

**California Department of Insurance (CDI)
Curriculum Board Meeting Dates**

2024

Thursday, February 15th;

Thursday, July 18th;

Thursday, October 17th

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

Location: To be Determined



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

PUBLIC NOTICE OF MEETING

Curriculum Board Meeting

Thursday, October 19, 2023
12:30 p.m. – 3:00 p.m. (PST)

California Department of Insurance (CDI) Sacramento Office
300 Capitol Mall, Sacramento, CA 95814
Meeting in 13TH Floor Conference Room (Check-in on 17TH Floor)

CDI Oakland Office
1901 Harrison Street, Oakland, CA 94612
Meeting in 6th Floor Conference Room (Check-in with Lobby Security)

CDI Los Angeles Office
300 South Spring Street, South Tower, Los Angeles, CA 90013
Meeting in 13th Floor Conference Room (Check-in on 9th Floor)

Virtual

Via Microsoft Teams
computer, mobile app, or room device

[Click here to join the meeting](#)

Or call in
+1 916-245-2537
Phone Conference ID: 934 887 042#

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

Note on Public Meetings:

- The Curriculum Board meetings operate under the requirements of the Bagley-Keene Open Meeting Act (Act) set forth in Government Code Section 11120-11132. The Act generally requires that the Curriculum Board publicly notice meetings, prepare agendas, accept public testimony, and conduct sessions in public unless specifically authorized by the Act to meet in closed session. Agenda items may be taken out of order and action (e.g., voting) may be taken on any agenda item.

- The Curriculum Board conducts public meetings to ensure adequate opportunity for public participation. Time limitation on public comments is at the discretion of the Chair and must relate to agenda items. Materials reviewed during meetings are available for public review and comment on CDI's [Curriculum Board](#) webpage. Members of the public may also email: Ammy.Dang@Insurance.ca.gov to request a copy of the materials.
- Requests for disability-related accommodations or modifications should be made via email to Ammy.Dang or by calling (916) 492-3612 no later than five (5) business days prior to the day of the meeting.

Curriculum Board Meeting
Thursday, October 19, 2023
12:30 p.m. – 3:00 p.m. (PST)

Curriculum Board Members:

Chair

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

Vice Chair

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

Commissioner Appointees

- Janise Graham, Owner/Business Strategist, Entrepreneur's Insurance Services
- Monique Howard, Assistant Vice President, Allied World Insurance Company
- 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 Schiffrin, President, Schiffrin, Gagnon & Dickey, Inc.
- Doug Smith, Senior Director of Policy and Legal Strategy, Inclusive Action for the City
- Vinh Truong, Founder and CEO, CMT Insurance Agency

CDI Staff Members:

- Charlene Ferguson, Chief, Licensing Services Division
- Dawn Ward, Chief, Curriculum and Officer Review Bureau
- Lynne Reinhardt, Manager, Curriculum Review Section
- Katey Piciucco, Attorney, Legal Division
- Maria Alfaro, Analyst, Curriculum Review Section
- Ammy Dang, Analyst, Curriculum Review Section
- Dillon Gingras, Analyst, Curriculum Review Section
- Rebecca Galsote, Analyst, Curriculum Review Section
- Alyssa Hampton, Analyst, Curriculum Review Section

AGENDA

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

Materials to review in advance:

- July 20, 2023 Curriculum Board Meeting Minutes

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



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

California Department of Insurance Curriculum Board Meeting Minutes

Thursday, July 20, 2023
12:30 to 3:00 p.m.

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

- Samona Caldwell, State Farm Insurance
- Monique Howard, Allied World Insurance Company
- Anne Lintz, Anne Lintz Insurance Company (Absent)
- Janise Graham, Owner/Business Strategist, Entrepreneur's Insurance Services
- Doug Smith, Director of Policy & Coalition Building, Public Counsel
- Michael Lujan, Michael Lujan Consulting Group, LLC
- Peter Schifrin, Schifrin, Gagnon & Dickey, Inc.
- Rene Swan, President and Managing Co-Owner, United Valley Insurance Services, Inc
- Sandra Moriarty, United Policy Holders (Absent)

1. **Welcome:** Chairman Dogillo welcomed and thanked everyone for attending the Curriculum Board (Board) meeting and reviewed the meeting procedures.

Chairman Dogillo introduced the newest members of the Board: Janise Graham and Doug Smith.

