

## DEPARTMENT OF INSURANCE

300 Capitol Mall  
Sacramento, CA 95814  
(916) 492-3317  
www.insurance.ca.gov



**APPROVED 12/7/23**

**Insurance Diversity Task Force (IDTF)**

**3rd Quarterly Task Force Meeting**

**September 13, 2023**

**10:00 am – 12:00 pm PDT**

**I. Roll Call - Call to Order**

**a. Roll Call**

Conducted by California Department of Insurance (CDI) Staff – An Kim

**b. Establishment of Quorum – Quorum Established**

**II. Public Comment for Items Not on Agenda**

There were no public comments.

**III. Review and Approval of Past Meeting Minutes**

Motion to Approve: Mark Morales

Motion Seconded: Fabiola Cobarrubias, M.D.

**IV. Attendee Introductions**

Task Force Attendees: Mark Morales, Rebecca Aguilera-Gardiner, Fabiola Cobarrubias, M.D., Jose Plascencia, Cecil Plummer, Vikita Poindexter, Tommy Smith, Imelda Alejandrino, Pradip Khemani, Griselda Gonzalez, Rebecca Aguilera-Gardiner, Jay Greene, Linda Akutagawa

CDI Staff: Chandara Phanachone (Director, Diversity Initiative), Uzma Rahman (Manager, Diversity Initiative), An Kim (Manager, Diversity Initiative), Julia Juarez (Deputy Commissioner of Community Relations & Outreach), Monica Macaluso (Attorney)

Public Attendee: Monica Mitrani (Neuro Talent Works)

**V. Department Welcome Remarks**

*Julia Juarez (CDI)* – Thank you for being here. The work that you all do is extremely important for the well being and the health of the entire economy. It is important that you are engaged and advocating for the local communities that you represent. We understand that you are all very busy and have careers on your own and take time from them to be with us.

## **VI. Policy and Legislation – Updates**

- a. Legislative Updates
  - i. *Presented by: CDI Staff*

*Chandara Phanachone (CDI)* – This year, the Department is spearheading AB 1140, the Insurance Omnibus Bill. Thanks to the support of the Task Force members, the bill is moving to the Governor’s desk for signature. We are very excited since we know there are many disparities in our communities. The three key provisions are:

1. Expanding current definitions in the Insurance Diversity Initiative at the California Department of Insurance to include business enterprises owned and controlled by persons with disabilities;
2. Expanding the definition of diverse board member to include persons with disabilities; and
3. Expanding the Initiative’s existing Insurance Diversity Task Force composition to include a representative of a persons with disabilities business enterprise.

We are very excited that that it’s reached this phase of the legislative process. It comes very timely as October is National Disability Awareness Month.

*Jose Plascencia, IDTF* - Thinks that this bill is very much needed. He was speaking with the President of Fresno State and they had no idea about the areas of opportunities to include business enterprises owned and controlled by persons with disabilities.

*Mark Morales, IDTF* – After traveling to Disability: IN conferences in the past couple years, thinks it’s very timely and happy to hear more about more representation for businesses owned by persons with disabilities.

## **VII. Statewide Coalition on Diversity Initiatives**

- a. Guest Presentation - California Department of Transportation.
  - i. *Guest Speaker - Michelle Lopez-Hardie, Chief, CalTrans Data Analysis & Statewide Outreach Office (DASO)*

*Michelle Lopez-Hardie (Caltrans)* – Main focus is outreach to small, disadvantaged and disadvantaged veterans’ businesses. She is here today to speak about the Strategic Sponsorships program. Much of what she is accountable for to the Inspector General’s office is compliance with SB 1 and SB103. SB 103 requires CalTrans to partner with disadvantaged businesses. CalTrans sponsors small business entities where their reach is to the small or disadvantaged business communities. She is going on her third year. In 2022, they began their sponsorship programs. The first year was a learning year. The mission is to find organizations that create opportunities for small and disadvantaged businesses. This program is very highly modeled after Department of General Services program for consistency across agencies. In terms of sponsoring entities, twice a year, in August and December, there is a call for sponsorship. This entails members from her office sending out the Strategic Sponsorship Packages. Once the completed packages come back, the analysts create a score card for each request. Essentially are looking for their return on investment. The score cards are internal – but once completed, take to Senior Leadership to make recommendations. Many times, sponsorship requests come in at one number, but then will get lowered to another. If any of the business entities that CalTrans connects with want to participate with the program, they are welcome to notify CalTrans. The main thing is that they are looking for return on investment. Requests can go from something like sponsoring an event, or displaying a logo with every marketing material. The next round of sponsorships is in December 2023.

