



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

California Department of Insurance Curriculum Board Meeting Minutes

Thursday, July 17, 2025
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.

Jesse Dogillo (Chairperson), Bay Area Financial & Insurance Services	Colbie McRae, insureCAL Insurance Agency (Guest)
Anne Lintz (Vice Chairperson), Anne Lintz Insurance Agency, Inc. (Absent)	Sandra Moriarty, Roadmap to Recovery Project Coordinator
Janise Graham, Entrepreneur's Insurance Services	Peter Schiffrin, Schiffrin, Gagnon & Dickey, Inc.
Aretha Hartley, Allstate Insurance (Guest)	Doug Smith, Inclusive Action for the City (Guest)
Monique Howard, Inland Marine at Ascot Group	Samantha Tradelius, LyteSpeed Learning
Cathy Little, Life Agent Trade Associations	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.
2. **Minutes:** Chairperson Dogillo asked for a motion from the Board members to approve the February 20, 2025, Board meeting Minutes. Board member Peter Schiffrin made a motion to approve the meeting minutes, and Board member Janise Graham seconded the motion. The Board members approved the meeting minutes with one abstention. The February 20, 2025, Meeting Minutes were approved as written.
3. **Licensing Update:** Charlene Ferguson, Chief of the Licensing Services Division (Licensing), provided the Licensing Update and the 2025 Legislative Session Update.

Licensing Update: Commissioner's [180-day Extension of the Declared Emergency Situation](#) – Los Angeles Area Fires: The Commissioner approved an additional 180-day extension of the declared emergency situation in the Los Angeles area. This extension follows the initial emergency declaration issued on January 13, 2025, and

extends the period of emergency through mid-January 2026 ([California Insurance Code section 14022.5\(c\)](#)). The 180-Day Extension, was distributed on Friday, July 11, 2025, to allow licensed independent insurance adjusters to continue utilize nonlicensed adjusters who are registered with the Department to respond to losses arising out of the wildfires.

Licensing's Notice: Fugitive Recovery Agent License Renewals Process: The Department issued a [Notice](#) regarding the Fugitive Recovery Agent License Renewal Process. The Notice served as a reminder to all fugitive recovery agents (FRA) to renew their licenses online using the Department new online renewal service on or before their license renewal date. This Notice also reminds FRAs that late license renewals are prohibited. The FRA who does not renew their license online is required to file a new license application and pay double the license application fee.

Notices to Education Providers: The Department issued Notices to education providers regarding the following:

- [Accurate Submission of Applications](#)
- [Revised Eight-Hour Long-Term Care Course Outline and Attachment V](#)
- [Submission of Provider and Course Renewal Applications](#)
- [Updated 12-hour Ethics and Code Outline and Three-Hour Ethics Training Guideline.](#)

2025 Legislative Session Update: The 2025 Legislative Calendar was reviewed noting the Policy and Fiscal Committee deadlines. Friday, September 12th is the last day for the Assembly and Senate Floors to pass bills to the Governor. The Governor has until Friday, October 12, 2025 to sign or veto bills passed by the Legislature.

Wildfire Legislative Package Update: Charlene stated at the previous meeting, an update was provided on the Department's Wildfire Legislative Package. She noted that the proposals, sponsored by the Commissioner, included new statewide grant programs, protections for businesses against insurance non-renewal, and measures to maximize insurance claim payouts by limiting the fees that public adjusters may charge. If legislation is signed into law, the new law may impact the Department's license examination objectives.

[Assembly Bill \(AB\) 1 \(Connolly\) Residential Property Insurance](#) - This bill requires the Department to determine every five years if there is a need to update the Department's Safer from Wildfires regulations. Subsequent to this meeting, AB 1 was enrolled and presented to the Governor on September 12, 2025.

[AB 226 \(Calderon and Alvarez\) California FAIR Plan Association](#) - This bill allows the California FAIR Plan to access catastrophe bonds and a line of credit, if certain terms are met and the Commissioner grants the authority to do so. AB 226 was enrolled and presented to the Governor on September 13, 2025.

[AB 487 \(Committee on Insurance\) Insurance](#) – This bill is the Department's omnibus bill. It makes several amendments to [California Code of Insurance section 1652](#), reclassifying certain license types and verification processes to meet a federal

investigation requirement. These amendments have had no opposition. Subsequent to this meeting, AB 487 was enrolled and presented to the Governor on September 8, 2025.