Janise Graham is President and Chief Executive Officer of Leaving In Style, Inc. and Owner/Business Strategist of Entrepreneur's Insurance Services. Janise assists business owners during all phases of the business cycle, including planning, operations management, finance, funding, marketing, business continuity, and succession planning. She is also a speaker, author, and coach, assisting small business owners with business, employee, and family protection concerns as well as implementing executive benefits and business succession solutions. Janise serves as Business Counselor at Inland Empire Center for Entrepreneurship-Inland Empire Women's Business Center, as well as Vice President of the National Association of Insurance and Financial Advisors (NAIFA) California Board of Directors and is a current member and Past Board President of the National Association of Women Business Owners (NAWBO) Inland Empire Chapter. Janise joins the Curriculum

Board in the life agent trade association representative seat, with a term ending on June 16, 2026.

Doug Smith is the Director of Policy and Coalition Building at Public Counsel, a nonprofit public interest law firm dedicated to advancing civil rights and racial and economic justice. Doug manages the organization's policy advocacy and coalition partnerships across eight legal projects, promoting a coordinated strategy to transform unjust systems and build durable community power. He also teaches courses on community lawyering at Occidental College and co-taught the Community Economic Development Clinic at UCLA School of Law. Doug joins the Curriculum Board in the consumer group representative seat, with a term ending on June 16, 2026.

Charlene Ferguson, Chief of the Licensing Services Division (Licensing) stated she received notification from Neil Granger advising that he would not be renewing his appointment with the Board. On May 21, 2023, after a vote by the members of the Board, Jesse Dogillo was elected as Chair and Anne Lintz was elected as Vice Chair.

Charlene thanked Neil Granger on behalf of the Department for his services on the Curriculum Board as a member since May 25, 2011 and the chair since 2016. During more than 12 years on the Board, Neil was a key contributor in developing the education curriculum for licensed insurance professionals and developing standards for education providers and instructors of education courses.

For the past 33 years, Neil has had a spotless record as a licensed insurance agent specializing in life, accident and health or sickness insurance and for the past eight years as a life and disability insurance analyst. His commitment, professionalism, and hard work for the benefit of all Californians is greatly appreciated.

Neil's leadership has been invaluable to the Board in its mission to ensure that insurance professionals receive sufficient training and education to meet the highest standards of consumer protection. His work also contributed to the Department's vision of Insurance Protection for All Californians. Thank you, Neil!

Charlene also reported the Department's Licensing's Management Team has had a few changes. Holly Kinney's last day with the Department was Friday, April 21, 2023, and Dianne Cooper's, Chief of the Producer Licensing Bureau, left the Department on Monday, May 1, 2023.

To fill these vacancies, we are happy to report Dawn Ward returned to the California Department of Insurance to fill the Chief of the Curriculum and Officer Review Bureau vacancy. Also, we are happy to report Troy Dickinson was promoted from the Manager of the Producer Licensing Processing Section Manager to fill Chief of the Producer Licensing Bureau vacancy.

- 2. Minutes:** Chairman Dogillo asked for a motion from the Board members to approve the February 16, 2023, Board meeting minutes. Board Member Rene Swan added a correction to her title and clarified she was present at the February 16th meeting. Chairman Dogillo acknowledged the changes. Board member Samona Caldwell

made a motion to approve the meeting minutes as corrected and Board member Peter Schifrin seconded the motion. The February 16, 2023, meeting minutes were approved as corrected.

- 3. Licensing Update:** Charlene Ferguson provided a Licensing update and a legislative report.

2022 Legislative Session: In the 2022 Legislative Session, there are two legislative bills that took effect which are of interest to the Curriculum Board. The first bill is Senate Bill 1242 (Chapter 424, Statutes of 2022) Insurance, which implemented the Department's One Hour of Study on Insurance Fraud. The Department appreciates the time and effort of the education providers in adding the one-hour anti-fraud training into their ethics training courses.

As of the date of this meeting, the Department has uploaded 18,610 anti-fraud certificates of completion and we will continue to receive certificates of completion until March 1, 2025. As stated on the Department's [Notice](#) regarding this training, after March 2025, the Department's Fraud Division's Agent and Broker Anti-Fraud training will be removed from the Department's website. The Department's one-hour of study on insurance fraud training is to be incorporated into the education providers' three-hour and twelve-hour ethics training courses.