*Fabiola Cobarrubias, IDTF* – What is considered return on investment?

*Michelle Lopez-Hardie (Caltrans)* – Asks the questions of “What are you doing?” “How many people will this reach?” So essentially scope and scale.

*Jose Plascencia, IDTF* – Is it required to be an event? Can it be other programs?

*Michelle Lopez-Hardie, CalTrans*: It can be other programs. One of the things she is held accountable to by the Inspector General is how effective her outreach is. They are looking at the effectiveness of what is in front of them. Looking for anything that is going to promote small business.

*Jose Plascencia, IDTF* – What is the timeline for when the event/program has to happen?

*Michelle Lopez-Hardie, CalTrans* – The event must happen within 12 months of when the request is granted.

*Cecil Plummer, IDTF* – It seems like the bids are based upon historical or perspective data. Are there any reporting requirements following the event?

*Michelle Lopez-Hardie, CalTrans* – When reviewing the request, they review the deliverables. The staff is required to complete a post event report. They may ask for something like an attendance sheet to verify the attendees. That would be completed by her office.

*Mark Morales, IDTF* – Thanked Michelle for her time. Already has people he is thinking of sending this information to.

#### **b. 2024 California Supplier Diversity Symposium Announcement**

*An Kim, CDI* – Statewide Coalition is working on developing our first coalition-wide event. It will be held on March 14, 2024 at the Ziggurat Building in West Sacramento. The Ziggurat Building is the headquarter office for the Department of General Services. Currently working on getting a vendor for creating a website. Ideally would like a diverse supplier. Save the date will be going out and then would like a virtual presence.

*Chandara Phanachone, CDI* – There will be other opportunities for diverse suppliers including IT, a registration platform and a website.

*Mark Morales, IDTF* – If Initiative can provide a list of the types of vendors that will be needed to the Task Force, they can share with their communities and hopefully fill some opportunities.

### **VIII. 2023 Insurance Diversity Summit**

#### **a. Logistics**

*Uzma Rahman, CDI* – We are 28 days from the event. We hope that everyone has had a chance to see the website since we have been working hard to secure impactful speakers.

##### **i. Keynote**

*Chandara Phanachone, CDI* – We currently have planned for Evelyn Boswell, Director of Diversity and Inclusion of the NAIC providing opening remarks, along with Karen Bass, the Mayor of Los Angeles, followed by the Chair and Vice Chair of this Task Force. We will then begin an insightful keynote conversation between Commissioner Lara and the CEO of Blue Shield of California Paul Markovich, which will be moderated by Linda Akutagawa. We want to send a clear message that diversity, equity and inclusion are core pillars for our state.

*Uzma Rahman, CDI* – Our theme for the year's Summit is "setting the pace" – our role as regulators for California is setting the pace for progress and all sessions are themed with that in mind. We are looking for one more speaker for the session entitled "Setting the Pace: Contracting with Insurance Companies." There were some changes internally for session leads. We have two speakers confirmed for "Navigating Your Track to the Boardroom," including Brett Carter and Betsy Berkheimer Credaire. The goal is two to three panelists per session. The next session is "Jumping Hurdles: Algorithmic Bias and the Future of AI." Pradip Khemani will be moderating this session. We have Tristan Higgins; an attorney and subject

matter expert slated and are looking for one more speaker. Pradip has a couple of suggestions that we're planning to explore. The next session is "Team Huddle: A Roundtable on Fostering a Diverse and Inclusive Culture" which Vikita Poindexter is moderating. This will be a unique conversation with the idea of broadening our speaker base to bring in the Human Resource and workforce perspective. This will be a roundtable in a sense that will be more of a peer to peer conversation. Evelyn Boswell from NAIC will be rounding out the conversation. The next is "Lay of the Land: Perspectives on What's Ahead for Board Diversity." We have a couple speakers confirmed, but if there is a board director that can be recommended, please let us know. Next, we will have onsite business matchmaking that Amy is hosting. Historically, the feedback has always been that they want the matchmaking in person, so we're hopeful that it turns out well.

*Rebecca Aguilera-Gardiner, IDTF* – Confirming that she is assisting with this matchmaking session.

