RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

California Department of Insurance
Curriculum Board Meeting Minutes

Thursday, February 19, 2026
11:00 a.m. to 1:30 p.m.

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

1. **Opening Remarks:** Chairperson Dogillo welcomed and thanked Curriculum Board (Board) members and guests for attending the Board meeting.

   Roll Call: Chairperson Dogillo introduced the newest member of the Board, Suzanne Wakamoto-Lee. Sue is Owner of Cloud Benefits Consulting. She has over 30 years of experience working in health insurance, currently specializing in Medicare plans. Sue serves as a board member of Ellevate Foundation, an organization with the mission of fostering leadership by providing tools, resources, and events for both existing and aspiring female leaders, and is a member and past board president of the California Agents and Health Insurance Professionals, the largest chapter of the National Association of Benefits and Insurance Professionals.

   Sue is appointed to the Curriculum Board in the life agent trade association representative seat, with a term ending on January 30, 2029.

   Chairperson Dogillo announced Dillon Gingras, Manager of the Curriculum Review Section, will conduct a roll call of the Board members by stating the Board member's name and their affiliation on the Board. Dillon called the roll as follows:

   Chairperson Jesse Dogillo, Bay Area Financial & Insurance Services
   Representing life agents - Present
   Vice Chairperson Anne Lintz, Anne Lintz Insurance Agency, Inc.
   Representing agents and brokers - Present
   Janise Graham, Entrepreneur's Insurance Services
   Representing life agent trade associations - Present
   Aretha Hartley, Allstate Insurance
   Representing insurance companies - Attend as Guest
   Monique Howard, Inland Marine at Ascot Group
   Representing insurance companies - Absent
   Colbie McRae, insureCAL Insurance Agency
   Representing agents and brokers - Absent

Jason Meyerson, Bail Bond Professionals
Representing bail agents - Present
Sandra Moriarty, Roadmap to Recovery Project Coordinator
Representing consumer groups - Absent
Peter Schifrin, Schifrin, Gagnon & Dickey, Inc.
Representing insurance adjusters - Attending as Guest
Doug Smith, Inclusive Action for the City
Representing consumer groups - Present
Samantha Tradelius, LyteSpeed Learning
Representing agents and brokers - Present
Vinh Truong, CMT Insurance Agency
Representing life agents - Present
Suzanne Wakamoto-Lee, Cloud Benefits Consulting
Representing life agent trade associations - Present

2. **Vote to Approve October 16th Meeting Minutes:** Chairperson Dogillo explained that the motion to approve the Curriculum Board's Meeting Minutes is now decided by a Board member roll call vote. When your name is called, please clearly state 'aye' to approve, 'nay' to vote no, or 'abstain' to abstain from voting on the minutes as presented.

Chairperson Jesse Dogillo – Aye
Vice Chairperson Anne Lintz – Aye
Janise Graham – Aye
Aretha Hartley – (Guest)
Monique Howard – (Absent)
Colbie McRae – (Absent)
Jason Meyerson – Aye
Sandra Moriarty – (Absent)
Peter Schifrin – (Guest)
Doug Smith – Aye
Samantha Tradelius – Aye
Vinh Truong – Aye
Suzanne Wakamoto-Lee – Abstain

The Board has voted to approve the October Meeting Minutes as presented.

3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided the Licensing Update.

Charlene reported that Licensing is closely following the 2026 Legislative Session. She stated this is the second year of a two-year Legislative Session. Any bills introduced in 2025 and the 2026 sessions must be heard in the appropriate committee to continue through the 2026 Legislative Session or the legislation could be held in committee. Charlene also highlighted the following important legislative dates:

January 1	Statutes take effect
February 20	Last Day for bills to be introduced
April 24	Last Day for policy committees to hear and report to fiscal committees fiscal bills introduced in their house
May 1	Last Day for policy committees to hear and report to the Floor non-fiscal bills introduced in their house
May 8	Last Day for policy committees to meet prior to June 1st
May 15	Last Day for fiscal committees to hear and report to the Floor bills introduced in their house

May 26 - 29	Floor Session only. No committee, other than conference or Rules committees, may meet for any purpose
May 29	Last Day for each house to pass bills introduced in that house and report to the Floor bills.

Charlene stated that the Department has distributed news releases regarding three wildfire-related bills:

- January 6, 2026 - Senate Bill 876 (Padilla) Disaster Recovery Reform Act to speed up recovery for survivors

  The Disaster Recovery Reform Act, authored by Senator Padilla, aims to cut red tape, improve payouts, and end delays and runarounds by insurance companies.