The second bill is [Assembly Bill 2043](#) (Jones-Sawyer, Chapter 768, Statutes of 2022) Bail bonds. The bill codified the licensing of bail fugitive recovery agents (BFRA). The [Notice](#) on this bill outlined the BFRA licensing requirements and announced the Department's new online bail licensing services. The new BFRA licensing requirements will take effect on July 1, 2023. Licensing are currently processing the bail fugitive recovery agent license applications.

2023 Legislative Session: Licensing has four legislative items of interest to the Curriculum Board.

[Assembly Bill \(AB\) 451 \(Calderon\), Insurance: License Examinations](#) amends California Insurance Code [section 1677](#) to remove the Spanish Language license examination sunset date and, beginning January 1, 2024, require the examinations for life agent, accident and health or sickness agent, property broker-agent, casualty broker-agent licenses and their subset license examinations to be provided in English, Spanish, Simplified Chinese, Vietnamese, and Korean languages. In addition to these five languages, beginning July 1, 2024, the above noted license examinations will also be available in Tagalog language.

The bill was in the Senate Appropriations Committee. Licensing will be working with PSI Services LLC to also have the educational objectives for the above noted license examinations translated.

[Senate Bill \(SB\) 263 \(Dodd\), Insurance: Annuities and Life Insurance Policies](#) is currently in the Assembly Appropriations Committee. The Department is looking into adopting the National Association of Insurance Commissioners (NAIC) Annuity Suitability [Model Act](#) and section 989J of the Dodd-Frank Act, which requires states to adopt the 2020 version of the NAIC Annuity Suitability Model Act by February 2025 to maintain the status of fixed and fixed indexed annuities. It is necessary to

adopt the NAIC model by 2025 in order to avoid federal regulation.

[SB 263](#) will add California Insurance Code section 1749.81 to require a life agent licensed on or after January 1, 2024, who sells life insurance policies other than term life with no cash value to satisfactorily complete four hours of training before soliciting individual consumers to sell non-term life insurance policies. In addition, the bill requires a life agent who sells variable life insurance policies to satisfactorily complete two hours of training before each license renewal. SB 263 is scheduled to take effect on January 1, 2025. Based on what the requirement states in subsection (a), there is life insurance training for newly licensed life agent that will need to be developed and taken by these new agents before SB 263 takes effect. At the request from Department staff, Chair Dogillo appointed an AB 263 Subcommittee to create a four-hour newly licensed life agent course to develop the four-hour require training.

[AB 1140 \(Committee on Insurance\) - Department's Omnibus Bill](#) is currently in Senate Appropriations. It adds section 805 to the California Insurance Code to make inactive an insurance license suspended by the Secretary of State and prohibits such a licensee from conducting any activity for which a license is required.

AB 1140 would also require bail agents to add their license numbers on correspondence pursuant to an amendment to California Insurance Code [section 1821](#). There is also a correction to section number in the California Insurance Code related to the anti-fraud training.

[AB 1578 \(Valencia\) Insurance Licensees](#) is currently in Senate Appropriations. This bill amends California Insurance Code [section 1725.5](#) to require the license number of an organizational licensee to appear adjacent to or on the line below the organization's name, if the email is sent from the organization, is not an individual licensee, and the communication involves an activity for which a license is required.

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

Rebecca also reported there were no new Administrative Bars from January 1, 2023 to June 30, 2023. However, there are three Administrative Bar incidents being reviewed by Legal. Information on Administrative Bars can be found in California Insurance Code [section 1681.5](#).

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

The Subcommittee held their first meeting on September 20, 2022, and they meet every two weeks, unless scheduling conflicts arise. The Subcommittee completed the content curriculum for the first Outline, "Navigating the LTC Claims Process" on March 15, 2023.

The Subcommittee is developing curriculum for the second Outline, titled "Suitability." Topics being considered for other Outlines include "Types of LTC Policies" and "Plan Design."

The Subcommittee's goal is to have a minimum of three four-hour LTC course outlines to be available for accident and health or sickness agents to meet their eight-hour LTC continuing education requirement prior to each license renewal, the Subcommittee may consider additional courses as new LTC topics of importance arise.

6. Curriculum Review Update and Schedule: Dawn Ward provided an update on the Department's Curriculum Review Schedule.

As reported at the previous Curriculum Board meeting, the Life and Disability Insurance Analyst Examination Objectives were reviewed and the Board had no updates; however, Neil Granger, who was Chair at that time, asked for PSI could schedule an Examination Workshop to update the questions and align the questions with those examination objectives. Currently, there are 39 individual Life and Disability Insurance Analysts. Due to this limited number of Subject matter Experts (SMEs) who could provide their input and expertise during the Life and Disability Insurance License Examination Workshop, Licensing plans to contact those licensees to see if they would like to volunteer to participate in this Workshop.