*Uzma Rahman, CDI* – When we are virtual, everyone is given the opportunity to pitch, but now in person, can follow up with the insurers after the session. The next session is "Power Ahead with Data: Extolling the Economic Impact of DEI." As everyone is aware, we have the California Insurance Diversity Survey. We use these results to inform our programming usually. However, since this is not a reporting year, we would still like to be able to utilize this data for a session. Our survey is unique in that it collects information from many privately held companies. For this session, we have Mazen Bou Zeineddine, we met him at the California Diversity Awards which was hosted by three diverse chambers, the California Hispanic Chambers of Commerce, the California African American Chamber of Commerce, and the CalAsian Chamber of Commerce. His organization provided the economic impact report. We also have Daniel Dorr, who is the VP of Marketing from Supplier IO, an organization that provides data scrubbing and reporting for many industries beyond insurance. Mark Morales is moderating this session and looking for a third panelist. Not a dire need, but it would be nice to have a third person. The next session is "Making it to State: Doing Business with the State of California." An has been working on this session. Currently have Chris Earl, the Assistant Deputy Director from Office of the Small Business Advocate. Griselda Gonzalez will be moderating. We have someone from DGS slated, but the exact person has not yet been confirmed.

*An Kim, CDI* – For this session, thining that the two speakers is adequate. Assuming it will be more about answering questions from the subject matter experts and there is often quite a bit of audience participation.

*Uzma Rahman, CDI* – The next session is "Accelerating the Pace of Social Impact via Entrepreneurship." This is new for us as it has taken us a little time to flesh out. We have been trying to find the connection that would be best served and that is not happening in other places. Minority owned small businesses are key pillars of California's economy, they account for approximately 45% of the small businesses in the state, they support almost 11% of the jobs in the state annually and generate 3.5% of California's economic output. There are still huge economic disparities. This is a unique conversation that will be moderated by Jose Plascencia, the panelists will include Katherine Paculba Lacher, Jennifer Garcia, Anthony Williams and Felicia Jones. Very excited to have a diverse cast of panelists who can speak on different aspects of entrepreneurship.

*Chandara Phanachone, CDI* – Wanted to thank Uzma for her efforts on spearheading the outreach to many of these panelists. She worked very hard to curate these sessions. Goes to show that there are many people that want to share the passion for the work they do. The sessions are the heart and soul for the Summit. Also wanted to thank the Task Force members for connecting us to people and helped us in a number of ways. This gratitude comes from everyone in the Department, all the way up to the Commissioner. There is a lot of good work and its finally time to gather. If you have not booked travel yet, please contact Chandara or Amy. We have earmarked funds to reimburse Task Force members for the expenses related to traveling to/from this Summit. We encourage you to share with their networks. Let this not be the best kept secret in the insurance industry.

*Uzma Rahman, CDI* – The final session is “Active Recovery: Taking Steps to Recuperate and Re-energize.” This was taken from our theme, we are looking at practitioners of DEI and the work they are doing. We are seeing potential ramifications from U.S. Supreme Court rulings. This is meant to talk about the phenomenon called “diversity fatigue” and designed as a therapeutic conversation between Cecil who will be moderating, Mitch Mitchell and Dr. Enin Rudel. This conversation will be informative, therapeutic, engaging and hopefully unique. We did highlight areas that we are still looking for speakers, please feel free to contact anyone on our team about suggestions.

*Vikita Poindexter, IDTF* – Wanted to give kudos to the team and especially Uzma for developing these sessions. There is a great diversity of panelists. There are many sessions that she wants to attend.

*Griselda Gonzalez, IDTF* – Very excited about this. She knows that there are photos and a nice website, but knows that there is a lot of effort. Wanted to know if these sessions are going to be recorded. Live events are great, but if we think about other people that are unable to travel or are limited by ability we should consider accessibility.

*Mark Morales, IDTF* – Adding to that, there is great programming that is happening but it’s happening simultaneously with the other sessions.

*Chandara Phanachone, CDI* – There are some sessions that are going to be able to be hybrid. We are limited by video conferencing capabilities. All the sessions that are in the auditorium will be live streamed. Then if there are capabilities in other rooms, we may have it. We will record what is available and share the information. In the past, when we did everything virtually, there was ability to do so. The Summit will not be entirely in person.

*Mark Morales, IDTF* – At the beginning of the program, will the Insurance Diversity Index be announced by the Commissioner? Are we going to do any graphics on what we have done this year as well?

*Chandara Phanachone, CDI* – We are going to have the Commissioner speak on the Index during the keynote. Regarding the other programming on what we have done thus far, will likely be shared by Chandara in her opening.

*Mark Morales, IDTF* – It is important to showcase what we have done. He wants to be sure that we highlight the changes that have been made with no mandates.

*Rebecca Aguilera-Gardiner, IDTF* – What is the number of registrants so far? How many people can fit?

