

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

2026

Thursday, February 19th, at Department Headquarters;

Thursday, July 16th, at Department Headquarters;

Thursday, October 15th, at Sacramento Headquarters;

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



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

PUBLIC NOTICE OF MEETING
Curriculum Board Meeting

Thursday, October 16, 2025
11:00 a.m. – 1:30 p.m. (PDT)

California Department of Insurance (CDI) Sacramento Office
300 Capitol Mall, Sacramento, CA 95814
Meeting in 16TH Floor Conference Room (Check-in on 17th 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: 761 473 295#

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:

1637 48th Ave, San Francisco CA 94122
2471 Calle Villada Circle, Duarte, CA 91010

Note on Public Meetings:

- The Curriculum Board meetings operate under the requirements of the Bagley-Keene Open Meeting Act (Act) set forth in [Government Code Section 11120-11132](#). The Act generally requires that the Curriculum Board publicly notice meetings, prepare agendas, accept public testimony, and conduct sessions in public unless specifically authorized by the Act to meet in closed session. Agenda items may be taken out of order and action (e.g., voting) may be taken on any agenda item.
- The Curriculum Board conducts public meetings to ensure adequate opportunity for public participation. Time limitation on public comments is at the discretion of the Chair and must relate to agenda items. Materials reviewed during meetings are available for public review and comment on CDI's [Curriculum Board](#) web page. Members of the public may also email: Ammy.Dang@Insurance.ca.gov to request a copy of the materials.

- Requests for disability-related accommodations or modifications should be made via email to Ammy.Dang@Insurance.ca.gov or by calling (916) 610-1671 no later than five (5) business days prior to the day of the meeting.

Curriculum Board Meeting
Thursday, October 16, 2025
11:00 a.m. – 1:30 p.m. (PDT)

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
- Colbie McRae, President, insureCAL Insurance Agency
- Jason Meyerson, Owner & Operator, Bail Bond Professionals
- Sandra Moriarty, United Policyholders, Roadmap to Recovery Project Coordinator
- Peter Schiffrin, President, Schiffrin, 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
- Ammy Dang, Analyst, Curriculum Review Section
- Maria Alfaro, Analyst, Curriculum Review Section
- Shakira Rule, Analyst, Curriculum Review Section
- Rachel Turner, Analyst, Curriculum Review Section
- Katey Piciucco, Attorney, Legal Division

AGENDA

1. Opening Remarks	Chairperson Jesse Dogillo
2. Approval of July 17 th Meeting Minutes	Chairperson Jesse Dogillo
3. Licensing Update	Charlene Ferguson
4. Examination Statistics Report	Rebecca Galsote
5. Long-Term Care Subcommittee Report	Dillon Gingras
6. Curriculum Review Schedule and Update	Dawn Ward
7. Education Work Status Report	Maria Alfaro
8. Roundtable/Adjourn	Everyone

Materials to review in advance:

- July 17, 2025 Curriculum Board Meeting Minutes

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



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

California Department of Insurance Curriculum Board Meeting Minutes

Thursday, July 17, 2025
11:00 a.m. to 1:30 p.m.

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

Jesse Dogillo (Chairperson), Bay Area
Financial & Insurance Services
Anne Lintz (Vice Chairperson), Anne
Lintz Insurance Agency, Inc.
(Absent)
Janise Graham, Entrepreneur's
Insurance Services
Aretha Hartley, Allstate Insurance
(Guest)
Monique Howard, Inland Marine at
Ascot Group
Cathy Little, Life Agent Trade
Associations

Colbie McRae, insureCAL
Insurance Agency (Guest)
Sandra Moriarty, Roadmap to
Recovery Project Coordinator
Peter Schiffrin, Schiffrin, Gagnon &
Dickey, Inc.
Doug Smith, Inclusive Action for
the City (Guest)
Samantha Tradelius, LyteSpeed
Learning
Vinh Truong, CMT Insurance
Agency

1. **Welcome:** Chairperson Dogillo welcomed and thanked the Board members and guests for attending the Curriculum Board (Board) meeting and reviewed the meeting procedures.
2. **Minutes:** Chairperson Dogillo asked for a motion from the Board members to approve the February 20, 2025, Board meeting Minutes. Board member Peter Schiffrin made a motion to approve the meeting minutes, and Board member Janise Graham seconded the motion. The Board members approved the meeting minutes with one abstention. The February 20, 2025, Meeting Minutes were approved as written.
3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided the Licensing Update and the 2025 Legislative Session Update.

Licensing Update: Commissioner's [180-day Extension of the Declared Emergency Situation](#) – Los Angeles Area Fires: The Commissioner approved an additional 180-day extension of the declared emergency situation in the Los Angeles area. This extension follows the initial emergency declaration issued on January 13, 2025, and

extends the period of emergency through mid-January 2026 ([California Insurance Code section 14022.5\(c\)](#)). The 180-Day Extension, was distributed on Friday, July 11, 2025, to allow licensed independent insurance adjusters to continue utilize nonlicensed adjusters who are registered with the Department to respond to losses arising out of the wildfires.

Licensing's Notice: Fugitive Recovery Agent License Renewals Process: The Department issued a [Notice](#) regarding the Fugitive Recovery Agent License Renewal Process. The Notice served as a reminder to all fugitive recovery agents (FRA) to renew their licenses online using the Department new online renewal service on or before their license renewal date. This Notice also reminds FRAs that late license renewals are prohibited. The FRA who does not renew their license online is required to file a new license application and pay double the license application fee.