At the Curriculum Board's October 19, 2023 meeting, the Board will be provided with the number of Life and Disability Insurance Analysts who volunteered to participate as SMEs at this Workshop. The Board will also be provided with the dates PSI Services LLC will be holding this Workshop, which could be in late 2023 or early 2024.

The Curriculum Review Schedule states the Life and the Accident and Health or Sickness Educational Objectives as well as the Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives are to be reviewed in 2023. Soon, the Curriculum Review Section will send these Objectives to the Board to ask for their review and let Licensing know if there are substantial updates to be made to these Objectives. If the Board determines updates are needed, Licensing will ask Chair Dogillo to appoint a subcommittee to begin the review of these Objectives at the October 2023 Board meeting.

Board member Rene Swan asked if the Board decides no changes are needed to the Objectives, would a subcommittee still need to meet. Charlene and Dawn responded, no, the appointment of a subcommittee is unnecessary if no changes are made to the Objectives.

The Curriculum Review Schedule has a new item added, the "Annuity and Life Insurance Outlines" (Senate Bill 263 [Dodd, 2023-24 Legislative Session]) to development a four-hour life insurance course curriculum for life agents licensed after 2024 to complete prior to selling non-term life insurance policies and a two-hour course for life agents who sell variable life insurance policies to complete prior to each license renewal. This subcommittee was added in anticipation of the passing of SB 263 (Dodd), Insurance: Annuities and Life Insurance Policies.

Charlene asked Chairperson Dogillo to appoint a SB 263 Annuity and Life Insurance Policy Subcommittee before the bill is signed into law to develop the four-hour life insurance course curriculum for new life agents to meet the bill's effective date of January 1, 2025. Chairperson Dogillo asked for volunteers and appointed Board members Jessie Dogillo, Michael Lujan, Janise Graham and guests Neil Granger, Jason Milwee, Irma Romero, and Mary Kananen to this Subcommittee.

7. **Education Work Status Report:** Ammy Dang, Education Analyst, reviewed the Education Unit statistics from January 1, 2023 through June 30, 2023. Ammy also informed the Board that all hard copy and Sircon applications received within the last 10 days were assigned to an education analyst.
8. **Bagley-Keen Open Meeting Act Report:** Amanda Bastidas, Appointments Officer, reviewed the proposed updates to the Bagley-Keen Open Meeting Act stated in [SB 544](#) (Laird. Chapter 216, Statutes of 2023) Bagley-Keene Open Meeting Act: Teleconferencing. This bill will take effect on January 1, 2024. The updates include, open meetings will no longer require appointees to notice their locations on meeting agendas and appointees may attend the meetings virtually. Additionally, one physical meeting location will be required for Board members and guests who would like to attend in person. Amanda also stated that at least one Board member will have to be available at the physical location.
9. **Final Remarks and Adjournment:** Chairman Dogillo reminded everyone the next Board meeting is scheduled for Thursday, October 19, 2023. The Curriculum Review Section team will provide the Board members and guests with the next Board meeting arrangements approximately 30 days before the October meeting. Please note, the next Board meeting will begin at 12:30 p.m.

Chair Dogillo asked for a motion to adjourn this meeting. Board member Rene Swan made a motion and Board member Monique Howard seconded the motion to adjourn the meeting. Chair Dogillo announced, the July 20, 2023, Board meeting is adjourned at 1:21 p.m.

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

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

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	7	2	29%	7	0	0%
August 2023	10	1	10%	6	2	33%
September 2023	1	0	0%	4	0	0%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	18	3	17%	17	2	12%
January - June 2023	30	11	37%	28	4	14%
Total 2023	48	14	29%	45	6	13%
Total 2022	50	37	74%	58	44	76%

Life/Accident and Health Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	1,353	884	65%	565	276	49%
August 2023	1,589	1,068	67%	592	273	46%
September 2023	1,469	985	67%	553	264	48%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	4,411	2,937	67%	1,710	813	48%
January - June 2023	8,633	5,663	66%	3,494	1,642	47%
Total 2023	13,044	8,600	66%	5,204	2,455	47%
Total 2022	11,625	7,631	66%	4,519	2,021	45%