  - Requiring a "disaster recovery plan" from insurers for handling claims and meeting timelines — reviewed by the Department in advance and put into effect in an emergency situation.
  - Doubling penalties during a declared emergency for violations of insurance fair claims practices and settlement law.
  - Requiring insurance companies pay restitution directly to policyholders when they violate the law.
  - Addressing delays resulting from the assigning of multiple adjusters by requiring insurance company status reports to policyholders within 5 days anytime a new adjuster is assigned.
  - Improving recovery by expanding policy limits for Additional Living Expenses by 100 percent in a declared disaster.
  - Expanding up-front payments by requiring Actual Cash Value and structure replacement cost be paid quickly following a total loss, with interest payable if late.
  - Providing adequate recovery funds by requiring a mandatory offer of extended and guaranteed replacement cost coverage when writing a policy, and regular updated replacement cost estimates for new business and renewals.
  - Safer rebuilding by applying mandatory building code upgrade coverage at the time of rebuild — not at the time of loss — to account for updated rules.

- February 2, 2026 – Assembly Bill (AB) 1680 (Calderon) California FAIR Plan.

  The "Make it FAIR Act," authored by Assemblymember Calderon would require the FAIR Plan to make significant operational and governance changes to meet Californians' needs, while market improvements take hold, such as:

  - Implementing a more comprehensive homeowners coverage option like other insurance companies. Current FAIR Plan residential policyholders must buy a separate insurance policy — at an additional cost — to have coverage for water damage, liability if someone is injured on their property, and other standard coverages. This is unacceptable, and the FAIR Plan has been fighting Commissioner Lara in court to prevent this change since 2019.

  - Hiring more staff to manage its increasing operational needs and workload as well as expeditiously address consumer claims and complaints.
  - Expediting policyholders in returning to the regular market by improving clearinghouse programs created by the State Legislature. The Department found only some insurance companies participate in the program, undermining the Legislature's intent in creating the programs.
  - Adopting a three-to-five-year strategic plan, like other insurance companies, to anticipate changes in the market, improve policy handling, and assist people in leaving the FAIR Plan under Commissioner Lara's Sustainable Insurance Strategy.
  - Improving transparency by providing public access to meetings and documents of the FAIR Plan's Governing Committee and Subcommittees, including mandating the creation of an Annual Report discussing the year in review, governance updates, premium rate information, catastrophe response plans, strategic plans, and initiatives to enhance and improve policyholder service and related metrics.
  - Prioritizing policyholders' resilience from climate change by adopting a formal climate risk assessment, while reporting climate-related financial risks in line with how more than 85% of the national insurance markets report risks based on the standards established through the National Association of Insurance Commissioners.
  - Creating a formal capital and liquidity management plan like other insurance companies to protect from unexpected events such as major wildfires or storms.

- February 11, 2026 - AB 1795 (Gipson) Smoke Damage Recovery Act

  AB 1795 addresses the decades-long absence of standards and the unprecedented damage caused by the Los Angeles wildfires by:

  - Establishing science-based, health-driven standards for inspection, testing, and restoration of smoke-damaged homes.
  - Creating uniform insurance claims-handling practices and required restoration protocols.
  - Developing health-based guidelines to determine when a home is safe for families to return.
  - Designating the appropriate state and local agencies to implement and enforce these standards.
  - Providing immediate relief by allowing survivors to rely on local public health standards for smoke testing and restoration while statewide standards are being finalized.

Charlene also reviewed the following notices and bulletins that were distributed by the Department and Licensing after the October 16, 2025, Curriculum Board Meeting:

- **Commissioner's Notices**
    - January 9, 2026 - Annual Notice – Significant California Laws Effective as of the Date of this Notice Pertaining to Residential Property Insurance Policies, including those related to a Declared State of Emergency – 2026
    - January 9, 2026 - Guide for Adjusting Property Claims in California After a Major Disaster – 2026
- **Bulletins**
    - December 18, 2025 – Bulletin 2025-17: Mandatory Moratorium on Cancellations and Non-Renewals of Policies of Residential Property Insurance After the Declaration of a State of Emergency for Mono county due to the Pack Fire.
    - January 9, 2026 - Bulletin 2026-1: One-Year Moratorium - On December 23, 2025, Governor Gavin Newsom proclaimed a state of emergency for San Luis Obispo and Santa Barbara counties due to the Gifford Fire.
- **Licensing Services Division Notices**
    - October 17, 2025 - Notice - New Sircon Online "Additional State Service Requests" to Submit Paper Forms and Pay Fees Electronically
    - November 10, 2025 - Notice - New Law Repeals 20-Hour Prelicensing Requirements for Insurance Producers

4. **Examination Statistics Report:** Rebecca Galsote, Curriculum Compliance Analyst, reported on the following Examination Statistics from January 1, 2025, through December 31, 2025.

