



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

California Department of Insurance Curriculum Board Meeting Minutes

Thursday, October 16, 2025
11:00 a.m. to 1:30 p.m.

The in-person meeting was called to order at 11:00 a.m. by Board Chairperson, Jesse Dogillo.

Jesse Dogillo (Chairperson), Bay Area Financial & Insurance Services	Colbie McRae, insureCAL Insurance Agency (Absent)
Anne Lintz (Vice Chairperson), Anne Lintz Insurance Agency, Inc.	Sandra Moriarty, Roadmap to Recovery Project Coordinator
Janise Graham, Entrepreneur's Insurance Services (Absent)	Peter Schifrin, Schifrin, Gagnon & Dickey, Inc.
Aretha Hartley, Allstate Insurance	Doug Smith, Inclusive Action for the City
Monique Howard, Inland Marine at Ascot Group (Absent)	Samantha Tradelius, LyteSpeed Learning
Jason Meyerson, Bail Bond Professionals	Vinh Truong, CMT Insurance Agency

- 1. Welcome:** Chairperson Dogillo welcomed and thanked Curriculum Board (Board) members and guests for attending the Board meeting in-person, as well as those attending from another location. As requested by the Board members, each October the Board will be meeting in-person at the California Department of Insurance's (Department) Sacramento Headquarters.
- 2. Minutes:** Chairperson Dogillo asked for a motion from the Board members to approve the July 17, 2025, Board Meeting Minutes. Board member Samantha Tradelius made a motion to approve the Meeting Minutes, and Board member Doug Smith seconded the motion. The July 17, 2025, Meeting Minutes were approved as written.

Chairperson Dogillo introduced the newest member of the Board, Jason Meyerson. Jason is Owner and Operator of Bail Bond Professionals in Orange County. He has been a licensed Bail Agent for over 25 years and holds a producer license for property and casualty insurance. Previously, Jason served as Sales and Product Marketing Manager of Veltec-Boyer Sports and was President of PSA/DNA, a division of Collectors Universe, Inc. in Newport Beach. He is currently a Board Member of the California Bail Agents

Association (CBAA), and he previously served as Vice President of the Orange County Bail Agents Association (OCBAA). Jason joins the Curriculum Board in the bail agent representative seat, with a term ending on September 25, 2028.

In addition, Chairperson Dogillo advised the Board members that Cathy Little had withdrawn from her position on the Curriculum Board, effective September 28, 2025. The Department is in the process of accepting applications to fill the open seat for a life agent trade association representative.

3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided the Licensing and the 2025 Legislative Session Updates.

Charlene reported that Friday, September 12, 2025, was the last day for the 2025 Legislative Session bills to pass legislation on the Assembly and the Senate Floors.

Sunday, October 12, 2025, was the last day for the Governor to sign and veto bills, or allow bills to become law without the Governor's signature.

Wildfire Legislative Package - Signed by the Governor and will take effect on January 1, 2026

The status of these legislative bills are as follows:

1. [Assembly Bill \(AB\) 1](#) (Chapter 472, Statutes of 2025), authored by Assembly Member Damon Connolly, **the Insurance and Wildfire Safety Act**. The law requires the Department to periodically review and potentially update regulations on building hardening and community-wide wildfire mitigation efforts. The goal is to encourage homeowners to invest in fire-resistant measures to help stabilize the residential property insurance market.
2. [AB 226](#) (Chapter 473, Statutes of 2025), jointly authored by Assembly Members Lisa Calderon and David Alvarez, **the FAIR Plan Stability Act**). This law allows the California FAIR Plan to issue state-backed bonds and secure loans. This measure gives the state's insurer of last resort additional financial tools to handle catastrophic claims from wildfires and other disasters, thereby stabilizing California's overall insurance market.
3. [AB 232](#), jointly authored by Assembly Members Lisa Calderon and Mike Gipson, **the Savings Accounts for Mitigation and Catastrophes Act** was held in the Assembly Appropriations.
4. [AB 597](#), authored by Assembly Member John Harabedian, **the Insurance Payment Protection Act** was held in the Senate Appropriations Committee.
5. [AB 888](#) (Chapter 536, Statutes of 2025). authored by Assembly Member Lisa Calderon, **the California Safe Homes Act**. This act protects homes and access to insurance by establishing a grant program within the Department to assist qualifying residents in obtaining new or replacement fire-safe roofs, and implementing

fire-safe measures within 5 feet of their homes – known as “Zone Zero.” This program will cover part or all of the costs and will be included in the communitywide safety initiatives.

