



March 10, 2023

Honorable Lisa Calderon, Chair
Assembly Committee on Insurance
1020 N Street, Room 369
Sacramento, California 95814

SUBJECT: AB-451 Insurance: license examinations – SUPPORT

Dear Chair Calderon,

The Association of California Life and Health Insurance Companies (ACLHIC), the California Agents and Health Insurance Professionals (CAHIP), the National Association of Insurance and Financial Advisors of California (NAIFA-California), the American Council of Life Insurers (ACLI), the Independent Insurance Agents and Brokers of California (IIABCAL) and the American Property Casualty Insurance Association (APCIA) are pleased to support AB 451. The bill would require the examination for a license for a life agent, accident and health or sickness agent, property broker-agent, and casualty broker-agent to be provided in English, Spanish, Simplified Chinese, Vietnamese, Korean, and, commencing July 1, 2024, Tagalog.

Given our state's diverse population and the ever-increasing number of bilingual agents, applicants, and customers, we believe that this commonsense measure expands opportunities for our agents and industry. The option to have the examination administered in several languages

will decrease potential miscommunication, increase agent understanding of their duties and obligations, and allow California to keep pace with the needs of its multilingual and multicultural insurance consumers.

This simple change in law will enhance agents' and consumers' access to critical insurance products and services, and as a result, we are pleased to support AB 451.

Sincerely,



Matthew Powers
Vice-President of Life, Disability and LTC Policy
ACLHIC



Faith Lane Borges
Legislative Advocate
CAHIP



John Mangan
Regional Vice President, State Relations
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Shari McHugh
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John Norwood
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