Notices to Education Providers: The Department issued Notices to education providers regarding the following:

- [Accurate Submission of Applications](#)
- [Revised Eight-Hour Long-Term Care Course Outline and Attachment V](#)
- [Submission of Provider and Course Renewal Applications](#)
- [Updated 12-hour Ethics and Code Outline and Three-Hour Ethics Training Guideline.](#)

2025 Legislative Session Update: The 2025 Legislative Calendar was reviewed noting the Policy and Fiscal Committee deadlines. Friday, September 12th is the last day for the Assembly and Senate Floors to pass bills to the Governor. The Governor has until Friday, October 12, 2025 to sign or veto bills passed by the Legislature.

Wildfire Legislative Package Update: Charlene stated at the previous meeting, an update was provided on the Department's Wildfire Legislative Package. She noted that the proposals, sponsored by the Commissioner, included new statewide grant programs, protections for businesses against insurance non-renewal, and measures to maximize insurance claim payouts by limiting the fees that public adjusters may charge. If legislation is signed into law, the new law may impact the Department's license examination objectives.

[Assembly Bill \(AB\) 1 \(Connolly\) Residential Property Insurance](#) - This bill requires the Department to determine every five years if there is a need to update the Department's Safer from Wildfires regulations. Subsequent to this meeting, AB 1 was enrolled and presented to the Governor on September 12, 2025.

[AB 226 \(Calderon and Alvarez\) California FAIR Plan Association](#) - This bill allows the California FAIR Plan to access catastrophe bonds and a line of credit, if certain terms are met and the Commissioner grants the authority to do so. AB 226 was enrolled and presented to the Governor on September 13, 2025.

[AB 487 \(Committee on Insurance\) Insurance](#) – This bill is the Department's omnibus bill. It makes several amendments to [California Code of Insurance section 1652](#), reclassifying certain license types and verification processes to meet a federal

investigation requirement. These amendments have had no opposition. Subsequent to this meeting, AB 487 was enrolled and presented to the Governor on September 8, 2025.

AB 597 (Harabedian) - The Insurance Payment Protection Act – This bill required additional transparency and disclosure requirements for contracts between public adjusters and policyholders, including specifying services provided by the public adjuster; restricts a public adjuster’s compensation from being based on a payment made to the policyholder prior to the contractual retention of the adjuster during a state of emergency; clarifies prohibitions on when public adjusters may solicit their services, and under certain conditions, gives policyholders additional ability to void or cancel contracts with public adjusters. Subsequent to this meeting, AB 597 passed the Senate Insurance Committee, but this bill was held in the Senate Appropriations Committee.

AB 888 (Calderon) The California Safe Homes Act - This measure provides funding under the California Safe Homes grant program. Subsequent to this meeting, AB 888 was enrolled and presented to the Governor on September 13, 2025.

Senate Bill (SB) 429 (Cortese) Wildfire Safety and Risk Mitigation Program - This bill establishes the Program, administered by the Department of Insurance (Department), for the purpose of guiding and funding the development and deployment of a public wildfire catastrophe model. Subsequent to this meeting, SB 429 was enrolled and presented to the Governor on September 13, 2025.

SB 495 (Allen, amended, Harabedian) - Eliminate “The List” Act - This bill requires insurers to cover 60 percent of contents coverage limits, with a cap of \$350,000. Gives policyholders 100 days to submit proof of loss and potential 3-month extensions. Require insurers to provide CDI annual point-in-time reinsurance placement data and use of probabilistic catastrophic models for policies written in California. Subsequent to this meeting, SB 495 was enrolled and presented to the Governor on September 13, 2025.

SB 616 (Rubio) The California Community Fire Hardening Commission - This bill establishes an independent statewide commission to make recommendations to increase the speed and scale of home and community hardening throughout our state as well as to create a stronger statewide inspection system that helps individuals achieve home- and community-hardening insurance discounts and improve wildfire safety for entire communities. Subsequent to this meeting, SB 616 was enrolled and presented to the Governor on September 13, 2025.

Other Legislation

SB 41 (Weiner) Pharmacy Benefit Manager - This bill would have required licensing of pharmacy benefit managers to be under the Department; however, this bill was substantially amended several times in June, July and the last amendment was on September 4, 2025, which removed the Department’s administration and licensing requirements and shifted oversight to the Department of Managed Healthcare. Subsequent to this meeting, SB 41 was enrolled and presented to the Governor on September 12, 2025.

AB 943 (Rodriguez) Insurance Agents: Prelicensing Education – This bill eliminates the requirement for California Department of Insurance license applicants to complete 20 hours of prelicensing education. Subsequent to this meeting AB 943, was enrolled and presented to the Governor on September 13, 2025.

Public Comments and Discussion: 2025 Legislative Session: If signed by the Governor, AB 943 would take effective on January 1, 2026. Applicants would be required to complete 12 hours of study on ethics and California Insurance Code course, which includes one hour of study on insurance fraud as their prelicensing training requirement.

The Department has no position on AB 943; however, throughout the legislative process, AB 943 continues to have no opposition. The Curriculum Board will continue to create, update, delete and add curriculum in each of the “License ‘Examination Objectives.’” The qualifying license examinations will then be “a knowledge-based” examination and not “a time-based” examination (i.e., removal of the 20-hours or prelicensing education requirement). The 12-Hour Ethics and California Insurance Code course will continue to be a prelicensing requirement. Also, the Department’s [Education Provider and Course Search](#) Online Service will continue to list the Curriculum Review Section (CRS) approved 12-Hour Ethics courses for license applicants to sign-up and complete that prelicensing course requirement. License applicants will have the “Examination Objectives” as a “Study Guide” to prepare for their license examinations. Subsequent to this meeting, AB 943 passed the Senate Appropriations and is currently on the Senate Floor.

Board member Sandra Moriarty, Roadmap to Recovery Project Coordinator, asked how can I verify whether the licensed independent insurance adjuster and/or the adjuster’s employees are registered with the Department. Charlene responded to verify an adjuster (i.e., licensed or employee) is registered, Board members can email her directly at Charlene.Ferguson@insurance.ca.gov. She will confirm if the adjuster is registered.

