



# Evaluation of the Qualifying Examination for a License as a Life Agent and Accident and Health or Sickness Agent Taken in Spanish

AS REQUIRED BY SECTION 1677 OF THE CALIFORNIA INSURANCE CODE  
*Pursuant to Assembly Bill 1899 (Calderon, Chapter 560, Statutes of 2016)*

Prepared by  
California Department of Insurance  
Licensing Services Division  
February 28, 2023

## Background

Assembly Bill 1899 (Calderon, Chapter 560, Statutes of 2016) amended California Insurance Code (Cal. Ins. Code) section 1677 to require the California Department of Insurance (Department) to offer life agent and accident and health or sickness agent license examinations to be in English and in Spanish from January 1, 2018 to January 1, 2024.

### Cal. Ins. Code Section 1677(c)

(c) The commissioner shall evaluate the qualifying examination taken in Spanish and submit a report of the results to the Legislature no later than March 1, 2023. The report shall be submitted in compliance with Section 9795 of the Government Code and shall include, but not be limited to, all of the following:

- (1) The number of people taking the examination.
- (2) The pass rate, including a comparison between the comparable licensing examination taken in English.
- (3) The number of licenseholders that sat for the examination provided in Spanish and passed the examination that remain licensed.
- (4) The number of consumer complaints received and enforcement actions taken with regard to the licenseholders who passed the examination in Spanish.

## Evaluation

1) The number of people taking the examination.

Year	Examinees	Examinations
2017*-2018	1,063	1,638
2019	848	1,776
2020	580	1,807
2021	626	2,161
2022	635	1,999

\*The Department began the Spanish language examinations on November 1, 2017.

2) The pass rate, including a comparison between the comparable licensing examination taken in English.

Year	Spanish	English
2017*-2018	39%	66%
2019	35%	63%
2020	35%	68%
2021	35%	68%
2022	36%	65%

3) The number of licenseholders that sat for the examination provided in Spanish and passed the examination that remain licensed.

Year	Licensees
2017*-2018	237
2019	260
2020	309
2021	566
2022	512

4) The number of consumer complaints received and enforcement actions taken with regard to the licenseholders who passed the examination in Spanish.

Consumer Complaints	Enforcement Actions
<p>Of the 3,752 individuals who took the Spanish language examination since 2017, 1,884 obtained a license.</p> <p>Of the 1,884 licensees, Consumer Services Division received 10 complaints of which 2 complaints were justified.</p>	<p>Of the 1,884 licensees, there were 9 warning letters and 6 enforcement actions.</p>

Disclaimer: The complaints and instances noted above are a count of individuals who took a Spanish language license examination and were licensed. The individual's "language barrier" is not confirmed to be a component of the allegations the Department investigated.

## Observation

The license examination statistics stated in items 1, 2 and 3 above are low, but these counts are consistent with other states, such as Texas, Florida, and Pennsylvania, who offer the Spanish language insurance license examinations. In addition, many English learner applicants take advantage of the option to toggle back and forth between English and Spanish offered as a component of the Spanish examinations. It is not uncommon for these applicants who are learning English to take a Spanish examination first before attempting to pass the English examination.

In 2024, the Department plans to continue to administer English and Spanish language license examinations if the Department's sponsored bill [Assembly Bill 451 \(Calderon\)](#) is signed into law. AB 451 would also authorize the Department to provide the option for license applicants to take their license examinations in simplified Chinese, Vietnamese, and Korean beginning January 1, 2024, and Tagalog beginning July 1, 2024.

## Licensing Services Division

The Department's staff of the Licensing Services Division work hard to help California consumers and businesses, especially through this program, which creates an avenue to a more diversified insurance producer population that can service non-English consumers who purchase insurance. Should you have questions regarding this report, please contact the Chief of the Licensing Services Division, Charlene Ferguson, at (916) 492-3010.