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

Life/Accident and Health Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	21	4	19%	18	5	28%
August 2023	25	12	48%	12	5	42%
September 2023	17	6	35%	12	6	50%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	63	22	35%	42	16	38%
January - June 2023	115	44	38%	71	25	35%
Total 2023	178	66	37%	113	41	36%
Total 2022	115	32	28%	95	22	23%

Life Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	1,324	818	62%	531	224	42%
August 2023	1,456	933	64%	574	230	40%
September 2023	1,279	795	62%	553	245	44%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	4,059	2,546	63%	1,658	699	42%
January - June 2023	8,121	5,328	66%	3,268	1,363	42%
Total 2023	12,180	7,874	65%	4,926	2,062	42%
Total 2022	10,947	6,808	62%	4,561	1,862	41%

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

Life Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	73	27	37%	70	22	31%
August 2023	113	42	37%	58	21	36%
September 2023	123	48	39%	80	27	34%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	309	117	38%	208	70	34%
January - June 2023	563	249	44%	363	97	27%
Total 2023	872	366	42%	571	167	29%
Total 2022	696	274	39%	469	144	31%

Limited Lines Automobile

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	26	17	65%	24	8	33%
August 2023	36	21	58%	13	6	46%
September 2023	30	20	67%	19	6	32%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	92	58	63%	56	20	36%
January - June 2023	170	120	71%	73	32	44%
Total 2023	262	178	68%	129	52	40%
Total 2022	235	156	66%	116	50	43%

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

Personal Lines Broker-Agent Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	106	45	42%	131	40	31%
August 2023	119	72	61%	141	31	22%
September 2023	129	47	36%	145	44	30%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	354	164	46%	417	115	28%
January - June 2023	739	303	41%	876	216	25%
Total 2023	1,093	467	43%	1,293	331	26%
Total 2022	1,541	579	38%	1,750	447	26%

Property Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	3	1	40%	0	0	50%
August 2023	2	0	0%	1	1	50%
September 2023	3	2	67%	3	0	0%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	8	3	38%	4	1	25%
January - June 2023	27	14	52%	14	7	50%
Total 2023	35	17	49%	18	8	44%
Total 2022	53	27	51%	16	6	38%

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

Property and Casualty Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	338	172	51%	317	104	33%
August 2023	354	192	54%	318	103	32%
September 2023	359	195	54%	263	109	41%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	1,051	559	53%	898	316	35%
January - June 2023	2,363	1,278	54%	2,046	726	35%
Total 2023	3,414	1,837	54%	2,944	1,042	35%
Total 2022	4,189	2,155	51%	4,416	1,429	32%

Public Insurance Adjuster Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
July 2023	7	0	0%	7	1	14%
August 2023	4	1	25%	16	2	13%
September 2023	10	3	30%	13	3	23%
October 2023	N/A	N/A	N/A	N/A	N/A	N/A
November 2023	N/A	N/A	N/A	N/A	N/A	N/A
December 2023	N/A	N/A	N/A	N/A	N/A	N/A
July - September 2023	21	4	19%	36	6	17%
January - June 2023	35	10	29%	64	20	31%
Total 2023	56	14	25%	100	26	26%
Total 2022	54	16	30%	80	23	29%

**January 1, 2023 through June 30, 2023
First-Time and Repeat Pass Rates
Examination Report**

Accident and Health Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	147	132	90%	15	9	60%
February 2023	138	106	77%	26	14	54%
March 2023	173	133	77%	40	19	48%
April 2023	242	198	82%	43	23	53%
May 2023	267	209	78%	36	22	61%
June 2023	291	214	74%	41	20	49%
January - June 2023	1,258	992	79%	201	107	53%

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 2023	8	5	63%	0	0	0%
February 2023	3	0	0%	1	0	0%
March 2023	5	3	60%	0	0	0%
April 2023	7	3	43%	3	0	0%
May 2023	2	2	100%	6	3	50%
June 2022	13	8	62%	1	1	100%
January - June 2023	38	21	55%	11	4	36%

Bail Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	28	14	50%	21	7	33%
February 2023	20	11	55%	24	7	29%
March 2023	24	8	33%	18	7	39%
April 2023	31	17	55%	21	12	57%
May 2023	26	15	40%	43	20	47%
June 2023	24	10	42%	29	13	45%
January - June 2023	153	75	49%	156	66	42%