Examination Statistics:
- There were 24,889 online remote proctored first-time test takers with 15,645 passing, which is a 63 percent first-time pass rate.
- In the same time period, there were 22,829 first-time test center license examinations with 13,133 passing, which is a 58 percent first-time pass rate.
- Overall, there were 47,718 first-time examinations, with a total of 28,778 passing, which is a 60 percent first-time pass rate.

Examination Pass Rates by Percentile: From January 1, 2025, through December 31, 2025, the License Examination Percentage Scores Reports (page 80 of the Meeting Packet) provide the pass rates by percentile for examinees scoring 50 percent or higher on their license examination. The first list covers English examinations; the second list includes Simplified Chinese, Korean, Spanish, Tagalog, and Vietnamese.

Administrative Bars: Under California Insurance Code section 1681.5(c), the Commissioner must bar any examinee who willfully cheats on an examination from taking any license examination and from holding an active license for five years. If an active licensee cheats on an additional license examination, that examinee may be issued an Administrative Bar and further legal action may be taken on their active license.

From January 1, 2025, through December 31, 2025, a total of 46 incidents were reported (1 incident at a test center and 45 during online remote proctored examinations). As of the date of this Board meeting, 3 incidents were under Legal review, 1 was cleared and 42 resulted in Administrative Bars during this time period.

5. **Long-Term Care Subcommittee Report and Board Vote on the Four-Hour Long-Term Care Outlines:** Dillon Gingras, Manager of the Curriculum Review Section, reported on the status of the Long-Term Care (LTC) Subcommittee (Subcommittee) development of four-hour long-term care outlines (Outlines).

The Curriculum Board appointed the Four-Hour LTC Subcommittee to develop four-hour, topic-specific, LTC course outlines (Outlines). These courses are designed to provide agents with in-depth curriculum on specific long-term care topics.

When the new four-hour LTC insurance courses are available, licensees will be able to complete either one eight-hour LTC insurance course or two topic-specific four-hour courses to meet their eight-hour continuing education requirement for their license renewal.

The Subcommittee held its first meeting on September 20, 2022, and met every two weeks. The Subcommittee held its final meeting on December 17, 2025, where it completed the development of the fourth outline titled: “Making Changes to LTCi Benefits”. The other three completed outlines are titled, “LTCi Plan Design,” “Navigating the LTCi Claims Process,” and “Suitability.”

The outlines were sent to the Curriculum Board on Tuesday, January 27, 2026, for review before the outlines were submitted to the Board for consideration to be referred to the Board’s Legal Liaison, Katey Puccicio at today’s Curriculum Board meeting.

Dillon Gingras then conducted a roll call of the Board members to refer the four-Four-Hour Long-Term Care Outlines to Legal:

Chairperson Jesse Dogillo – Yes
Vice Chairperson Anne Lintz – Yes
Janise Graham – Yes
Aretha Hartley – (Guest)
Monique Howard – (Absent)
Colbie McRae – (Absent)
Jason Meyerson – Yes
Sandra Moriarty – (Absent)
Peter Schifrin – (Guest)
Doug Smith – Yes
Samantha Tradelius – Yes
Vinh Truong – Yes
Sue Wakamoto-Lee - Yes

Dillon thanked Subcommittee members: Jesse Dogillo, Anne Lintz, Neil Granger, Bonnie Burns, Jack Schmitz, Donal Griffith and Tom Orr for their time, expertise, hard work, and dedication to complete the drafting of these Outlines.

Dillon also recognized Tom Orr, who served on the Subcommittee, and recently passed away. Tom was a highly knowledgeable and effective advocate who passionately advocated for LTC education.

6. **Property and Casualty Subcommittee Report:** Ammy Dang, Education Analyst, reported on the status of the Property and Casualty Subcommittee.

   Governor Newsom signed numerous bills that took effect on January 1, 2026, which had an impact on the Property and Casualty, Personal Lines, Commercial Insurance, and Limited Lines Automobile License Examination Objectives (LEOs). At the October 16, 2025, Curriculum Board meeting, Chairperson Jesse Dogillo appointed the Property and Casualty Subcommittee to update these LEOs. Subcommittee members include: Chairperson Dogillo, Vice Chairperson Anne Lintz, Board members Aretha Hartley and Samantha Tradelius and Guest Mary Kananen.

   Since its first meeting on November 13, 2025, the Subcommittee continued meeting twice a month to update the Property and Casualty LEOs. The team began by editing the Property LEOs to add the 2026 wildfire legislation, and updating the earthquake, FAIR Plan, and pet insurance sections in the LEOs. After making minor edits to the Casualty and Personal Lines LEOs, the Subcommittee met on February 10, 2026, and decided to pause further reviews until the 2026 Legislative Session concludes to allow the Subcommittee to add additional curriculum signed by the Governor at the end of the 2026 Legislative Session.

