalog	
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	1	0	0%	0	0	0%
September 2024	0	0	0%	1	1	100%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	1	0	0%	1	1	100%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	1	0	0%	1	1	100%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
	Life Limited to the	Payment of Funera	l and Burial Exp	enses Examination -	- Vietnamese	
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIONUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	1	0	0%	2	0	0%
Total 2024	1	0	0%	2	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

	Life	/Accident/Health an	d Sickness Exar	nination - English		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	1,349	921	68%	476	231	49%
August 2024	1,461	998	68%	493	223	45%
September 2024	1,323	879	66%	538	261	49%
October 2024	1,438	918	64%	549	240	44%
November 2024	1,125	699	62%	462	218	47%
December 2024	1,037	647	62%	452	187	41%
July - Dec 2024	7,733	5,062	65%	2,970	1,360	46%
Jan - Jun 2024	8,443	5,792	69%	2,998	1,484	49%
Total 2024	16,176	10,854	67%	5,968	2,844	48%
Total 2023	17,161	11,389	66%	6,677	3,129	47%
	Life	/Accident/Health an	d Sickness Exar	nination - Chinese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIOTILIT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	46	34	74%	2	1	50%
August 2024	43	32	74%	8	4	50%
September 2024	57	43	75%	6	2	33%
October 2024	56	39	70%	12	8	67%
November 2024	52	42	81%	10	6	60%
December 2024	36	27	75%	12	7	58%
July - Dec 2024	290	217	75%	50	28	56%
Jan - Jun 2024	165	121	73%	22	12	55%
Total 2024	455	338	74%	72	40	56%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

	Life	e/Accident/Health ar	nd Sickness Exa	mination - 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 (%)
July 2024	13	8	62%	5	2	40%
August 2024	21	14	67%	4	3	75%
September 2024	9	6	67%	4	2	50%
October 2024	4	3	75%	5	1	20%
November 2024	13	11	85%	2	1	50%
December 2024	14	11	79%	2	0	0%
July - Dec 2024	74	53	72%	22	9	41%
Jan - Jun 2024	58	30	52%	21	13	62%
Total 2024	132	83	63%	43	22	51%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
	Life	/Accident/Health an	d Sickness Exar	nination - Spanish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIOTILIT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	46	16	35%	43	16	37%
August 2024	48	8	17%	36	15	42%
September 2024	45	13	29%	17	6	35%
October 2024	39	13	33%	46	11	24%
November 2024	26	5	19%	30	11	37%
December 2024	31	6	19%	24	9	38%
July - Dec 2024	235	61	26%	196	68	35%
Jan - Jun 2024	183	81	44%	99	44	44%
Total 2024	418	142	34%	295	112	38%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

	Life/A	ccident/Health and	Sickness Exami	nation - Vietnamese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	2	1	50%	1	1	100%
August 2024	1	0	0%	1	1	100%
September 2024	2	1	50%	2	0	0%
October 2024	2	1	50%	3	2	67%
November 2024	1	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	8	3	38%	7	4	57%
Jan - Jun 2024	12	4	33%	7	2	29%
Total 2024	20	7	35%	14	6	43%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		<b>Limited Lines Auto</b>	mobile Examina	tion - English		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTHT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	41	26	63%	14	9	64%
August 2024	24	13	54%	11	6	55%
September 2024	20	8	40%	14	5	36%
October 2024	26	16	62%	14	8	57%
November 2024	16	9	56%	5	4	80%
December 2024	28	16	57%	15	8	53%
July - Dec 2024	155	88	57%	73	40	55%
Jan - Jun 2024	199	134	67%	98	45	46%
Total 2024	354	222	63%	171	85	50%
Total 2023	351	242	69%	169	67	40%

		Limited Lines Auto	mobile Examina	tion - Chinese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Limited Lines Auto	mobile Examina	ntion - Korean		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOTHT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		<b>Limited Lines Auto</b>	mobile Examina	tion - Spanish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	2	2	100%	0	0	0%
September 2024	3	1	33%	0	0	0%
October 2024	0	0	0%	3	2	67%
November 2024	0	0	0%	0	0	0%
December 2024	1	0	0%	1	0	0%
July - Dec 2024	6	3	50%	4	2	50%
Jan - Jun 2024	11	6	55%	7	3	43%
Total 2024	17	9	53%	11	5	45%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		<b>Limited Lines Auto</b>	mobile Examina	tion - Tagalog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOHUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