*Chandara Phanachone, CDI* – We are about 125. We need to pump up the attendance. We are going to create a big push for marketing with our Community Relations partners and also are asking all of our networks to share as well.

*Julia Juarez, CDI* – Even if we had more than 300 people, we could find a place to put them.

*Uzma Rahman, CDI* – We definitely want to boost that count because we know that there is always a tendency for drop-off. There are a number of other areas for people to be congregating.

*Cecil Plummer, IDTF* – Since diverse suppliers are not charged to attend, radio stations are able to provide free space on community websites and/or free on-air announcements.

*Julia Juarez, CDI* – We would like to touch base with Cecil to get some additional guidance on how we can accomplish this.

*Rebecca Aguilera-Gardiner, IDTF* – Very often, can also email the television stations about free upcoming events and they will often allow organizer to speak.

## IX. 2022-23 Strategic Plan – Updates & Discussion

- a. Board Diversity Advisory Group – Strategic Goals
- b. Supplier Diversity Advisory Group – Strategic Goals

*Chandara Phanachone (CDI)* – In 2022, we launched the Strategic Plan. And at every quarterly Task Force meeting, we provide a snapshot. 4 key pillars:

1. Education and Awareness
2. Community Engagement
3. Access to Opportunities
4. Recognition & Accountability

As of right now, at least 70% of our goals are in the execution phase. There is one still in planning and design. We have had to triage a lot of things right now as there are many competing timelines. We were very intentional about the launch of the Insurance Diversity Index. It's the first of our kind in the industry. It provides a framework for insurers.

*Tommy Smith, IDTF* – In looking at the starting phases, and the completion phases are almost done. If we are just starting conception and initiation and closed and completed is almost dialed out. How can you be closed and complete if the projects are still being completed?

*Chandara Phanachone, CDI* – The best way to say it is that we have nothing in completion at this time. However, we have made a great deal of progress with elevating what we do at the state and national level. At the summer national meeting for NAIC, Chandara was announced as co-chair for DEI Leadership Forum. The goal is to share best practices across all state jurisdictions and develop a playbook to provide resources to members. Many members are looking at California because there is structural and programmatic information. We are now in the homestretch of launching the Insurance Diversity Index. On September 20, will be notifying companies that have made the Index. It provides us with an opportunity to highlight the companies that are doing it well. We will be notifying stakeholders across the state, and then officially launching the methodology report at the Summit. It has taken a great deal of efforts and hours to get here, but we are ready to unveil this to the community. We could not have done this without the leadership from the Task Force and executive sponsorship from the leaders at CDI. We have learned how to leverage the information we have collected. We did open this up for public comment in July and the Department has been very supportive of the work we are doing. This is just another milestone that we are reaching together.

*Cecil Plummer, IDTF* – Has the Department defined the communications/press approach?

*Chandara Phanachone, CDI* – We have been working with our internal Communications team.

*Cecil Plummer, IDTF* – Are you able to share what channels will be utilized in the communications plan? Media, newspaper, etc.

*Chandara Phanachone, CDI* – We are going to continue to work with our internal Communications team and finalize their approach before we can speak on the plans. If you have any organizations that you feel will benefit from hearing, please let us know. We will be releasing an executive summary with our goal to notify the CEOs of the companies next week and increase attendance at the Summit.

*Fibi Cobarrubias, M.D., IDTF* – Will recipients be notified ahead of the Summit?

*Uzma Rahman, CDI* – The insurers will be finding out and the key stakeholders will be receiving a media kit ahead of the Summit. The methodology report will go live at the Summit.

*Chandara Phanachone, CDI* – If you have suggestions as to how to amplify this to the appropriate audience, please get in touch with me.

*Cecil Plummer, IDTF* – Once the information is public, will there be a congratulations in the media from Commissioner Lara? What is the press approach? If I don't know how it's going to be disseminated, we don't know how impactful it will be.

*Uzma Rahman, CDI* – We have been in many conversations with the CDI Communications team, they have a thorough process for communication launches and plans.

*Chandara Phanachone, CDI* – There is a press release that is scheduled to go live on the day of the Summit. That is currently being drafted and vetted to go live simultaneously.

*Tommy Smith, IDTF* – Curious to know if his company and Pradip's company are recipients of the designation, will they also be notified?

*Uzma Rahman, CDI* – Yes, absolutely.