AB 597 (Harabedian) - The Insurance Payment Protection Act – This bill required additional transparency and disclosure requirements for contracts between public adjusters and policyholders, including specifying services provided by the public adjuster; restricts a public adjuster’s compensation from being based on a payment made to the policyholder prior to the contractual retention of the adjuster during a state of emergency; clarifies prohibitions on when public adjusters may solicit their services, and under certain conditions, gives policyholders additional ability to void or cancel contracts with public adjusters. Subsequent to this meeting, AB 597 passed the Senate Insurance Committee, but this bill was held in the Senate Appropriations Committee.

AB 888 (Calderon) The California Safe Homes Act - This measure provides funding under the California Safe Homes grant program. Subsequent to this meeting, AB 888 was enrolled and presented to the Governor on September 13, 2025.

Senate Bill (SB) 429 (Cortese) Wildfire Safety and Risk Mitigation Program - This bill establishes the Program, administered by the Department of Insurance (Department), for the purpose of guiding and funding the development and deployment of a public wildfire catastrophe model. Subsequent to this meeting, SB 429 was enrolled and presented to the Governor on September 13, 2025.

SB 495 (Allen, amended, Harabedian) - Eliminate “The List” Act - This bill requires insurers to cover 60 percent of contents coverage limits, with a cap of \$350,000. Gives policyholders 100 days to submit proof of loss and potential 3-month extensions. Require insurers to provide CDI annual point-in-time reinsurance placement data and use of probabilistic catastrophic models for policies written in California. Subsequent to this meeting, SB 495 was enrolled and presented to the Governor on September 13, 2025.

SB 616 (Rubio) The California Community Fire Hardening Commission - This bill establishes an independent statewide commission to make recommendations to increase the speed and scale of home and community hardening throughout our state as well as to create a stronger statewide inspection system that helps individuals achieve home- and community-hardening insurance discounts and improve wildfire safety for entire communities. Subsequent to this meeting, SB 616 was enrolled and presented to the Governor on September 13, 2025.

Other Legislation

SB 41 (Weiner) Pharmacy Benefit Manager - This bill would have required licensing of pharmacy benefit managers to be under the Department; however, this bill was substantially amended several times in June, July and the last amendment was on September 4, 2025, which removed the Department’s administration and licensing requirements and shifted oversight to the Department of Managed Healthcare. Subsequent to this meeting, SB 41 was enrolled and presented to the Governor on September 12, 2025.

AB 943 (Rodriguez) Insurance Agents: Prelicensing Education – This bill eliminates the requirement for California Department of Insurance license applicants to complete 20 hours of prelicensing education. Subsequent to this meeting AB 943, was enrolled and presented to the Governor on September 13, 2025.

Public Comments and Discussion: 2025 Legislative Session: If signed by the Governor, AB 943 would take effective on January 1, 2026. Applicants would be required to complete 12 hours of study on ethics and California Insurance Code course, which includes one hour of study on insurance fraud as their prelicensing training requirement.

The Department has no position on AB 943; however, throughout the legislative process, AB 943 continues to have no opposition. The Curriculum Board will continue to create, update, delete and add curriculum in each of the “License ‘Examination Objectives.’” The qualifying license examinations will then be “a knowledge-based” examination and not “a time-based” examination (i.e., removal of the 20-hours or prelicensing education requirement). The 12-Hour Ethics and California Insurance Code course will continue to be a prelicensing requirement. Also, the Department’s [Education Provider and Course Search](#) Online Service will continue to list the Curriculum Review Section (CRS) approved 12-Hour Ethics courses for license applicants to sign-up and complete that prelicensing course requirement. License applicants will have the “Examination Objectives” as a “Study Guide” to prepare for their license examinations. Subsequent to this meeting, AB 943 passed the Senate Appropriations and is currently on the Senate Floor.

Board member Sandra Moriarty, Roadmap to Recovery Project Coordinator, asked how can I verify whether the licensed independent insurance adjuster and/or the adjuster’s employees are registered with the Department. Charlene responded to verify an adjuster (i.e., licensed or employee) is registered, Board members can email her directly at Charlene.Ferguson@insurance.ca.gov. She will confirm if the adjuster is registered.

