



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **California Department of Insurance Curriculum Board Meeting Minutes**

Thursday, October 19, 2023  
12:30 p.m. to 3:00 p.m.

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

Jesse Dogillo (Chairperson), Bay Area  
Financial & Insurance Services  
Anne Lintz (Vice Chairperson), Anne  
Lintz Insurance Agency, Inc.  
Janise Graham, Entrepreneur's  
Insurance Services  
Monique Howard, Allied World  
Insurance Company (Absent)  
Michael Lujan, Michael Lujan  
Consulting Group, LLC  
Colbie McRae, insureCAL Insurance  
Agency

Gloria Mitchell, Gloria Mitchell Bail  
Bonds  
Sandra Moriarty, Roadmap to  
Recovery Project Coordinator  
(Absent)  
Peter Schifrin, Schifrin, Gagnon &  
Dickey, Inc.  
Doug Smith, Inclusive Action for the  
City  
Vinh Truong, CMT Insurance Agency

- 1. Welcome:** Chairperson Dogillo welcomed and thanked the Board members and guests for attending the Curriculum Board (Board) meeting and reviewed the meeting procedures.

Chairperson Dogillo introduced the newest members of the Board: Colbie McRae, Gloria Mitchell, and Vinh Truong and provided the following biographies:

Colbie McRae is President of insureCAL Insurance Agency. Colbie started his business in 2015 and, while the business is a full-service agency providing a range of insurance products and services, its primary focus is on serving the agriculture industry. Colbie serves as Treasurer of the Western Insurance Agents Association and past board member of the Carnegie Arts Center and Jessica's House Heart Circle Committee. Colbie joins the Curriculum Board in the agent/broker representative seat, with a term ending on September 1, 2026.

Gloria Mitchell is Owner/Operator of Gloria Mitchell Bail Bonds. Gloria has over 30 years of experience in the bail industry and has owned her agency for 23 years. She is a member of the Pomona Chamber of Commerce and

a former California Small Business Association board member. She has been a member of the California Bail Agents Association Board of Directors for 16 years, serving as Vice President of the Executive Board for four years and as President for six years. Gloria joins the Curriculum Board in the bail agent representative seat, with a term ending on September 1, 2026.

Vinh Truong is Founder and Chief Executive Officer of CMT Insurance Agency. He is also Mayor Pro Tem of the City of Duarte. Vinh has held a seat on the Duarte Economic Development Commission, has served as a board member of the Santa Anita Family YMCA, and, in 2019, was appointed to participate in Duarte's Financial Advisory Taskforce. He is also a member of the Los Angeles County Asian American Employee Association as an executive advisory council where he represents and advises the organization on matters related to Asian American Employees within Los Angeles County. Vinh joins the Curriculum Board in the life agent representative seat, with a term ending on September 1, 2026.

For the Board members and guests' information, Chairperson Dogillo also reported that Rene Swan and Samona Caldwell did not submit applications to be reappointed to the Curriculum Board. He and Charlene Ferguson thanked Rene and Samona for their expertise, dedication and service on the Curriculum Board.

2. **Minutes:** Chairperson Dogillo asked for a motion from the Board members to approve the July 20, 2023, Board meeting minutes. Board member Doug Smith made a motion to approve the meeting minutes and Board member Gloria Mitchell seconded the motion. The July 20, 2023, meeting minutes were approved.
3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided a Licensing update and a legislative report.

Bail Fugitive Recovery Agent: The Bail Fugitive Recovery Agent (BFRA) license took effect on July 1, 2023 ([Assembly Bill 2043](#), Jones-Sawyer, Chapter 768, Statutes of 2022). As of the date of this meeting, there were 118 BFRA licensees. For a list of BFRA licensees, the Department's website provides a link to the [Bail Report For County Clerk Online Services](#) by selecting the Agents & Brokers link, Producer Licensing Online Services link, to select the Bail Report link. This online service allows county clerk offices and the public to be able to print current list of all active bail agents' and bail permittees', bail solicitors, and bail fugitive recovery agents licensees. (California Insurance Code [section 1815](#))

California Supreme Court Opinion: On August 2023, the California Supreme Court issued an opinion, upholding the California Code of Regulations, title 10, [section 2076. This regulation](#) prohibits bail bond agents from entering into an arrangement whereby they are notified by jail inmates when individuals were arrested or may need bail services. A [Notice](#) was sent September 21, 2023, as a reminder of the bail solicitation laws.

