



March 30, 2016

Honorable Ian Calderon
California State Assembly, Majority Floor Leader
State Capitol, Room 2148
Sacramento, CA 95814

RE: AB 1899 (Calderon) – Spanish Language Licensing Exams

Dear Assemblymember Calderon,

The Association of California Life and Health Insurance Companies (ACLHIC), representing many of the largest life and health insurers doing business in California, the American Council of Life Insurers (ACLI), representing over 300 life insurers nationwide, the National Association of Insurance and Financial Advisors of California (NAIFA-California), and the California Health Underwriters (CAHU), associations representing over 5,000 insurance professionals, are pleased to **support AB 1899**, as amended on March 16, 2016. The bill would allow the California Department of Insurance to offer the examination for a license as a life agent, life-only agent, and accident and health agent to be provided in Spanish in addition to English.

Given our state’s diverse population and the ever increasing number of bilingual agents, applicants, and customers, we believe that this common sense measure expands opportunities for our agents and industry. The option to have the examination administered in Spanish 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 lend our support to **AB 1899**.

Sincerely,

Brad Wenger
President and CEO
ACLHIC

John Mangan
Regional Vice President,
State Relations, ACLI

Shari McHugh
Legislative Advocate
NAIFA – CA

Julianne Broyles
Legislative Advocate
CAHU

cc: The Honorable Ian Calderon
Members, Assembly Insurance Committee
Paul Riches, Assembly Insurance Committee
Bill Lewis, Assembly Republican Caucus
Insurance Commissioner Dave Jones