*Linda Akutagawa, IDTF* – Assuming that the recipient companies have a proven commitment to DEI. Many of these companies will see these as a positive benefit. It will be incumbent on the companies to determine how they will market it. To the theme of the Summit, it's a good reminder that California does set the pace in many things. We should not be so concerned about people not wanting it – rather, we should be celebrating this. If someone is concerned about it being negative, we don't want that to be the vibe.

*Rebecca Aguilera-Gardner, IDTF* – We should provide them with a media kit.

*Chandara Phanachone, CDI* – They will receive a media kit including a congratulatory letter, a terms of use for the emblem and the Executive Summary. It feels like there is an element of suspense, but we imagine that the companies that have risen to the top will want to celebrate it.

*Mark Morales, IDTF* – The idea is to encourage competition amongst companies.

*Griselda Gonzalez, IDTF* – Understanding that you are working with the Communications team, all for suspense and building excitement for the Index, but she is voicing concern about the time crunch. If we say by the end of September that the information is going out, can we be assured that it will work?

*Uzma Rahman, CDI* – Has been working with the Communications team for approximately a year. Very mindful of the impact of overshadowing the Summit with the Index and vice versa.

## **X. Past/Upcoming Events/Announcements - Updates & Discussion**

*Mark Morales, IDTF* – Attended the 2023 NGLCC International Business & Leadership Conference in Denver. August 15<sup>th</sup> – 18<sup>th</sup>, 2023. There were 1486 attendees, 568 public partners, 393 LGBTEs, 20 countries, 1250 matchmaking appointments, and Mark did 13 in one day. Excellent conference, comes highly recommended and many great connections to be made.

*Jose Plascencia, IDTF* - 44<sup>th</sup> Annual California Hispanic Chambers of Commerce Convention Costa Mesa. Over 850 Hispanic ethnic chambers worked on developing the program. There was procurement, matchmaking, and scholarships for deserving students. Over 2000 attendees. Next year will be in Central San Joaquin Valley and invites everyone to join. Thanked CDI for making it.

*Rebecca Aguilera-Gardiner, IDTF* – The 7<sup>th</sup> annual Veterans in Business Conference Nov.13-14. Chandara will be speaking on behalf of CDI. If you don't have a room, book it after the meeting. Just had to block out more rooms. Very excited that Chandara will be speaking, Kaiser and Blue Shield will be there doing a health care and pharmaceutical panel. Highly encourage anyone to attend.

Cecil Plummer, IDTF – The National Minority Supplier Development Council will be holding their annual event in Baltimore from October 22 – 25. Additionally, there is also Construction Inclusion Week. It is driven by the construction industry. Wednesday, October 18 is Supplier Diversity Day There should be an event in any city that you are operating in. Certain that there will be activities throughout California.

## **XI. Public Comment: Public attendee open forum related to agenda items**

*Monica Mitrani, NeuroTalentworks* – As a nonprofit, thank you for your commitment to supplier diversity. The reason she is on the call is because she recently introduced a neurodiversity program. There is a high turnover in roles. Worked with Department of Rehabilitation, and have been running against a couple of stumbling blocks. As a non-profit or social enterprise, there are not able to get a certification as a diverse supplier. They fit the bill for so many categories but they are not for profit.

*Mark Morales, IDTF* – Wondering if she is familiar with Disability: IN.

*Monica Mitrani, NeuroTalentworks* – She is. Unable to get certification because of their non-profit status.

*Linda Akutagawa, IDTF* – Even though you can't be certified, you should ask who their DEI/Corporate Philanthropy/Social Responsibility Department. Might be able to get funding – not necessarily a contract - to develop programs for insurers.

*Monica Mitrani, NeuroTalentworks* – The larger insurers want some sort of certification, because that is what they are being measured on. As you are developing the Index, wanted to plant a seed.

*Chandara Phanachone, CDI* – We base the Index off the information we have collected.

*Monica Mitrani, NeuroTalentworks* – Does it include neurodiversity in the Index?

*Chandara Phanachone, CDI* – If the law is passed that is pending, that would include persons with disabilities enterprises for the 2024 CAIDS. The language is not only physical disabilities, but many facets.

*Monica Mitrani, NeuroTalentworks* – That's very encouraging. Looking forward to see where that leads.

## **XII. Closing Remarks and/or Future Agenda Items**

*Mark Morales (IDTF)* – Next time we see each other will be at the Summit. We rely on you to share with your community. Thanked everyone for their time, very much appreciate giving your time and efforts to make this work.

## **XIII. Meeting Adjournment**

Motion to Adjourn: Vice Chair Rebecca Aguilera-Gardiner

Motion Seconded: Linda Akutagawa