Irma Romero, American Financial Educators, American Financial Educators, Quick Learning School (PRE), expressed concern regarding the removal of the 20-hour prelicensing education requirement. She stated in the early 1990s, the original purpose of this requirement, was to elevate professional standards, strengthen consumer protections, and reduce risks of unqualified or unethical practices. Irma noted eliminating the requirement may reduce barriers to entry and could also lead to issues with inadequately trained agents.

Sandra Moriarty agreed with Irma’s concerns and asked whether the removal of the prelicensing requirement would also apply to independent and public insurance adjusters. Charlene clarified that the removal of the prelicensing requirement, as stated in California Insurance Code section 1749, applies only to property, casualty, life, accident and health or sickness, personal lines, and limited lines automobile insurance license applicants.

Cindy Davidson, ExamFX, commented that California is the eighth state in the last 18 months to move toward removing the prelicensing education requirement. Cindy raised concerns that passing rates may not be the best measure of whether individuals are prepared to enter the industry. Charlene responded to Cindy’s comments, clarifying that education providers will be permitted to offer the license examination preparation courses.

However, the Department will no longer review these courses to ensure they align with the license examination objectives. Charlene stated, the Department encourages education providers to continue offering examination preparation courses, but emphasized that preparation for the license examinations will no longer be time-based; the examination would be knowledge-based, meaning the individual's study approach, rather than a set training time limit, will determine their examination results.

Charlene further explained the Department's goal is to ensure that individuals taking the license examination are adequately prepared and proficient by studying the license examination objectives, which will continue to be available on the Department's website. Education providers may continue to offer courses, but their role will be to teach the license applicant to prepare for the license examination rather than limit the training to meet a specific time-based requirement. Charlene also confirmed that 32 other states have eliminated the 20-hour prelicensing requirement.

Samantha Tradelius asked for confirmation that the 12-hour Code and Ethics requirement will remain in effect. Charlene confirmed, yes, the 12-hour training requirement will remain mandatory if AB 943 (

on January 1, 2026.

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

Examination Statistics:

- There were 12,327 online remote proctored first-time test takers with 7,678 passing, which is a 62 percent first-time pass rate.
- There were 11,352 first-time test center license examinations with 6,532 passing, which is a 58 percent first-time pass rate.
- Overall, there were 23,679 first-time examinations, with a total of 14,210 passing, which is a 60 percent first-time pass rate.

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

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

There were 18 incident reports during this period. Of those incidents, 6 are under Legal review, and 12 resulted in the issuance of Administrative Bars.

- 5. Long-Term Care Outline Subcommittee Report:** Dillon Gingras, Manager of the Curriculum Review Section (CRS), reported the status of the Long-Term Care Subcommittee's development of four-hour long-term care (LTC) outlines (Outlines). Dillon stated, at the October 21, 2021, Board meeting, CRS asked Chairperson Granger to appoint the Four-Hour LTC Subcommittee (Subcommittee) to develop four-hour comprehensive, topic-specific, LTC course outlines. The Subcommittee had to wait for the revised Eight-Hour LTC course to be launched onto the Department's website.

The Subcommittee's first meeting held on September 20, 2022, and they currently meet every two weeks, unless scheduling conflicts arise. The Subcommittee has completed developing three four-hour LTC outlines titled: "LTCi Plan Design," "Navigating the LTCi Claims Process" and "Suitability." Currently, the Subcommittee is drafting the fourth Four-Hour LTC Outline, titled "Making Changes to LTCi Benefits" and expects to complete this outline in late summer or early fall of 2025.

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 complete two four-hour LTC courses as an option to meet their eight-hour LTC continuing education requirement. The Subcommittee may consider developing additional course outlines as new LTC topics of importance arise.

The next meeting for the Four-Hour LTC Subcommittee is available on the Department's [Curriculum Board](#) web page. Please go to the Department's Main Page and in the "Search" box, type "Curriculum Board" to retrieve the Board's meeting information.

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

Dawn explained for new members or attendees that this Schedule states when the curriculum outline or guideline was developed, the dates reviewed, and the three-year review timeline for the Board to consider if updates to the curriculum is required and an in-depth review by a Board appointed subcommittee must be scheduled to ensure the course or guideline material meets current laws and regulations.

Dawn noted that the Curriculum Review Schedule lists the 12-Hour Ethics and California Insurance Code course, the Three-Hour Ethics Training Course Development and Review Guidelines, and statutorily required course curriculum that are scheduled for the Board's review in 2025. The Education Unit added the one hour of study on insurance fraud to the course and guidelines. This one-hour curriculum is required to be in the ethics training curriculum pursuant to the [California Insurance Code sections 1749\(g\), \(h\), and \(i\), 1749.3, 1749.31, 1749.32, and 1749.33.](#)

The Board reviewed and approved the updated ethics and California Insurance Code outlines in February 2025. As Charlene reported, on March 6, 2025, the Department distributed a Notice to education providers announcing the release of the update course and guidelines.

Dawn stated the schedule also lists the Life and Disability Insurance Analyst Examination Objectives are due for the Boards' review in October 2025. The Board's liaison, Ammy Dang will be sending the examination objectives to the Board in September 2025 for the Board to determine if the curriculum is current or if updates are required. If updates are required, Chairperson Dogillo will be asked to appoint a new subcommittee to review the Life and Disability Insurance Analyst Examination Objectives at the October 16, 2025 Board Meeting.

Dawn also reported, if Governor Newsom signs [AB 943](#), the Curriculum Board Chairperson may choose to appoint a subcommittee during this meeting to review the Department's updates to the current producer educational objectives. With the subcommittee's approval, the Board may approve the "License Examination Objectives" before or during the October Board meeting. Education providers will then have time to convert their "prelicensing educational" objective to reflect the new License Examination Objectives" title on their curricula.