	L	imited Lines Autom	obile Examination	on - 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 (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Personal Line	s Examination -	English		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTH	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	140	46	33%	168	48	29%
August 2024	180	78	43%	178	59	33%
September 2024	135	60	44%	143	43	30%
October 2024	187	76	41%	200	47	24%
November 2024	170	91	54%	157	49	31%
December 2024	163	58	36%	146	43	29%
July - Dec 2024	975	409	42%	992	289	29%
Jan - Jun 2024	809	298	37%	992	279	28%
Total 2024	1,784	707	40%	1,984	568	29%
Total 2023	1,475	597	40%	1,741	457	26%

		Personal Line	s Examination -	Chinese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	1	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	1	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	1	1	100%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	3	1	33%	0	0	0%
Jan - Jun 2024	2	0	0%	1	1	100%
Total 2024	5	1	20%	1	1	100%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Personal Line	es Examination -	Korean		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIOTILIT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	1	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	1	1	100%	0	0	0%
July - Dec 2024	2	1	50%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	2	1	50%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Personal Line	s Examination -	Spanish		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	3	0	0%	4	1	25%
August 2024	5	0	0%	8	2	25%
September 2024	5	1	20%	4	0	0%
October 2024	7	2	29%	15	3	20%
November 2024	7	2	29%	9	2	22%
December 2024	8	0	0%	10	1	10%
July - Dec 2024	35	5	14%	50	9	18%
Jan - Jun 2024	43	6	14%	46	8	17%
Total 2024	78	11	14%	96	17	18%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Personal Line	s Examination -	Tagalog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIOTILIT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Personal Lines	Examination - V	ietnamese		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
IVIOTILIT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Property and Cas	ualty Examinati	on - English		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOHUI	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	382	210	55%	288	108	38%
August 2024	395	221	56%	291	105	36%
September 2024	391	228	58%	275	105	38%
October 2024	398	219	55%	313	123	39%
November 2024	353	189	54%	288	123	43%
December 2024	363	214	59%	270	105	39%
July - Dec 2024	2,282	1,281	56%	1,725	669	39%
Jan - Jun 2024	2,150	1,183	55%	1,703	639	38%
Total 2024	4,432	2,464	56%	3,428	1,308	38%
Total 2023	4,356	2,374	54%	3,695	1,327	36%

	Property and Casualty Examination - Chinese								
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)			
July 2024	3	2	67%	1	1	100%			
August 2024	3	1	33%	0	0	0%			
September 2024	2	2	100%	0	0	0%			
October 2024	8	1	13%	2	1	50%			
November 2024	2	1	50%	5	3	60%			
December 2024	4	2	50%	3	1	33%			
July - Dec 2024	22	9	41%	11	6	55%			
Jan - Jun 2024	24	9	38%	12	4	33%			
Total 2024	46	18	39%	23	10	43%			
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A			
		Property and Cas	sualty Examinati	on - Korean					
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass			
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)			
July 2024	0	0	0%	0	0	0%			
August 2024	3	0	0%	0	0	0%			
September 2024	2	1	50%	1	0	0%			
October 2024	3	1	33%	1	0	0%			
November 2024	1	1	100%	1	1	100%			
December 2024	1	1	100%	1	0	0%			
July - Dec 2024	10	4	40%	4	1	25%			
Jan - Jun 2024	6	2	33%	4	1	25%			
Total 2024	16	6	38%	8	2	25%			
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A			

		Property and Cas	ualty Examination	on - Spanish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOTH	Examinations		Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	5	0	0%	2	0	0%
August 2024	4	0	0%	0	0	0%
September 2024	7	0	0%	3	0	0%
October 2024	4	0	0%	3	1	33%
November 2024	6	1	17%	6	2	33%
December 2024	4	1	25%	8	0	0%
July - Dec 2024	30	2	7%	22	3	14%
Jan - Jun 2024	14	2	14%	6	0	0%
Total 2024	44	4	9%	28	3	11%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Property and Cas	ualty Examination	on - Tagalog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
MOTHT	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024		0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Property and Casua	alty Examination	ı - Vietnamese		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	1	0	0%	1	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	1	1	100%
October 2024	0	0	0%	0	0	0%
November 2024	2	0	0%	0	0	0%
December 2024	0	0	0%	1	1	100%
July - Dec 2024	3	0	0%	3	2	67%
Jan - Jun 2024	5	0	0%	2	2	100%
Total 2024	8	0	0%	5	4	80%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Property E	Examination - Er	nglish		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	3	3	100%	0	0	0%
August 2024	6	3	50%	4	2	50%
September 2024	4	2	50%	4	2	50%
October 2024	1	0	0%	2	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	3	3	100%	0	0	0%
July - Dec 2024	17	11	65%	10	4	40%
Jan - Jun 2024	12	4	33%	9	4	44%
Total 2024	29	15	52%	19	8	42%
Total 2023	45	21	47%	28	12	43%