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

   Dawn explained, for new Board members and attendees, that the schedule outlines when each document was developed, the dates it was reviewed, and the three-year review timeline. The Board uses these timelines to determine if curriculum updates are required. If updates are needed, an in-depth review by a Board appointed subcommittee is scheduled to ensure the course or guideline material is current and complies with current laws and regulations.

   At the time of this meeting, the schedule lists the Life and Disability Insurance Analyst License Examination Objectives (LEOs), which the Board review and provided minor updates in October 2025. Dawn informed the Board that these LEOs are being reviewed by the Department's Legal Subject Matter Expert (SME). Soon after Legal's SME completes this review, a notice will be sent to education providers announcing the release of the updated LEOs.

   In addition, as Ammy Dang reported, the Property and Casualty Subcommittee is currently reviewing the curriculum for the property, casualty, personal lines, commercial, and the limited line automobile insurance agent licenses.

   Dawn stated the Curriculum Review Schedule includes the following outlines that are due for the Board's review in 2026:

Life Agent LEOs
Accident and Health or Sickness LEOs
Life-Limited to the Payment of Funeral and Burial Expenses LEOs
Bail Agent Prelicensing Educational Objectives (EOs)
Public Insurance Adjuster EOs
Independent Insurance Adjuster Examination Objectives

However, because a subcommittee is currently updating the Property and Casualty LEOs and Examination Objectives, the Board will be asked to review the above scheduled curriculum in the summer or fall of 2026 to determine whether additional subcommittees are needed to update the curriculum.

9. **Education Work Status Report:** Education Analyst Maria Alfaro reviewed the Education Unit's statistics for the Calendar Year 2025. Maria also informed the Board that all paper and Sircon applications were assigned to an education analyst to review within ten days of its receipt at the Department.

10. **Roundtable / Adjourn:** Chairperson Dogillo asked if there are any roundtable items. He recognized Anne Lintz. Anne opened the discussion by offering remarks in honor of the late Tom Orr. Anne then began reviewing the inconsistencies in the LTC continuing education (CE) requirements that are stated in California Insurance Code section 10234.93. Anne noted that many of these issues date back to 1992, when agent CE requirements were first introduced. Anne explained that standalone LTC policies were the industry standard, relatively straightforward, and distinct from life insurance. However, due to increased life expectancy and pricing challenges, standalone LTC policies are now less viable. Consequently, Anne further explained that most LTC coverage is currently offered as a rider attached to life insurance, such as Internal Revenue Code, Title 26 U.S. Code, section 101(g) benefits.

    Anne noted, although these life insurance riders produce LTC benefits, they often do not meet existing continuing education requirements despite operating similarly. She emphasized the need for a legislative "technical clean-up" to address these ambiguities and ensure agents understand LTC concepts. Anne provided the example that some companies still require agents to complete the existing eight-hour LTC continuing education course every two years, even with the current ambiguity of the requirements. Anne stated a synopsis of these proposed changes was prepared in collaboration with Bonnie Burns. She stressed the importance for agents to understand LTC concepts when selling products that are not life policies.

    Charlene acknowledged this proposal could possibly be added to the Department's omnibus bill in the 2027 Legislative Session.

    Anne emphasized that agents who sell life insurance policies with LTC riders should have a clear understanding of LTC fundamentals, including activities of daily living (ADLs) and related concepts; however, currently there is no training requirements on these concepts.

    Doug Smith thanked the Long-Term Care Subcommittee, extending his congratulations on completing the four-hour outlines. Doug also expressed support for the concerns raised regarding the LTC rider issue. He is in strong support to get this added to the omnibus bill or another legislative vehicle.

Chairman Dogillo asked if there are additional roundtable items. Samantha Tradelius noted her previous concerns regarding the removal of the 20-hour prelicensing requirement for new agents and having anticipated a different reaction from the industry. However, based feedback and discussions with providers, Samantha noted many individuals still purchase and complete the full curriculum. She added that current testing numbers remain consistent and expressed interest in reviewing updated metrics at the next meeting, particularly from the providers' perspective of, to better understand the long-term impact of this change.

Adjourn: Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, July 16, 2026. This meeting will be held at the Department's headquarters and 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 February 19, 2026, meeting. Vice Chairperson Anne Lintz made a motion to adjourn the Board meeting and Board member Samantha Tradelius seconded the motion. The February 19, 2026, Board meeting was adjourned at 11:43 a.m.