6. **[SB 429](#) (Chapter 531, Statutes of 2025), authored by Senator Dave Cortese, the California Wildfire Public Model Act.** This act enhances community safety and education by allowing the Department to issue grants for establishing the nation’s first publicly available wildfire loss data source. The public model will facilitate assessments of wildfire risk, educate the public, and ensure greater transparency so communities can plan effectively. The law builds on [recommendations from Cal Poly Humboldt-led Public Wildfire Model Strategy Group](#).
7. **[SB 495](#) (Chapter 542, Statutes of 2025), authored by Senator Ben Allen, “The List” Act.** This law requires insurance companies to pay 60 percent of contents coverage limits, with a cap of \$350,000 to wildfire survivors who experience a total loss without needing to submit a detailed inventory list. It also grants consumers at least 100 days to provide proof of loss to their insurance company following a declared state of emergency. This law seeks to establish specific data collection authority to help the Department understand long-term trends in risk management and the integration of insurance related to claim-driven risks that significantly impact insurance availability.
8. **[SB 547](#) (Chapter 544, Statutes of 2025) jointly authored by Senators Sasha Renée Pérez and Susan Rubio, Commercial property insurance cancellation and nonrenewal.** The Wildfire Safety and Recovery Act of 2018 has protected millions of homeowners by prohibiting non-renewals of residential property and insurance for one year. This law extends this protection by broadening the insurance moratorium to include commercial policies, covering businesses homeowners’ associations (HOAs), condominiums, affordable housing units, and non-profits.
9. **[SB 616](#), jointly authored by Senators Susan Rubio, Dave Cortese, and Henry Stern, the California Community Fire Hardening Commission Act** was vetoed by the Governor on October 13, 2025.

Other Legislation:

[AB 487](#) (Chapter 558, Statutes of 2025) Insurance is the Department’s omnibus bill was signed by the Governor on October 10, 2025. This law takes effect on January 1, 2026, and includes Licensing’s non-controversial amendments to California Insurance Code [section 1652](#). The changes clarify the license qualifications that are required to submit fingerprints.

[AB 943](#) (Chapter 566, Statutes of 2025), Insurance agents: prelicensing education was signed by Governor on October 10, 2025. This new law takes effect on January 1, 2026. The Department has no position on this bill.

Charlene confirmed this law repeals the 20-hour prelicensing study requirement for new property, casualty, personal lines, commercial insurance, limited lines automobile, life, accident and health or sickness license applicants.

[SB 41 \(Chapter 605, Statutes of 2025\) Pharmacy benefits](#) was signed by the Governor on October 11, 2025 and it take effect on January 1, 2026. The licensing of Pharmacy Benefit Managers is now the responsibility of the Department of Managed Health Care. The Department and the Curriculum Board are not currently involved in PBM insurer issues (e.g., health insurers).

[SB 805 \(Pérez. Chapter 126, Statutes of 2025\) Crimes](#), was signed by the Governor on September 20, 2025 and this bill takes effect immediately. The following Notice was issued before this Board Meeting: [New Law Imposes New Requirements for Law Enforcement Agencies and Bail Fugitive Recovery Agents](#).

4. **Examination Statistics Update:** Rebecca Galsote, Curriculum Compliance Analyst, reported on the following Examination Statistics from January 1, 2025 through September 30, 2025:

Examination Statistics:

- There were 18,642 online remote proctored first-time test takers with 11,719 passing, which is a 63 percent first-time pass rate.
- There were 17,409 first-time test center license examinations with 10,033 passing, which is a 58 percent first-time pass rate.
- Overall, there were 36,051 first-time examinations, with a total of 21,752 passing, which is a 60 percent first-time pass rate.

Examination Pass Rates by Percentile: In addition, the License Examination Percentage Score Reports provide the pass rates by percentile for those examinees who scored 50 percent or higher on their first-time license examinations from January 1, 2025 through September 30, 2025. The first list is for English examinations and the second list includes Chinese (Simplified), Korean, Spanish, Tagalog, and Vietnamese.

Administrative Bars: [California Insurance Code section 1681.5\(c\)](#) states, in part, the Commissioner shall bar any candidate caught willfully cheating from taking any license examination and from holding an active license for a period of five years. Specifically, if a licensee is taking a license examination to add an additional license qualification to their active license and that person is caught cheating on their license examination, the licensee may receive an Administrative Bar and an action may be taken on the individual's active license.