**2023 Legislative Session:**

Licensing had four legislative items of interest to the Curriculum Board.

**[Assembly Bill \(AB\) 451 \(Calderon\), Insurance: License Examinations](#)** was signed into law on September 1, 2023. This bill amends California Insurance Code [section 1677](#) to remove the Spanish Language license examination sunset date.

AB 451 also added subdivisions (b), (c), and (d) to the California Insurance Code requiring the Department to begin administering license examinations for the life agent, accident and health or sickness agent, property agent, casualty agent and the subset license qualification examinations in English, Spanish, Simplified Chinese, Vietnamese, and Korean languages starting on January 1, 2024. In addition to the five languages, the above noted license examinations will also be available in Tagalog starting on July 1, 2024. The Curriculum Review Section (CRS) worked closely with the Department's license examination vendor, PSI Services LLC (PSI), to have the educational objectives for each of the above noted license examinations translated into the above stated languages. The pass rates for the additional languages will be added to the [Annual Report of the Insurance Commissioner](#) and published every year on the Department's website.

**Senate Bill (SB) 263 (Dodd), Insurance: Annuities and Life Insurance Policies** was held in the Assembly Appropriations Committee at the end of the first year of the 2023-2024 Legislative Session. This bill will be scheduled for hearing during the 2024 Legislative Session. SB 263 is a Department sponsored bill and is amending the California Insurance Code to adopt the National Association of Insurance Commissioners' (NAIC) Annuity Suitability Model Act ([Model Act](#)) and section 989J of the Dodd-Frank Act. The [Model Act](#) requires states to adopt the 2020 version of the [Model Act](#) by February 2025 to maintain the authority to regulate the sale of fixed and fixed indexed annuities and provides an exemption for such annuities from federal securities regulation.

During the SB 263 hearing process, the Department will focus on developing the four-hour life agent course curriculum for newly licensed life agents to complete prior to soliciting consumers to sell specified life insurance policies other than term-life with no cash value. The Department will also create a two-hour course for life agents who sell variable life insurance policies to complete prior to each license renewal. SB 263 will exceed the requirements of the NAIC Model to offer increasingly stronger protections for consumers in California.

**[AB 1140 \(Committee on Insurance, Chapter 204, Statutes of 2023\)](#)** - **Department's Omnibus Bill** was signed on September 22, 2023. [Section 805](#) was added 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. The Franchise Tax Board (FTB) will report to the Secretary of State individuals who are suspended due to not paying their taxes. This amendment will allow the Department to place the insurance licenses of those individuals and business entities in an inactive status until they meet the tax requirement by the FTB.

California Insurance Code [section 1652](#) was amended to include the following three license types to require individuals applying for those licenses to be fingerprinting: self-service storage agent, variable life and variable annuity agent, and vehicle service contract provider.

AB 1140 added [section 1821\(c\)](#) to the California Insurance Code to require bail licensees to meet the requirements stated in California Insurance Code [sections 1725.5](#) (a), (c), (e), (f), (g), and (h).

**AB 1578 (Valencia, Chapter 280, Statutes of 2023) Insurance Licensees** was signed into law on September 30, 2023. 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.

