



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

- 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 Schiffrin 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.