		Property E	xamination - Ch	inese		
Month	Month Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	1	0	0%	1	1	100%
July - Dec 2024	1	0	0%	1	1	100%
Jan - Jun 2024	1	0	0%	0	0	0%
Total 2024	2	0	0%	1	1	100%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Property E	xamination - Ko	rean		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
WOTH	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Property E	xamination - Sp	anish		
Month	Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	1	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	1	1	100%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	2	1	50%
Jan - Jun 2024	1	0	0%	0	0	0%
Total 2024	1	0	0%	2	1	50%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Property E	xamination - Ta	galog		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A

		Property Ex	amination - Vieti	namese		
Month	Month Number of First Time Examinations			Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2024	0	0	0%	0	0	0%
August 2024	0	0	0%	0	0	0%
September 2024	0	0	0%	0	0	0%
October 2024	0	0	0%	0	0	0%
November 2024	0	0	0%	0	0	0%
December 2024	0	0	0%	0	0	0%
July - Dec 2024	0	0	0%	0	0	0%
Jan - Jun 2024	0	0	0%	0	0	0%
Total 2024	0	0	0%	0	0	0%
Total 2023	N/A	N/A	N/A	N/A	N/A	N/A
		Public Insurance A	djuster Examina	ntion - English		
Month	Number of First Time	Number of First Time	First Time Pass	Number of Repeat	Number of	Repeat Pass
Month	Examinations	Passed	Rate (%)	Examinations	Repeat Passed	Rate (%)
July 2024	7	1	14%	10	4	40%
August 2024	6	2	33%	8	2	25%
September 2024	8	1	13%	5	2	40%
October 2024	5	0	0%	2	1	50%
November 2024	7	2	29%	5	0	0%
December 2024	3	0	0%	13	5	38%
July - Dec 2024	36	6	17%	43	14	33%
Jan - Jun 2024	49	13	27%	56	12	21%
Total 2024		19	22%	99	26	26%
Total 2023	80	24	30%	134	39	29%

### 2024 English License Examination Percentage Scores

Life Agent	50% to 59%	60% to 69%	70% to 79%	80% to 89%	90% to 100%
Liio Agont	Examination Score	Examination Score	Examination Score	Examination Score	Examination Score
Life, Accident and Health or Sickness	1,089	5,467	4,972	2,688	296
Life	872	5,266	4,145	3,480	863
Accident and Health or Sickness	133	815	854	909	220
Life- Limited to the Payment of Funeral and Burial Expenses	21	127	95	69	8
Life and Disability Analyst	1	2	4	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	778	2,173	1,130	378	24
Property	11	12	10	2	0
Casualty	5	24	11	4	0
Personal Lines	315	871	319	70	5
Limited Auto	22	153	111	34	1
Commercial	69	52	28	9	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	59	123	447	74	1
Public Insurance Adjuster	23	49	42	4	0
Bail Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Bail Agent	10	50	130	59	6

# 2024 Language License Examination Percentage Scores from January 1, 2024 to December 31, 2024

#### **Chinese (Simplified) Language Examinations**

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	8	118	146	95	18
Life	12	244	282	150	29
Accident and Health or Sickness	8	21	13	13	2
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	1	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	7	17	10	2	0
Property	1	1	0	0	0
Casualty	0	2	0	0	0
Personal Lines	0	0	2	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

Korean Language Examina	Korean Language Examinations Page 2								
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	42	29	28	2				
Life	0	4	2	3	1				
Accident and Health or Sickness	1	4	5	1	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	3	5	2	0	0				
Property	0	0	0	0	0				
Casualty	0	0	0	0	0				
Personal Lines	0	1	0	0	0				
Limited Auto	0	0	0	0	0				
Commercial	0	0	0	0	0				

Spanish Examinations	Spanish Examinations Page 3								
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	19	164	89	15	1				
Life	134	547	191	77	40				
Accident and Health or Sickness	9	31	30	6	1				
Life- Limited to the Payment of Funeral and Burial Expenses	12	23	3	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	9	5	2	1	0				
Property	2	1	0	0	0				
Casualty	0	1	0	0	0				
Personal Lines	10	23	3	0	0				
Limited Auto	1	8	6	0	0				
Commercial	1	1	0	1	0				

Tagalog Evaminations	Tagalog Examinations Page 4							
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	0	1	2	0	0			
Life	0	0	1	0	0			
Accident and Health or Sickness	0	0	0	0	0			
Life- Limited to the Payment of Funeral and Burial Expenses	0	1	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	0	0			
Property	0	0	0	0	0			
Casualty	0	0	0	0	0			
Personal Lines	0	1	0	0	0			
Limited Auto	0	0	0	0	0			
Commercial	0	0	0	0	0			

Vietnamese Examinations					Page 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	0	8	3	1	0
Life	0	3	2	0	0
Accident and Health or Sickness	0	1	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	2	1	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