Irma Romero, American Financial Educators, American Financial Educators, Quick Learning School (PRE), expressed concern regarding the removal of the 20-hour prelicensing education requirement. She stated in the early 1990s, the original purpose of this requirement, was to elevate professional standards, strengthen consumer protections, and reduce risks of unqualified or unethical practices. Irma noted eliminating the requirement may reduce barriers to entry and could also lead to issues with inadequately trained agents.

Sandra Moriarty agreed with Irma’s concerns and asked whether the removal of the prelicensing requirement would also apply to independent and public insurance adjusters. Charlene clarified that the removal of the prelicensing requirement, as stated in California Insurance Code section 1749, applies only to property, casualty, life, accident and health or sickness, personal lines, and limited lines automobile insurance license applicants.

Cindy Davidson, ExamFX, commented that California is the eighth state in the last 18 months to move toward removing the prelicensing education requirement. Cindy raised concerns that passing rates may not be the best measure of whether individuals are prepared to enter the industry. Charlene responded to Cindy’s comments, clarifying that education providers will be permitted to offer the license examination preparation courses.

However, the Department will no longer review these courses to ensure they align with the license examination objectives. Charlene stated, the Department encourages education providers to continue offering examination preparation courses, but emphasized that preparation for the license examinations will no longer be time-based; the examination would be knowledge-based, meaning the individual's study approach, rather than a set training time limit, will determine their examination results.

Charlene further explained the Department's goal is to ensure that individuals taking the license examination are adequately prepared and proficient by studying the license examination objectives, which will continue to be available on the Department's website. Education providers may continue to offer courses, but their role will be to teach the license applicant to prepare for the license examination rather than limit the training to meet a specific time-based requirement. Charlene also confirmed that 32 other states have eliminated the 20-hour precicensing requirement.

Samantha Tradelius asked for confirmation that the 12-hour Code and Ethics requirement will remain in effect. Charlene confirmed, yes, the 12-hour training requirement will remain mandatory if AB 943 (Rodriguez) Insurance agents: precicensing education is signed into law, which would take effect on January 1, 2026.

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

Examination Statistics:

- There were 12,327 online remote proctored first-time test takers with 7,678 passing, which is a 62 percent first-time pass rate.
- There were 11,352 first-time test center license examinations with 6,532 passing, which is a 58 percent first-time pass rate.
- Overall, there were 23,679 first-time examinations, with a total of 14,210 passing, which is a 60 percent first-time pass rate.

Pass Rates by Percentile: The License Examination Percentage Scores Reports provide the pass rates by percentile for those examinees who scored 50 percent or higher on their license examination for the time frame of January 1, 2025 through June 30, 2025. The first list is for English examinations and the second report 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. 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 action may be taken on their active license.

There were 18 incident reports during this period. Of those incidents, 6 are under Legal review, and 12 resulted in the issuance of Administrative Bars.

- 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). Dillon stated, at the October 21, 2021, Board meeting, CRS asked Chairperson Granger to appoint the Four-Hour LTC Subcommittee (Subcommittee) to develop four-hour comprehensive, topic-specific, LTC course outlines. The Subcommittee had to wait for the revised Eight-Hour LTC course to be launched onto the Department's website.

The Subcommittee's first meeting held on September 20, 2022, and they currently meet every two weeks, unless scheduling conflicts arise. The Subcommittee has completed developing three four-hour LTC outlines titled: "LTCi Plan Design," "Navigating the LTCi Claims Process" and "Suitability." Currently, the Subcommittee is drafting the fourth Four-Hour LTC Outline, titled "Making Changes to LTCi Benefits" and expects to complete this outline in late summer or early fall of 2025.

The Subcommittee's goal is to have a minimum of four four-hour LTC course outlines launched and distributed for these courses to be available for accident and health or sickness agents to complete two four-hour LTC courses as an option to meet their eight-hour LTC continuing education requirement. The Subcommittee may consider developing additional course outlines as new LTC topics of importance arise.

The next meeting for the Four-Hour LTC Subcommittee is available on the Department's [Curriculum Board](#) web page. Please go to the Department's Main Page and in the "Search" box, type "Curriculum Board" to retrieve the Board's meeting information.