From January 1, 2025 through September 30, 2025, there was 1 test center incident and 33 online remote proctored incidents for a total of 34 incident reports. Of the 34 incidents, 6 are under Legal review, and 28 were issued Administrative Bars during this time period.

Public Comment: Michael Mitchell with Mike Russ Financial Training Centers, Inc., inquired whether data is available regarding the number of nonresident licensees approved in recent years. He expressed concern that companies may be outsourcing to

other states, noting that nonresident applicants are not required to take a California license examination. He asked whether this type of information can be tracked and reported.

Charlene Ferguson responded that the Department does monitor resident versus nonresident licensing trends and has done so for several years. Historically, the approximate breakdown has been 60 percent resident and 40 percent nonresident license applicants and licensees. Currently, the data indicates a shift closer to 55 percent resident and 45 percent nonresident license applicants and licensees. Charlene noted that this change may be influenced in part by open enrollment periods during which nonresident applicants tend to apply for the accident and health or sickness license in higher volumes.

- 5. Long-Term Care Outline Subcommittee Report:** Dillon Gingras, Manager of the Curriculum Review Section (CRS), reported the status of the Long-Term Care Subcommittee's development of four-hour long-term care (LTC) outlines (Outlines). The Curriculum Board appointed the Four-Hour LTC Subcommittee to develop four-hour, topic-specific, LTC course outlines. These courses are to provide agents with in-depth curriculum on specific LTC topics in each four-hour course.

The Subcommittee held their first meeting on September 20, 2022, and they currently meet every two weeks, unless scheduling conflicts arise. The Subcommittee has completed the development of three Four-Hour LTC Outlines titled: "LTCi Plan Design," "Navigating the LTCi Claims Process" and "Suitability."

Currently, the Subcommittee is making final edits and formatting the fourth Four-Hour Outline titled "Making Changes to LTCi Benefits." The Subcommittee expects to complete this outline in fall of 2025.

The Subcommittee aims to launch four, four-hour LTC course outlines for education provider development and CRS's review and approval. These courses will allow accident and health or sickness agents to fulfill their eight-hour LTC continuing education requirement by completing two of the four-hour LTC courses. The Subcommittee may consider developing additional course outlines as new LTC topics of importance arise.

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

Dawn explained, for new members and new attendees, that this schedule states when the course outline or guideline was developed, the dates reviewed, and the three-year review timeline for the Board to consider if updates to these course outlines or guides are required and if an in-depth review by a Board appointed subcommittee must be scheduled to update the curriculum. These reviews are to ensure the course or guideline curriculum are current and meet current laws and regulations.

Currently, this schedule lists the Life and Disability Insurance Analyst Examination Objectives are due for the Boards' review in October 2025. The Board's liaison, Ammy Dang, sent the examination objectives to the Board in September 2025 for the Board members to determine if the curriculum is current or if updates are required. The majority

of the Board members responded with no edits, except Chairperson Dogillo who had a few minor suggestions. CRS will add those suggestions to the examination objectives and will send the revised objectives to the Board members for review.

As Charlene stated in her report, Governor Newsom signed [Assembly Bill 943](#) (Rodriquez, Chapter 566, Statutes of 2025). On January 1, 2026, the 20 hours of prelicensing education will no longer be a licensing requirement for property, casualty, commercial lines, personal lines, limited lines automobile, life, and accident and health or sickness license applicants. In addition, Licensing will change the title of the Educational Objectives to be "License Examination Objectives" (LEOs).

Dawn stated the Board's liaison, Ammy Dang, will send the new LEOs to the Board members for their review and approval. Once the LEOs are approved by the Board, the Board's Legal Liaison, Katey Piciucco, will also review the updated LEOs. With the Department's Legal Liaison's approval, the Department will distribute a Notice to the admitted insurers, insurance agents, brokers, bail agents, independent and public adjusters, education providers, and other interested parties explaining the repeal of the specific prelicensing requirements and the launch of the LEOs. Subsequent to this meeting, on November 10, 2025, the following Notice was distributed: [New Law Repeals 20-Hour Prelicensing Requirements for Insurance Producers](#). In addition, Licensing also launched the [12 Hours of Ethics and the California Insurance Code Frequently Asked Questions](#) web page to provide education providers and license applicants with additional information.