**January 1, 2023 through June 30, 2023
First-Time and Repeat Pass Rates
Examination Report**

Casualty Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	2	1	50%	1	1	100%
February 2023	3	2	67%	1	0	0%
March 2023	9	4	44%	1	0	0%
April 2023	4	1	25%	3	1	33%
May 2023	4	3	75%	0	0	0%
June 2023	10	2	20%	5	4	80%
January - June 2023	32	13	41%	11	6	55%

Commercial Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	12	5	42%	19	8	42%
February 2023	16	6	38%	11	4	36%
March 2023	13	5	38%	14	8	57%
April 2023	14	6	43%	14	9	64%
May 2023	15	8	53%	5	3	60%
June 2023	13	8	62%	4	2	50%
January - June 2023	83	38	46%	67	34	51%

Insurance Adjuster Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	47	22	47%	38	8	21%
February 2023	57	25	44%	41	13	32%
March 2023	83	28	34%	50	13	26%
April 2023	59	24	41%	63	15	24%
May 2023	68	27	40%	73	30	41%
June 2023	50	13	26%	68	28	41%
January - June 2023	364	139	38%	333	107	32%

**January 1, 2023 through June 30, 2023
First-Time and Repeat Pass Rates
Examination Report**

Life and Disability Analyst Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	2	0	0%	1	0	0%
February 2023	1	0	0%	2	0	0%
March 2023	0	0	0%	0	0	0%
April 2023	1	0	0%	0	0	0%
May 2023	2	1	50%	0	0	0%
June 2023	0	0	0%	0	0	0%
January - June 2023	6	1	17%	3	0	0%

Life Limited to the Payment of Funeral and Burial Expenses Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	20	12	60%	14	7	50%
February 2023	32	20	63%	20	6	30%
March 2023	22	13	59%	11	6	55%
April 2023	34	23	68%	13	3	23%
May 2023	29	15	52%	19	3	16%
June 2023	31	27	87%	14	5	36%
January - June 2023	168	110	65%	91	30	33%

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 2023	4	1	25%	3	1	33%
February 2023	5	3	60%	8	1	13%
March 2023	8	3	38%	7	0	0%
April 2023	6	2	33%	3	1	33%
May 2023	4	1	25%	3	1	33%
June 2023	3	1	33%	4	0	0%
January - June 2023	30	11	37%	28	4	14%

**January 1, 2023 through June 30, 2023
First-Time and Repeat Pass Rates
Examination Report**

Life/Accident/Health and Sickness Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	1,357	910	67%	555	245	44%
February 2023	1,381	902	65%	608	294	48%
March 2023	1,612	1,030	64%	671	303	45%
April 2023	1,374	889	65%	546	279	51%
May 2023	1,385	900	65%	558	258	46%
June 2023	1,524	1,032	68%	556	263	47%
January - June 2023	8,633	5,663	66%	3,494	1,642	47%

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 2023	14	7	50%	15	4	27%
February 2023	10	4	40%	14	2	14%
March 2023	21	7	33%	9	6	67%
April 2023	14	7	50%	7	2	29%
May 2023	25	10	40%	14	3	21%
June 2023	31	9	29%	12	8	67%
January - June 2023	115	44	38%	71	25	35%

Life Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	1,198	807	67%	468	182	39%
February 2023	1,325	903	68%	416	177	43%
March 2023	1,459	957	66%	609	262	43%
April 2023	1,400	906	65%	578	248	43%
May 2023	1,435	930	65%	630	263	42%
June 2023	1,304	825	63%	567	231	41%
January - June 2023	8,121	5,328	66%	3,268	1,363	42%

**January 1, 2023 through June 30, 2023
First-Time and Repeat Pass Rates
Examination Report**

Life Examination - Spanish

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	64	29	45%	36	10	28%
February 2023	72	36	50%	36	11	31%
March 2023	96	48	50%	70	16	23%
April 2023	103	45	44%	59	16	27%
May 2023	104	43	41%	72	17	24%
June 2023	124	48	39%	90	27	30%
January - June 2023	563	249	44%	363	97	27%

Limited Lines Automobile Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	23	21	91%	7	2	29%
February 2023	34	25	74%	7	3	43%
March 2023	36	20	56%	19	11	58%
April 2023	22	17	77%	14	8	57%
May 2023	24	17	71%	3	2	67%
June 2023	31	20	65%	23	6	26%
January - June 2023	170	120	71%	73	32	44%