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 Prelicensing Educational 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	2/20/2020	2/2026	Scheduled for review in 2026.
Accident and Health or Sickness 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	7/8/2019	2/2026	Scheduled for review in 2026.
Property, Casualty, Personal Lines, Commercial, Limited A Property Authority: California Insurance Code section 1749(a) and California Code of Regulations, Title 10, section 2187.31	Automobile 12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 08/06/2015 04/04/2016 08/26/2021	8/26/2021	08/2027	Scheduled for review in 2027.
Casualty 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	08/2027	Scheduled for review in 2027.
Personal Lines Authority: California Insurance Code section 1749(c) 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	8/26/2021	08/2027	Scheduled for review in 2027.
Commercial Insurance Examination 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	8/26/2021	08/2027	Scheduled for review in 2027.
Limited Lines Automobile Agent 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	8/26/2021	08/2027	Scheduled for review in 2027.

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Ethics and California Insurance Code  12-Hour Ethics and California Insurance Code  Prelicensing Training  Authority: California Insurance Code sections 1749, 1749.3,	03/14/2014 06/26/2017 10/30/2022	10/30/2022	10/2028	Updates under review in 2025.
1749.31, and 1749.32 California Code of Regulations, Title 10. section 2187.7				
Three-Hour Ethics Training Course Development and Review Guidelines Authority: California Insurance Code section 1749.33 Bail Agent	09/26/2011 03/14/2014 10/30/2022	10/30/2022	10/2028	Updates under review in 2025.
Bail Agent 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 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 Examination Objectives Authority: California Insurance Code section 1840	10/2016	10/2016	10/2025	Scheduled for review in 2025.
Life-Limited to the Payment of Funeral and Burial Expense Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives Authority: California Insurance Code 1749.01	02/16/2012 07/18/2018	07/18/2018	2/2026	Scheduled for review in 2026.
Annuity Training - Life, Variable, and Annuity Insurance Po 2025 Four-Hour Life Insurance Policies Course Authority: California Insurance Code section 1749.81(a)	licies (Senate Bill 263, Dodd, 0 05/08/2024	05/08/2024	s of 2024) 05/2027	The new 2025 Life Insurance Polices Four-Hour Course outline was published on May 8, 2024.
2025 Variable Life Insurance Policies Two-Hour Course Authority: California Insurance Code section 1749.81(b)	07/12/2024	07/12/2024	07/2027	On July 20, 2024, the new 2025 Variable Life Insurance Policies Two-Hour course outline was published.

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
2025 Eight-Hour Annuity Training Curriculum Outlines (Se				
2025 Eight-Hour Annuity Training Curriculum Outline,	2004	09/09/2024	09/2027	On September 23, 2024, the new 2025 Annuity
Attachments I through III	02/2006			Eight-Hour course outline was published.
Authority: California Insurance Code section 1749.8.	04/30/2012 09/09/2024			
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).				
2025 Four-Hour Annuity Training Curriculum Outlines (Sen	ate Bill 263, Dodd, Chapter 2,	Statutes of 2024)		
2025 Annuity Suitability Transactions - Four Hour	02/2006	08/20/2024	08/2027	On August 22, 2024, the new 2025 Four-Hour
Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	04/30/2012 08/20/2024			Annuity Training outline was published.
2025 How Fixed, Variable, and Index Annuity Contract	02/2006	11/05/2024	11/2027	On November 5, 2024, the new 2025 Annuity
Provisions Affect Consumers - Four Hour	04/30/2012			Suitability outline was published.
Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	11/05/2024			
2025 Primary Uses of Annuities, Types of Annuities and	02/2006	11/05/2024	11/2027	On November 5, 2024, the new 2025 Annuity
the Senior Market - Four Hour	04/30/2012			Suitability outline was published.
Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	11/05/2024			
2025 Taxation and Suitability of Annuities for California	02/2006	11/05/2024		On November 5, 2024, the new 2025 Annuity
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).	04/30/2012 11/05/2024		11/2027	Suitability outline was published.
Long-Term Care				
Mandatory Eight Hour Long-Term Care	7/16/2013	01/2023	01/2026	Scheduled for review in 2026.
Authority: California Insurance Code section 10234.93(a)(4)(A)	06/2022 01/2023			
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	11/24/2016	02/18/2021	10/2027	Scheduled for review in 2027.
Authority: California Insurance Code section 10113.2(b)(1)(A)	11/28/2018 02/18/2021			

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
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	2/1/2021	8/1/2027	Scheduled for review in 2027.

Course Guideline and Outline based on specific sections in the California Insurance Code and in Title 10, California Code of Regulations+A24	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	12/1/2016	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	2/4/2011	08/2027	Scheduled for review in 2027.