Additionally, as Charlene reported in the Board's Legislative Report, Governor Newsom signed numerous bills that will take effect on January 1, 2026. Several bills may result in required updates to the Property, Casualty, Personal Lines, Commercial Insurance, and Limited Lines Automobile Agent LEOs.

Soon after Dawn's request, Chairperson Dogillo appointed a Property and Casualty License Examination Objectives Subcommittee to update the LEOs with current and recently signed legislation. The subcommittee members include Chairperson Dogillo, Vice Chairperson Anne Linz, Board Member Aretha Hartley, Board Member Samantha Tradelius, and Guest Mary Kananen.

Dawn concluded her report noting the Curriculum Review Schedule lists the Life, Accident and Health or Sickness, Life-Limited to the Payment of Funeral and Burial Expenses, and the Bail LEOs, as well as the Mandatory Eight Hour Long-Term Care outlines are due for the Boards' review in early 2026. However, with the Subcommittee appointment to work on updating the Property and Casualty LEOs, Licensing requests for the Life series of LEOs and the Eight-Hour LTC Outline's review to be postponed until the summer or fall 2026. Chairperson Dogillo and Board members agreed with the Life series review date change.

- 7. Education Work Status Report:** Maria Alfaro, Education Analyst, reported on the Education Unit's statistics for the period of January 1, 2025 through September 30, 2025.

The Education Unit received the following:

- 1,279 new course applications were received in 2025, compared to 1,148 in 2024
 - 87 percent (1,116) were new course applications in 2025, compared to 90 percent (1,033) in 2024 were received through Sircon
- 2,212 course renewals were received in 2025, compared to 2,170 in 2024
 - 85 percent (1,873) of course renewals in 2025 compared to 91 percent (2,170) in 2024 were received through Sircon.
- 155 education provider certification and renewal applications were received in 2025, compared to 178 in 2024.

Additionally, all hard copy and Sircon applications received are assigned within the last 10 days to an education analyst. This includes electronic continuing education and preclicensing course applications and renewals through Sircon. This also includes National Association of Insurance Commissioners' (NAIC) online Continuing Education Reciprocity (CER) applications, as well as education provider applications and renewals received through mail and electronically through Sircon.

8. **Roundtable:** Board Member Samantha Tradelius asked if the Department has a preference regarding whether providers submit materials electronically or via paper. Dillon Gingras confirmed the Department does not have a preference regarding whether providers submit materials electronically or via paper; both methods are acceptable.

Board member Samantha Tradelius also referenced a meeting with Vertafore staff who stated if the electronic process is not used by education providers, the providers would not receive Vertafore's automated notifications when courses are due for renewal. Education provider notification process is not like individual license renewal reminders. A guest noted that providers are expected to monitor renewal deadlines independently, and suggested that advance notifications 90–100 days prior to the renewal date would be helpful. Dillon clarified that Vertafore does not issue renewal reminders to education providers; however, Licensing does issue course and provider as well as provider renewal notification reminders to education providers approximately 100 days prior to course expiration. If education providers are not receiving the Department's renewal notification, please ensure the "insurance.ca.gov" emails do not go into the education providers "Clutter" or "Spam" file.

Board members Samantha Tradelius and Jason Meyerson and Guest Irma Romero expressed their concerns with AB 943's - removal of the 20-hour preclicensing requirements. Charlene noted the Department did not take a position on AB 943. This bill was industry-sponsored.

Charlene explained an AB 943 notice will be distributed to the industry outlining where license applicants can access the license-type specific LEOs. Soon after the Notice is launched, Licensing will also launch a Frequently Asked Questions (FAQ) web page to answer AB 943 questions the Department has received. Subsequent to this meeting, the AB 943 Notice and Frequently Ask Questions were launched. The links to both of these documents are on page 6 of these Meeting Minutes

She continued to explain that the license examinations will be knowledge-based rather than time-based (i.e., 20-hours of prelicensing). This will to allow license applicants to focus on subject areas where they need to improve their knowledge base on specific topics. Charlene also stated, education providers may see increased engagement from students seeking clarification and deeper understanding.

9. **Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, February 19, 2026. This meeting will be held virtually. Curriculum Review Section staff will provide meeting details approximately 14 days prior to the meeting date. The meeting will begin at 11:00 a.m.

Chairperson Dogillo asked for a motion to adjourn the Curriculum Board October 16, 2025 meeting. Peter Schifrin made a motion to adjourn the Board meeting and Vice Chairperson Anne Lintz seconded the motion. The October 16, 2025, Board meeting was adjourned at 11:48 a.m.