The appointed subcommittee may also consider reviewing [California Insurance Code section 1749.33\(d\)](#) to review the training for accident and health or sickness agents who sell 24 Hours Care Coverage. Currently the requirement states the "required number of instruction hours shall be equal to but not greater than that required for prelicensing" (i.e., 20 hours). [AB 943](#) will amend this section to require the number of hours to meet the continuing education requirements for producers, which is 24 hours of instruction.

7. **Education Work Status Report:** Maria Alfaro, Education Analyst, reviewed the Education Unit's statistics for the for the period of January 1, 2025 through June 30, 2025. Maria also informed the Board that all paper and Sircon applications were assigned to an education analyst to review within ten days of its receipt at the Department.
8. **Roundtable:** Guest Irma Romero stated a student attempted to take a licensing exam but arrived to find the PSI testing center closed without prior notification. She thanked Maria Alfaro reaching out to the student directly to reschedule her examination.

Charlene stated that PSI may have experienced a power outage, which can impact their ability to notify candidates. She noted that PSI typically communicates closures through email and confirmed that PSI remains available by phone during such incidents.

Jason McCartney, Director, Account Management, PSI Services LLC, explained in the event of an emergency closure, PSI contacts candidates by both email and phone to reschedule as quickly as possible. Test centers themselves cannot reschedule candidates on-site due to system limitations. Jason clarified that policies for California is to allow paper in specific test center locations or provide electronic "boogie boards." Jason advised Irma to contact him directly if discrepancies arise to effectively provide a response.

9. **Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, October 16, 2025. The meeting will begin at 11:00 a.m. Chairperson Dogillo also stated the board meeting will be held in-person at the Department's Sacramento Headquarters, located at 300 Capitol

Mall, Sacramento, California. The Curriculum Review Section's Board Liaison, Ammy Dang, will provide the Board members and guests with the meeting room location for the next Board meeting arrangements approximately 30 days before the October 16th meeting. Board members will have the opportunity to conference call into the meeting; however, Licensing encourages Board members to attend in person.

Chairperson Dogillo asked for a motion to adjourn the Curriculum Board July 17, 2025 meeting. Peter Schiffrin made a motion to adjourn the Board meeting and Board member Cathy Little seconded the motion. The July 17, 2025, Board meeting was adjourned at 11:47 a.m.