- 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 or attendees that this Schedule states when the curriculum outline or guideline was developed, the dates reviewed, and the three-year review timeline for the Board to consider if updates to the curriculum is required and an in-depth review by a Board appointed subcommittee must be scheduled to ensure the course or guideline material meets current laws and regulations.

Dawn noted that the Curriculum Review Schedule lists the 12-Hour Ethics and California Insurance Code course, the Three-Hour Ethics Training Course Development and Review Guidelines, and statutorily required course curriculum that are scheduled for the Board's review in 2025. The Education Unit added the one hour of study on insurance fraud to the course and guidelines. This one-hour curriculum is required to be in the ethics training curriculum pursuant to the [California Insurance Code sections 1749\(g\), \(h\), and \(i\), 1749.3, 1749.31, 1749.32, and 1749.33.](#)

The Board reviewed and approved the updated ethics and California Insurance Code outlines in February 2025. As Charlene reported, on March 6, 2025, the Department distributed a Notice to education providers announcing the release of the update course and guidelines.

Dawn stated the schedule also lists the Life and Disability Insurance Analyst Examination Objectives are due for the Boards' review in October 2025. The Board's liaison, Ammy Dang will be sending the examination objectives to the Board in September 2025 for the Board to determine if the curriculum is current or if updates are required. If updates are required, Chairperson Dogillo will be asked to appoint a new subcommittee to review the Life and Disability Insurance Analyst Examination Objectives at the October 16, 2025 Board Meeting.

Dawn also reported, if Governor Newsom signs [AB 943](#), the Curriculum Board Chairperson may choose to appoint a subcommittee during this meeting to review the Department's updates to the current producer educational objectives. With the subcommittee's approval, the Board may approve the "License Examination Objectives" before or during the October Board meeting. Education providers will then have time to convert their "prelicensing educational" objective to reflect the new License Examination Objectives" title on their curricula.

The appointed subcommittee may also consider reviewing [California Insurance Code section 1749.33\(d\)](#) to review the training for accident and health or sickness agents who sell 24 Hours Care Coverage. Currently the requirement states the "required number of instruction hours shall be equal to but not greater than that required for prelicensing" (i.e., 20 hours). [AB 943](#) will amend this section to require the number of hours to meet the continuing education requirements for producers, which is 24 hours of instruction.

7. **Education Work Status Report:** Maria Alfaro, Education Analyst, reviewed the Education Unit's statistics for the for the period of January 1, 2025 through June 30, 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.
8. **Roundtable:** Guest Irma Romero stated a student attempted to take a licensing exam but arrived to find the PSI testing center closed without prior notification. She thanked Maria Alfaro reaching out to the student directly to reschedule her examination.

Charlene stated that PSI may have experienced a power outage, which can impact their ability to notify candidates. She noted that PSI typically communicates closures through email and confirmed that PSI remains available by phone during such incidents.

Jason McCartney, Director, Account Management, PSI Services LLC, explained in the event of an emergency closure, PSI contacts candidates by both email and phone to reschedule as quickly as possible. Test centers themselves cannot reschedule candidates on-site due to system limitations. Jason clarified that policies for California is to allow paper in specific test center locations or provide electronic "boogie boards." Jason advised Irma to contact him directly if discrepancies arise to effectively provide a response.

9. **Remarks and Adjournment:** Chairperson Dogillo reminded the Board members and guests that the next Board meeting is scheduled for Thursday, October 16, 2025. The meeting will begin at 11:00 a.m. Chairperson Dogillo also stated the board meeting will be held in-person at the Department's Sacramento Headquarters, located at 300 Capitol

Mall, Sacramento, California. The Curriculum Review Section's Board Liaison, Ammy Dang, will provide the Board members and guests with the meeting room location for the next Board meeting arrangements approximately 30 days before the October 16th meeting. Board members will have the opportunity to conference call into the meeting; however, Licensing encourages Board members to attend in person.

Chairperson Dogillo asked for a motion to adjourn the Curriculum Board July 17, 2025 meeting. Peter Schiffrin made a motion to adjourn the Board meeting and Board member Cathy Little seconded the motion. The July 17, 2025, Board meeting was adjourned at 11:47 a.m.