**Agent & Broker ALERT:** The Department is distributing Agent & Broker ALERTs (ALERTs) that are provided to the Licensing Services Division to distribute to the appropriate licensees. The ALERTs are placed on the onto the Department's Agents & Brokers [website](#). As of the date of this meeting, the following ALERTs were distributed:

- October 17, 2023, [California Department of Insurance Increases FAIR Plan Commercial Coverage Limits for HOAs, Condos, Farms and Businesses](#)
- June 8, 2023, [Maintaining a Competitive Property and Casualty Insurance Market in California](#)
- August 23, 2023, [False and Misleading Long-Term Care Insurance Marketing Tactics](#)

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

Rebecca also reported there were two Administrative Bars from January 1, 2023 to September 30, 2023. There was also one Administrative Bar incident under Legal review. 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 status of Long-Term Care (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 has completed the content curriculum for two of the four-hour long-term outlines titled "Navigating the LTC Claims Process" and "Suitability."

The Subcommittee is developing curriculum for the third Four-Hour LTC Outline, titled, "LTCI Plan Design" as well as finalizing formatting of the "Navigating the LTC Claims Process" and "Suitability" outlines.

The Subcommittee's goal is to have a minimum of three or four 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 developing additional course outlines as new LTC topics arise. The Subcommittee expects to have the initial three four-hour LTC course outlines ready for distribution in spring of 2024.

6. **Curriculum Review Update and Schedule:** Dawn Ward, Chief of the Curriculum and Officer Review Bureau provided the Department's Curriculum Review Schedule update.

Life and Disability Insurance Analyst Examination Workshop: As reported at the July 20, 2023, Curriculum Board meeting, former Chairperson Neil Granger asked if the Department would have PSI schedule a Life and Disability Insurance Analyst Examination Workshop to update and align the questions on the license examination with the examination objectives. As of the date of this meeting, there are 39 licensed individual Life and Disability Insurance Analysts. Due to this limited number of licensees, Subject Matter Experts (SMEs) who could provide their input and expertise during Life and Disability Insurance License Examination Workshop is limited. Dawn Ward, Chief of the Curriculum and Officer Review Bureau, contacted several of the Life and Disability Insurance licensees to see if they would like to volunteer to participate as a SME at the Life and Disability Insurance Analyst Workshop.

The Examination Workshop is scheduled and it will be held at the end of January 2024. Megan Kincheloe, PSI's Managing Test Development Specialist, will be reaching out to the SMEs in November to confirm the dates and times for this Workshop.

Life Educational and Examination Objectives: In addition, CRS sent the Life Agent Educational Objectives (EOs), the Accident and Health or Sickness (AHS) Agent EOs, and the Life-Limited to the Payment of Funeral and Burial Expenses Examination Objectives to the Board for review to verify if any substantial updates needed to be made. The Board confirmed that only a few minor edits were needed in the AHS EOs. A Board member also requested the LTC portions of the AHS EOs be reviewed by the Board's LTC Subcommittee.

The LTC Subcommittee did not submit any edits and Dawn asked the Board if they had any issues. If not the AHS EOs would be referred as presented to the Curriculum Board Legal Liaison, Katey Piciucco for review and approval.

Guest Randy Rosenkrans asked when the new Life, and AHS EOs will be released to education providers. Dawn advised these EOs will be published with a few minor updates in the AHS EOs. Charlene stated a Notice will be sent to education providers within 30 days, to notify education providers on the effective date of the

EOs. Subsequent to this meeting, a December 1, 2023 [Notice](#) on the Reviewed and Revised Life Agent EOs, Accident and Health of Sickness EOs and the Life Limited to the Payment of Funeral and Burial Expenses Examination Objectives.

In addition, at the July 20, 2023, Board meeting, Chairperson Dogillo appointed the Annuity and Life Insurance Outlines Subcommittee to create the new annuity and life course outlines stated in SB 263 (Dodd)

. As stated in the Licensing Update Report, SB 263 was held in the Assembly Appropriations Committee and can be scheduled for hearings during the 2024 Legislative Session.