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Accident and Health Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	232	180	78%	26	14	54%
February 2025	231	169	73%	41	22	54%
March 2025	257	195	76%	45	22	49%
April 2025	257	186	72%	43	22	51%
May 2025	315	247	78%	41	20	49%
June 2025	302	218	72%	44	27	61%
July 2025	334	268	80%	46	22	48%
August 2025	317	236	74%	62	30	48%
September 2025	338	271	80%	53	28	53%
Jan-Sep 2025	2,583	1,970	76%	401	207	52%
Accident and Health Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	6	4	67%	0	0	0%
February 2025	4	4	100%	0	0	0%
March 2025	4	4	100%	0	0	0%
April 2025	9	2	22%	1	0	0%
May 2025	3	2	67%	0	0	0%
June 2025	6	4	67%	1	0	0%
July 2025	1	1	100%	2	0	0%
August 2025	13	11	85%	0	0	0%
September 2025	11	10	91%	0	0	0%
Jan-Sep 2025	57	42	74%	4	0	0%
Accident and Health Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	3	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	2	1	50%	0	0	0%
April 2025	5	4	80%	1	1	100%
May 2025	9	7	78%	0	0	0%
June 2025	2	2	100%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	5	5	100%	1	1	100%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	28	20	71%	2	2	100%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Accident and Health Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	9	8	89%	3	0	0%
February 2025	10	6	60%	2	1	50%
March 2025	2	0	0%	2	2	100%
April 2025	11	6	55%	0	0	0%
May 2025	19	13	68%	3	1	33%
June 2025	3	1	33%	0	0	0%
July 2025	8	2	25%	2	0	0%
August 2025	8	4	50%	1	1	100%
September 2025	11	7	64%	4	1	25%
Jan-Sep 2025	81	47	58%	17	6	35%
Accident and Health Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	0	0	0%
Accident and Health Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	3	1	33%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	1	100%	0	0	0%
Jan-Sep 2025	6	2	33%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Bail Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	23	19	83%	13	7	54%
February 2025	18	9	50%	11	3	27%
March 2025	29	23	79%	17	7	41%
April 2025	11	5	45%	14	6	43%
May 2025	26	18	69%	8	2	25%
June 2025	19	10	53%	14	5	36%
July 2025	16	13	81%	15	6	40%
August 2025	20	10	50%	13	7	54%
September 2025	15	10	67%	15	6	40%
Jan-Sep 2025	177	117	66%	120	49	41%
Casualty Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	5	4	80%	4	1	25%
February 2025	9	5	56%	5	1	20%
March 2025	8	2	25%	3	0	0%
April 2025	6	2	33%	4	1	25%
May 2025	10	5	50%	2	1	50%
June 2025	10	5	50%	3	1	33%
July 2025	7	4	57%	2	0	0%
August 2025	6	3	50%	1	0	0%
September 2025	11	5	45%	4	2	50%
Jan-Sep 2025	72	35	49%	28	7	25%
Casualty Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	2	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Casualty Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	1	100%	0	0	0%
Casualty Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	1	0	0%	1	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	1	0	0%	0	0	0%
September 2025	2	0	0%	0	0	0%
Jan-Sep 2025	6	0	0%	1	0	0%
Casualty Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Casualty Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Commercial Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	13	6	46%	9	5	56%
February 2025	17	6	35%	11	3	27%
March 2025	7	3	43%	11	4	36%
April 2025	13	5	38%	10	4	40%
May 2025	24	9	38%	14	2	14%
June 2025	12	5	42%	15	2	13%
July 2025	7	3	43%	13	7	54%
August 2025	19	8	42%	17	7	41%
September 2025	21	10	48%	5	1	20%
Jan-Sep 2025	133	55	41%	105	35	33%
Commercial Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	1	0	0%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	1	1	100%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	4	1	25%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Commercial Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Commercial Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	2	0	0%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	1	1	100%	1	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	1	1	100%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	5	2	40%	2	1	50%
Commercial Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Commercial Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Insurance Adjuster Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	49	15	31%	57	20	35%
February 2025	51	20	39%	50	15	30%
March 2025	57	23	40%	68	20	29%
April 2025	51	19	37%	61	19	31%
May 2025	45	16	36%	69	25	36%
June 2025	42	21	50%	34	10	29%
July 2025	56	18	32%	66	23	35%
August 2025	85	30	35%	73	36	49%
September 2025	54	26	48%	49	18	37%
Jan-Sep 2025	490	188	38%	527	186	35%
Life and Disability Analyst Examintion - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	6	1	17%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	2	0	0%	0	0	0%
July 2025	1	0	0%	0	0	0%
August 2025	2	0	0%	2	0	0%
September 2025	1	1	100%	0	0	0%
Jan-Sep 2025	13	2	15%	2	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life and Disability Analyst Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	1	0	0%	1	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	1	0	0%
Life and Disability Analyst Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	2	0	0%	0	0	0%
February 2025	3	0	0%	3	0	0%
March 2025	0	0	0%	2	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	5	0	0%	5	0	0%
Life and Disability Analyst Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life and Disability Analyst Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Life and Disability Analyst Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Life Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	1,182	724	61%	523	228	44%
February 2025	1,210	736	61%	454	198	44%
March 2025	1,501	922	61%	632	249	39%
April 2025	1,440	885	61%	618	265	43%
May 2025	1,423	882	62%	631	274	43%
June 2025	1,308	817	62%	526	220	42%
July 2025	1,333	861	65%	540	244	45%
August 2025	1,379	900	65%	527	234	44%
September 2025	1,360	875	64%	507	207	41%
Jan-Sep 2025	12,136	7,602	63%	4,958	2,119	43%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	89	68	76%	6	4	67%
February 2025	86	68	79%	19	15	79%
March 2025	104	85	82%	21	17	81%
April 2025	93	78	84%	17	14	82%
May 2025	104	86	83%	14	9	64%
June 2025	92	78	85%	16	9	56%
July 2025	91	76	84%	15	10	67%
August 2025	79	62	78%	19	10	53%
September 2025	97	75	77%	14	5	36%
Jan-Sep 2025	835	676	81%	141	93	66%
Life Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	1	0	0%	0	0	0%
February 2025	1	0	0%	2	0	0%
March 2025	1	0	0%	2	0	0%
April 2025	4	1	25%	2	1	50%
May 2025	6	3	50%	3	1	33%
June 2025	2	1	50%	3	2	67%
July 2025	5	3	60%	1	1	100%
August 2025	2	0	0%	6	1	17%
September 2025	0	0	0%	3	0	0%
Jan-Sep 2025	22	8	36%	22	6	27%
Life Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	85	37	44%	54	18	33%
February 2025	97	35	36%	73	25	34%
March 2025	130	44	34%	99	37	37%
April 2025	134	41	31%	92	20	22%
May 2025	142	43	30%	107	26	24%
June 2025	96	28	29%	107	29	27%
July 2025	114	43	38%	92	33	36%
August 2025	104	36	35%	72	17	24%
September 2025	118	43	36%	88	19	22%
Jan-Sep 2025	1,020	350	34%	784	224	29%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	1	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	2	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	4	1	25%	0	0	0%
Life Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	2	0	0%	3	1	33%
February 2025	0	0	0%	0	0	0%
March 2025	1	1	100%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	2	0	0%	0	0	0%
June 2025	2	0	0%	0	0	0%
July 2025	0	0	0%	1	0	0%
August 2025	0	0	0%	3	1	33%
September 2025	1	0	0%	0	0	0%
Jan-Sep 2025	8	1	13%	7	2	29%
Life Limited to te Payment of Funeral and Burial Expenses Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	23	12	52%	12	5	42%
February 2025	25	20	80%	16	6	38%
March 2025	20	12	60%	9	1	11%
April 2025	26	15	58%	10	5	50%
May 2025	23	16	70%	13	5	38%
June 2025	22	12	55%	14	5	36%
July 2025	28	25	89%	9	3	33%
August 2025	24	11	46%	14	5	36%
September 2025	21	14	67%	12	7	58%
Jan-Sep 2025	212	137	65%	109	42	39%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life Limited to the Payment of Funeral and Burial Expenses Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	0	0	0%
Life Limited to the Payment of Funeral and Burial Expenses Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Life Limited to the Payment of Funeral and Burial Expenses Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	5	1	20%