Personal Lines Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	105	51	49%	133	32	24%
February 2023	122	57	47%	114	35	31%
March 2023	154	68	44%	170	40	24%
April 2023	117	38	32%	149	31	21%
May 2023	116	43	37%	157	36	23%
June 2023	125	46	37%	153	42	27%
January - June 2023	739	303	41%	876	216	25%

**January 1, 2023 through June 30, 2023
First-Time and Repeat Pass Rates
Examination Report**

Property Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	3	2	67%	4	2	50%
February 2023	5	3	60%	0	0	0%
March 2023	6	2	33%	2	2	100%
April 2023	7	3	43%	4	2	50%
May 2023	6	4	67%	4	1	25%
June 2023	0	0	0%	0	0	0%
January - June 2023	27	14	52%	14	7	50%

Property and Casualty Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	407	229	56%	367	123	34%
February 2023	386	220	57%	345	134	39%
March 2023	447	223	50%	356	123	35%
April 2023	358	202	56%	358	132	37%
May 2023	383	188	49%	317	127	40%
June 2023	382	216	57%	303	87	29%
January - June 2023	2,363	1,278	54%	2,046	726	35%

Public Insurance Adjuster Examination

Month	Number of First Time Examinations	Number of First Time Passed	First Time Pass Rate (%)	Number of Repeat Examinations	Number of Repeat Passed	Repeat Pass Rate (%)
January 2023	5	1	20%	4	0	0%
February 2023	5	1	20%	14	3	21%
March 2023	7	2	29%	15	6	40%
April 2023	6	1	17%	8	3	38%
May 2023	8	4	50%	8	2	25%
June 2023	4	1	25%	15	6	40%
January - June 2023	35	10	29%	64	20	31%

**Curriculum Board
Curriculum Review Schedule for
October 19, 2023 Curriculum Board Meeting**

Prelicensing Educational Objectives	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
<u>Life, Accident and Health or Sickness Educational Objectives</u>				
Life Authority: California Insurance Code (Cal. Ins. Code) section 1749(d) and California Code of Regulations (Cal. Code of Regs.) section 2187	10/21/2009 03/17/2010 02/03/2015 09/10/2019 02/20/2020	2/20/2020	2/2023	Scheduled for review in October 2023.
Accident and Health or Sickness Authority: Cal. Ins. Code Section 1749(f) and Cal. Code of Regs. Section 2187.1	10/31/2008 02/03/2015 07/08/2019	7/8/2019	2/2023	Scheduled for review in October 2023.
<u>Property and Casualty Educational Objectives</u>				
Property Authority: Cal. Ins. Code section 1749(a) and Cal. Code of Regs. section 2187.31	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 08/06/2015 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
Casualty Authority: Cal. Ins. Code section 1749(b) and Cal. Code of Regs. section 2187.3	12/3/2008 (Fire and Casualty) 11/17/2010 03/07/2011 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
Personal Lines Authority: Cal. Ins. Code section 1749(c) and Cal. Code of Regs. section 2187.4	10/31/2008 12/01/2010 05/24/2011 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
Commercial Insurance Examination Authority: Cal. Ins. Code section 1749(j) and Cal. Code of Regs. section 2187.5	10/31/2008 (Commercial and Health) 11/27/2010 (Commercial Only) 03/07/2011 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.
Limited Lines Automobile Agent Authority: Cal. Ins. Code section 1749(i) and Cal. Code of Regs. section 2187.5	10/31/2008 12/01/2010 01/06/2012 04/04/2016 08/26/2021	8/26/2021	08/2024	Scheduled for review in 2024.

Curriculum Board
Curriculum Review Schedule for
October 19, 2023 Curriculum Board Meeting