Licensing will closely monitor SB 263 and will provide the Board with an update at our February 15, 2024 Board meeting. The members and guests who volunteered to be on the Annuity and Life Insurance Outlines Subcommittee are as follows:

Board Members: Chairperson Jesse Dogillo, Michael Lujan, and Janise Graham  
Guests: Neil Granger, Jason Millwee, Irma Romero, and Mary Kananen.

7. **Education Work Status Report:** Alyssa Hampton, Education Analyst, reviewed the Education Unit statistics from January 1, 2023 through September 30, 2023. Alyssa also informed the Board that all paper and Sircon applications received within 10 days of its receipt at the Department were assigned to an education analyst.
8. **Roundtable:** Vice Chairperson Anne Lintz asked for the process to log-in to PSI's the online remote proctored license examination. Anne had an employee who had an issue logging in to the examination. She asked if it is possible for PSI to send an email notification the day of the examination with the link to the web page which is used to log-in to the remote proctors license examination the requirements of how the individual is to log-in. Alon Schwartz, Senior Vice President of Licensure for PSI, responded and confirmed that an email is sent when the online report proctors license examination is scheduled and a reminder email is sent 72 hours before the license examination.

Anne suggested adding a link for the examination website to the general PSI website. Alon mentioned there is a California specific telephone number for the technical support for online remote proctored license examinations in the [Candidate Information Bulletin \(CIB\)](#) to respond to issues and assist license examinees. Subsequent to this meeting, the Department also launched the PSI California specific telephone numbers for technical support on its [Insurance License Examination Info](#) webpage, which includes a link to the Remote Testing Frequently Asked Questions.

Charlene asked what kind of computer may be used to take an online remote proctored license examination. Alon advised there are certain requirements the computers need to have to be able to administer the online remote proctored license examination. The examinations cannot be taken on a telephone or iPad. There is a link on the online remote proctored examination confirmation email for

a system check to run a diagnostic on the examinee's computer to ensure the computer that will be used meets the criteria needed to administer the examination.

Guest Nancy Strickler asked when PSI makes changes to their website, if they can inform education providers. Dawn Ward responded that CRS will work with PSI to notify education providers if any changes are made to PSI's website.

Board member Michael Lujan questioned if there is any relative data indicating whether the statistics for the license examinations are trending up or down, year-after-year. Dawn advised that the license examination rates are listed in the [Annual Report of the Commissioner](#), which is published on the Department's website and that this information is included in the information provided to Board members and guests at each Curriculum Board meeting. The pass rates are reviewed regularly to alert CRS of any issues and, if there are issues, CRS will ask the Chairperson to appoint a subcommittee to review the educational and/or examination objectives to determine whether the examination questions need to be updated. Dawn noted this type of review is in addition to the Curriculum Review Schedule, which requires the Board members to review the educational and examination objectives every three-year.

Charlene asked Michael if he is requesting a comparison report for each license type that has a license examination requirement. She stated a list of the last five years of license examination scores can be provided at the February 15, 2024, Curriculum Board meeting for Michael and the Board members to review.

Michael asked for clarification on the 20 point to 30-point gap between Spanish language and English license examinations. Charlene responded the Spanish language examinations have a fairly low pass percentage rate; however, the 42 percent first-time pass rate for Spanish language examinations is relatively good compared to other states. She noted when individuals take the Spanish language examinations, they can toggle between Spanish and English languages to assist the examinee in interpreting or understanding the examination questions to help prevent miscommunication. Charlene also explained individuals who have English as their secondary language will complete a Spanish language examination first and then take the English language examination. At the time of this meeting, the English first time pass rate was 63 percent.

- 9. Final Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, February 15, 2024 and the meeting will begin at 12:30 p.m. CRS team will provide the Board members and guests with the next Board meeting arrangements approximately 30 days before the February meeting.

Chairperson Dogillo asked for a motion to adjourn the meeting. Vice Chairperson Anne Lintz made a motion and Board member Peter Schiffrin seconded the motion to adjourn the meeting. Chairperson Dogillo announced, the October 19, 2023, Board meeting was adjourned at 1:28 p.m.