February 2025	4	0	0%	4	1	25%
March 2025	6	2	33%	1	0	0%
April 2025	0	0	0%	7	0	0%
May 2025	6	1	17%	4	0	0%
June 2025	7	2	29%	5	1	20%
July 2025	1	0	0%	6	1	17%
August 2025	3	0	0%	8	1	13%
September 2025	2	1	50%	2	0	0%
Jan-Sep 2025	29	6	21%	42	5	12%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life Limited to the Payment of Funeral and Burial Expenses Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Life Limited to the Payment of Funeral and Burial Expenses Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	0	0	0%
Life/Accident/Health and Sickness Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	1,129	649	57%	435	183	42%
February 2025	1,138	661	58%	492	209	42%
March 2025	1,354	818	60%	617	279	45%
April 2025	1,356	823	61%	604	278	46%
May 2025	1,413	864	61%	637	267	42%
June 2025	1,302	786	60%	559	272	49%
July 2025	1,413	861	61%	601	254	42%
August 2025	1,320	800	61%	620	288	46%
September 2025	1,220	708	58%	463	193	42%
Jan-Sep 2025	11,645	6,970	60%	5,028	2,223	44%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life/Accident/Health and Sickness Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	36	27	75%	11	5	45%
February 2025	50	36	72%	8	4	50%
March 2025	67	53	79%	5	3	60%
April 2025	52	42	81%	8	5	63%
May 2025	52	32	62%	13	7	54%
June 2025	56	47	84%	4	3	75%
July 2025	52	37	71%	8	4	50%
August 2025	63	47	75%	12	6	50%
September 2025	41	29	71%	9	6	67%
Jan-Sep 2025	469	350	75%	78	43	55%
Life/Accident/Health and Sickness Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	14	7	50%	6	3	50%
February 2025	13	6	46%	2	0	0%
March 2025	14	9	9%	9	3	33%
April 2025	21	13	62%	6	4	67%
May 2025	25	14	56%	3	2	67%
June 2025	13	8	62%	7	1	14%
July 2025	12	5	42%	9	3	33%
August 2025	5	2	40%	9	1	11%
September 2025	18	13	72%	6	2	33%
Jan-Sep 2025	135	77	57%	57	19	33%
Life/Accident/Health and Sickness Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	85	37	44%	54	18	33%
February 2025	31	8	26%	21	3	14%
March 2025	43	10	23%	28	8	29%
April 2025	41	10	24%	19	6	32%
May 2025	31	7	23%	33	9	27%
June 2025	48	10	21%	23	8	35%
July 2025	46	13	28%	33	8	24%
August 2025	35	12	34%	27	8	30%
September 2025	33	7	21%	23	6	26%
Jan-Sep 2025	393	114	29%	261	74	28%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Life/Accident/Health and Sickness Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	4	1	25%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	2	1	50%	2	0	0%
May 2025	2	0	0%	3	1	33%
June 2025	3	2	67%	3	1	33%
July 2025	4	0	0%	2	1	50%
August 2025	2	0	0%	1	0	0%
September 2025	3	0	0%	1	0	0%
Jan-Sep 2025	22	4	18%	12	3	25%
Limited Lines Automobile Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	25	12	48%	18	7	39%
February 2025	33	25	76%	9	5	56%
March 2025	19	15	79%	13	5	38%
April 2025	23	17	74%	11	2	18%
May 2025	18	14	78%	14	3	21%
June 2025	24	17	71%	11	1	9%
July 2025	29	16	55%	22	4	18%
August 2025	20	10	50%	25	12	48%
September 2025	25	19	76%	6	2	33%
Jan-Sep 2025	216	145	67%	129	41	32%
Limited Lines Automobile Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	1	100%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Limited Lines Automobile Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Limited Lines Automobile Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	1	100%	1	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	1	100%	0	0	0%
Jan-Sep 2025	3	2	67%	1	0	0%
Limited Lines Automobile Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Limited Lines Automobile Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Personal Lines Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	165	69	42%	191	63	33%
February 2025	172	86	50%	168	40	24%
March 2025	180	109	61%	165	48	29%
April 2025	183	92	50%	168	49	29%
May 2025	176	87	49%	141	41	29%
June 2025	165	77	47%	156	51	33%
July 2025	204	89	44%	176	60	34%
August 2025	172	74	43%	157	45	29%
September 2025	196	76	39%	164	42	26%
Jan-Sep 2025	1,613	759	47%	1,486	439	30%
Personal Lines Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	1	0	0%	0	0	0%
April 2025	1	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	0	0%	0	0	0%
August 2025	1	1	100%	1	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	4	1	25%	1	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Personal Lines Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	1	1	100%	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 2025	3	0	0%	11	4	36%
February 2025	4	1	25%	9	4	44%
March 2025	5	2	40%	7	2	29%
April 2025	7	2	29%	5	1	20%
May 2025	3	1	33%	3	1	33%
June 2025	4	0	0%	6	2	33%
July 2025	7	0	0%	11	1	9%
August 2025	8	1	13%	7	0	0%
September 2025	12	1	8%	10	3	30%
Jan-Sep 2025	53	8	15%	69	18	26%
Personal Lines Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	0	0%	0	0	0%
Jan-Sep 2025	1	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Personal Lines Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	1	0%	1	1	100%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	1	0%	1	1	100%
Property and Casualty Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	371	208	56%	234	87	37%
February 2025	420	239	57%	273	103	38%
March 2025	442	259	59%	311	121	39%
April 2025	414	251	61%	304	114	38%
May 2025	462	275	60%	289	119	41%
June 2025	475	279	59%	310	117	38%
July 2025	539	293	54%	379	140	37%
August 2025	466	250	54%	345	153	44%
September 2025	463	278	60%	281	108	38%
Jan-Sep 2025	4,052	2,332	58%	2,726	1,062	39%
Property and Casualty Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	6	0	0%	3	2	67%
February 2025	2	1	50%	2	0	0%
March 2025	5	0	0%	2	1	50%
April 2025	4	1	25%	0	0	0%
May 2025	8	2	25%	6	3	50%
June 2025	8	4	50%	3	1	33%
July 2025	9	6	67%	6	1	17%
August 2025	6	2	33%	7	5	71%
September 2025	7	3	43%	3	1	33%
Jan-Sep 2025	55	19	35%	32	14	44%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Property and Casualty Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	3	2	67%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	0	0	0%	1	1	100%
April 2025	1	1	100%	0	0	0%
May 2025	1	0	0%	0	0	0%
June 2025	3	2	67%	1	1	100%
July 2025	4	0	0%	6	2	33%
August 2025	2	2	100%	1	0	0%
September 2025	0	0	0%	1	1	100%
Jan-Sep 2025	15	7	47%	10	5	50%
Property and Casualty Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	5	0	0%	8	3	38%
February 2025	1	0	0%	5	0	0%
March 2025	5	1	20%	6	0	0%
April 2025	4	2	50%	7	2	29%
May 2025	7	1	14%	7	1	14%
June 2025	3	1	33%	3	2	67%
July 2025	5	0	0%	5	1	20%
August 2025	6	0	0%	9	4	44%
September 2025	6	1	17%	3	1	33%
Jan-Sep 2025	42	6	14%	53	14	26%
Property and Casualty Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	2	1	50%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	1	0	0%	2	1	50%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	3	1	33%	2	1	50%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Property and Casualty Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	1	1	100%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	1	0	0%	1	1	100%
Jan-Sep 2025	2	1	50%	1	1	100%
Property Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	2	1	50%	0	0	0%
February 2025	4	2	50%	2	1	50%
March 2025	5	2	40%	0	0	0%
April 2025	7	2	29%	4	2	50%
May 2025	3	1	33%	1	1	100%
June 2025	4	2	50%	2	2	100%
July 2025	4	2	50%	0	0	0%
August 2025	2	1	50%	0	0	0%
September 2025	3	1	33%	2	1	50%
Jan-Sep 2025	34	14	41%	11	7	64%
Property Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Property Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Property Examination - Spanish						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Property Examination - Tagalog						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Property Examination - Vietnamese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	0	0	0%	0	0	0%
February 2025	0	0	0%	0	0	0%
March 2025	0	0	0%	0	0	0%
April 2025	0	0	0%	0	0	0%
May 2025	0	0	0%	0	0	0%
June 2025	0	0	0%	0	0	0%
July 2025	0	0	0%	0	0	0%
August 2025	0	0	0%	0	0	0%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	0	0	0%	0	0	0%
Public Insurance Adjuster Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	8	3	38%	8	3	38%
February 2025	15	5	33%	10	2	20%
March 2025	17	2	12%	22	7	32%
April 2025	5	0	0%	24	7	29%
May 2025	8	1	13%	6	1	17%
June 2025	4	3	75%	10	3	30%
July 2025	4	1	25%	11	2	18%
August 2025	8	4	50%	8	0	0%
September 2025	6	2	33%	8	2	25%
Jan-Sep 2025	75	21	28%	107	27	25%