Prelicensing Educational Objectives	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
<u>Ethics and California Insurance Code</u>				
12-Hour Ethics and California Insurance Code Authority: Cal. Ins. Code sections 1749, 1749.3, 1749.31, and 1749.32 Cal. Code of Regs. section 2187.7	03/14/2014 06/26/2017 10/30/2022	10/30/2022	10/2025	Scheduled for review in 2025.
<u>Bail Agent Educational Objectives</u>				
Bail Agent Educational Objectives Authority: Cal. Ins. Code section 1810.7(a) and Cal. Code of Regs. section 2105.2	03/2013 02/01/2017 04/2020 03/2023	03/2023	03/2026	Scheduled for review in 2026.
<u>Public Insurance Adjuster Educational Objectives</u>				
Public Insurance Adjuster Authority: Cal. Ins. Code section 15013(a)	11/15/2016 04/2023	04/2023	04/2026	Scheduled for review in 2026.
<u>Independent Insurance Adjuster Examination Objectives</u>				
Independent Insurance Adjuster Authority: Cal. Ins. Code section 14026	07/26/2013 04/2023	04/2023	04/2026	Scheduled for review in 2026.
<u>Life and Disability Insurance Analyst Examination Objectives</u>				
Life and Disability Insurance Analyst Authority: Cal. Ins. Code section 1840	10/2016	10/2016	10/2025	An examination workshop will be held in January 2024.
<u>Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives</u>				
Life-Limited to the Payment of Funeral and Burial Expenses Authority: Cal. Ins. Code section 1749.01	02/16/2012 07/18/2018	07/18/2018	2/2023	Scheduled for review in Fall 2023.
<u>Eight-Hour Annuity Training Outline</u>				
Eight-Hour Annuity Training Outline Attachments I through III Authority: Cal. Ins. Code section 1749.8	2004 02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.

**Curriculum Board
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Prelicensing Educational Objectives	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
<u>Four-Hour Annuity Training Outline</u>				
Annuity Suitability Transactions	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
How Fixed, Variable, and Index Annuity Contract Provisions Affect Consumers	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
Primary Uses of Annuities, Types of Annuities and the Senior Market	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
Taxation and Suitability of Annuities for California Insurance Agents' Training Courses	02/2006 04/30/2012	In Progress	TBD	Outline and attachments are updated, but they are on hold pending the 2023 Legislative Session.
<u>Annuity and Life Insurance Outlines (Senate Bill 263 [Dodd, 2023-24 Legislative Session])</u>				
Four-Hour No Term Life Agent Course Authority: Cal. Ins. Code section 1749.81 (pending)	TBD	TBD	TBD	Subcommittee appointed at the July 20, 2023 Curriculum Board meeting, but they are on hold pending the 2023 Legislative Session.
Two-Hour No Variable Life Agent Course Authority: Cal. Ins. Code section 1749.81 (pending)	TBD	TBD	TBD	Subcommittee appointed at the July 20, 2023 Curriculum Board meeting, but they are on hold pending the 2023 Legislative Session.
<u>Ethics Continuing Education</u>				
Three-Hour Ethics Training Course Development and Review Guidelines Authority: Cal. Ins. Code section 1749.33	09/26/2011 03/14/2014 10/30/2022	10/30/2022	10/2025	Scheduled for review in 2025.
<u>Long-Term Care</u>				
Mandatory Eight Hour Long-Term Care Authority: Cal. Ins. Code section 10234.93(a)(4)(A)	7/16/2013 06/2022 01/2023	01/2023	01/2026	Scheduled for review in 2026.
Four-Hour Long-Term Care Courses Authority: Cal. Ins. Code section 10234.93(a)(4)(A)	TBD	In Progress	TBD	The subcommittee is in progress.

**Curriculum Board
Curriculum Review Schedule for
October 19, 2023 Curriculum Board Meeting**

Prelicensing Educational Objectives	Curriculum Board Subcommittee Previous Revision Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Life Settlement Broker				
15-Hour Life Settlement Broker Outline Authority: Cal. Ins. Code section 10113.2(b)(1)(A)	11/24/2016 11/28/2018 10/14/2021	10/14/2021	10/2024	Scheduled for review in 2024.
Twenty-Four Hour Coverage				
Twenty-Four Hour Coverage Course Guidelines and General Concepts Authority: Cal. Ins. Code section 1749.02 and Cal. Ins. Code section 1749.33 (d)	11/05/2009 11/2012	2/1/2021	2/1/2024	Scheduled for review in 2024.
Course Guideline and Outline Based on Specific Sections in the California Insurance Code and California Code of Regulations	Curriculum Board Subcommittee Review and Approval Dates	Last Revision Date	Three-Year Projected Review Date	Current Status
Business Management Practices				
Business Management Practices Course Development Guidelines Authority: Cal. Ins. Code section 1749.1(c)	01/25/2012 11/28/2018	11/28/2018	11/2024	Scheduled for review in 2024.
Commercial Earthquake				
Commercial Earthquake Risk Management Authority: Cal. Ins. Code section 1749.1(a)	12/01/2016 11/28/2018	11/28/2018	11/2024	Scheduled for review in 2024.