January 1, 2025 through September 30, 2025

First-Time and Repeat Pass Rates

Examination Report

Accident and Health Examination - English						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	232	180	78%	26	14	54%
February 2025	231	169	73%	41	22	54%
March 2025	257	195	76%	45	22	49%
April 2025	257	186	72%	43	22	51%
May 2025	315	247	78%	41	20	49%
June 2025	302	218	72%	44	27	61%
July 2025	334	268	80%	46	22	48%
August 2025	317	236	74%	62	30	48%
September 2025	338	271	80%	53	28	53%
Jan-Sep 2025	2,583	1,970	76%	401	207	52%
Accident and Health Examination - Chinese						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	6	4	67%	0	0	0%
February 2025	4	4	100%	0	0	0%
March 2025	4	4	100%	0	0	0%
April 2025	9	2	22%	1	0	0%
May 2025	3	2	67%	0	0	0%
June 2025	6	4	67%	1	0	0%
July 2025	1	1	100%	2	0	0%
August 2025	13	11	85%	0	0	0%
September 2025	11	10	91%	0	0	0%
Jan-Sep 2025	57	42	74%	4	0	0%
Accident and Health Examination - Korean						
Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2025	3	0	0%	0	0	0%
February 2025	1	0	0%	0	0	0%
March 2025	2	1	50%	0	0	0%
April 2025	5	4	80%	1	1	100%
May 2025	9	7	78%	0	0	0%
June 2025	2	2	100%	0	0	0%
July 2025	1	1	100%	0	0	0%
August 2025	5	5	100%	1	1	100%
September 2025	0	0	0%	0	0	0%
Jan-Sep 2025	28	20	71%	2	2	100%

**2025 English License Examination Percentage Scores
from January 1, 2025 to September 30, 2025**

Life Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness	1,180	2,613	1,982	1,018	153
Life	774	2,465	1,719	1,400	434
Accident and Health or Sickness	174	384	421	359	87
Life- Limited to the Payment of Funeral and Burial Expenses	10	57	34	21	1
Life and Disability Analyst	0	2	1	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	637	1,150	657	215	30
Property	9	12	2	0	0
Casualty	14	14	6	3	0
Personal Lines	252	469	233	87	7
Limited Auto	19	53	38	17	3
Commercial	65	28	18	5	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	35	114	171	31	1
Public Insurance Adjuster	28	36	26	4	1
Bail Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Bail Agent	5	19	66	33	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to September 30, 2025**

Chinese (Simplified) Language Examinations

Page 1 of 5

Life Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness	10	87	88	11	
Life	21	183	183	104	16
Accident and Health or Sickness	6	10	4	4	
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	0	1	0	0	0
Property and Casualty Broker-Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Property and Casualty	11	11	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

**2025 Language License Examination Percentage Scores
from January 1, 2025 to September 30, 2025**

Korean Language Examinations					
					Page 2 of 5
Life Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness	7	22	27	15	1
Life	6	5	3	1	1
Accident and Health or Sickness	1	11	4	1	0
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	1	0	0	0	0
Property and Casualty Broker-Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Property and Casualty	6	6	1	1	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	0	0	0	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to September 30, 2025**

Spanish Examinations					
					Page 3 or 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	12	54	30	8	2
Life	115	230	85	35	16
Accident and Health or Sickness	8	15	10	1	10
Life- Limited to the Payment of Funeral and Burial Expenses	5	7	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	17	12	0	0	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	6	19	0	0	0
Limited Auto	0	0	0	1	0
Commercial	0	0	0	0	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to September 30, 2025**

Tagalog Examinations					
					Page 4 of 5
Life Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness - Spanish	6	2	2	0	1
Life	0	0	0	0	0
Accident and Health or Sickness	1	0	0	0	0
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	0	0	0	0	0
Property and Casualty Broker-Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Property and Casualty	1	1	0	0	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	0	0	0	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

**2025 Language License Examination Percentage Scores
from January 1, 2025 to September 30, 2025**

Vietnamese Examinations					
					Page 5 of 5
Life Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Life, Accident and Health or Sickness - Spanish	2	4	1	1	0
Life	1	1	1	0	0
Accident and Health or Sickness	0	0	0	0	0
Life- Limited to the Payment of Funeral and Burial Expenses	0	0	0	0	0
Life and Disability Analyst	0	0	0	0	0
Property and Casualty Broker-Agent	50% to 59% Examination Score	60% to 69% Examination Score	70% to 79% Examination Score	80% to 89% Examination Score	90% to 100% Examination Score
Property and Casualty	0	0	0	1	0
Property	0	0	0	0	0
Casualty	0	0	0	0	0
Personal Lines	0	0	1	0	0
Limited Auto	0	0	0	0	0
Commercial	0	0	0	0	0

**Curriculum Board
Curriculum Review Schedule for
October 16, 2025 Curriculum Board Meeting**

Objective and Course Outlines	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Life, Accident and Health or Sickness				
Life 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	02/20/2020	02/2026	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	07/8/2019	02/2026	Scheduled for review in 2026.
Property, Casualty, Personal Lines, Commercial, Limited Automobile				
Property Authority: California Insurance Code section 1749(a) and California Code of Regulations, Title 10, section 2187.31	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 08/06/2015 04/04/2016 08/26/2021	08/26/2021	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	08/26/2021	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	08/26/2021	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	08/26/2021	08/2027	Scheduled for review in 2027.

**Curriculum Board
Curriculum Review Schedule for
October 16, 2025 Curriculum Board Meeting**

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, 1749.31, and 1749.32 California Code of Regulations, Title 10. section 2187.7	03/14/2014 06/26/2017 10/30/2022 02/19/2025	02/19/2025	10/2028	The updated 12-Hour Ethics and Code Outline was published on March 6, 2025.
Three-Hour Ethics Training Course Development and Review Guidelines Authority: California Insurance Code section 1749.33	09/26/2011 03/14/2014 10/30/2022 02/19/2025	02/19/2025	10/2028	The updated Three-Hour Ethics Training Guidelines was published on March 6, 2025.
Bail Agent				
Bail Agent 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	10/2029	Scheduled for review in 2029.
Life-Limited to the Payment of Funeral and Burial Expenses				
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 Policies (Senate Bill 263, Dodd, Chapter 2, Statutes of 2024)				
2025 Four-Hour Life Insurance Policies Course Authority: California Insurance Code section 1749.81(a)	05/08/2024	05/08/2024	05/2027	Scheduled for review in 2027.
2025 Variable Life Insurance Policies Two-Hour Course Authority: California Insurance Code section 1749.81(b)	07/12/2024	07/12/2024	07/2027	Scheduled for review in 2027.

**Curriculum Board
Curriculum Review Schedule for
October 16, 2025 Curriculum Board Meeting**

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 (Senate Bill 263, Dodd, Chapter 2, Statutes of 2024)				
2025 Eight-Hour Annuity Training Curriculum Outline, Attachments I through III Authority: California Insurance Code section 1749.8. This course name changed to " 2025 Annuity Eight-Hour Training Course " on January 1, 2025, as stated in SB 263 (Dodd, Chapter 2, Statutes of 2024).	2004 02/2006 04/30/2012 09/09/2024	09/09/2024	09/2027	Scheduled for review in 2027.
2025 Four-Hour Annuity Training Curriculum Outlines (Senate Bill 263, Dodd, Chapter 2, Statutes of 2024)				
2025 Annuity Suitability Transactions - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 08/20/2024	08/20/2024	08/2027	Scheduled for review in 2027.
2025 How Fixed, Variable, and Index Annuity Contract Provisions Affect Consumers - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 11/05/2024	11/05/2024	11/2027	Scheduled for review in 2027.
2025 Primary Uses of Annuities, Types of Annuities and the Senior Market - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 11/05/2024	11/05/2024	11/2027	Scheduled for review in 2027.
2025 Taxation and Suitability of Annuities for California Insurance Agents' Training Courses - Four Hour Authority: California Insurance Code sections 1749.8(b), 10509.910 through 10509.918, 10509.915(b) and 10509.9205(b).	02/2006 04/30/2012 11/05/2024	11/05/2024	11/2027	Schedule for review in 2027.
Long-Term Care				
Mandatory Eight Hour Long-Term Care Authority: California Insurance Code section 10234.93(a)(4)(A)	7/16/2013 06/2022 01/2023	01/2023	01/2026	Scheduled for review in 2026.
Four-Hour Long-Term Care Courses Authority: California Insurance Code section 10234.93(a)(4)(A)	TBD	In Progress	TBD	The Four-Hour Long-Term Care Subcommittee is in progress.
Life Settlement Broker				
15-Hour Life Settlement Broker Outline Authority: California Insurance Code section 10113.2(b)(1)(A)	11/24/2016 11/28/2018 02/18/2021	02/18/2021	10/2027	Scheduled for review in 2027.

**Curriculum Board
Curriculum Review Schedule for
October 16, 2025 Curriculum Board Meeting**

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.