STATE OF CALIFORNIA FRAUD ASSESSMENT COMMISSION

Summary Meeting Minutes Sacramento, California January 10, 2024

Pursuant to SB-544 approved by Governor Gavin Newsom on September 13, 2023, this meeting was a hybrid meeting with the public's option to attend in person or via Zoom Video Conferencing services with options to participate online and via telephone.

Commissioners in attendance: Jay Bobrowsky, Dan Calamuci, Branden Lopez, and Don Marshall. Commissioner John Riggs attended remotely in accordance with Government Code Section 11123.2.

Others present: George Mueller, Deputy Commissioner, Eric Charlick, Division Chief (DC), CDI Enforcement Branch, and Felicia Lieb, Deputy Chief, CDI Enforcement Branch. Attending remotely was Yvonne Hauscarriague, Senior Staff Counsel, CDI Government Law Bureau.

I. Fraud Assessment Commission

a. Opening Remarks

Chairperson Marshall opened the meeting at 10:30 a.m. and turned the meeting over to Yvonne Hauscarriague. Ms. Hauscarriague provided an update on the Bagley Keene Act wherein the temporary changes enacted in 2020 applied through the end of 2023. However, last September, SB 544 was passed wherein Bagley Keene was amended in a number of ways. Within SB 544, Section 11123.2 states that a majority of the members must be present, however other members may attend remotely from private locations if due to medical conditions. The remote member must provide a brief description of circumstances and must disclose if others over 18 years old are in the room. Additionally, the state body member must be on camera.

Chairperson Marshall advised Commissioner Riggs is attending remotely due to special circumstances. Commissioner Riggs explained he is attending remotely as he is recovering from a major surgery. He confirmed there was no one else in the room with him or at the same location. A roll call vote was taken to approve Commissioner Riggs to attend and vote remotely. A unanimous vote approved Commissioner Riggs' remote voting.

Chairperson Marshall stated that materials provided to the Commissioners are available to the public by sending a request to LAU@insurance.ca.gov. All votes will be done by roll call.

Commissioner Bobrowsky wished everyone a happy new year. He thanked LAU and Chief Charlick for all their hard work.

Commissioner Calamuci wished everyone a happy new year. He looks forward to working with everyone this upcoming year.

b. Election of FAC Chair and Vice-Chair

Ms. Hauscarriague read aloud the basic rules that govern the election process. The FAC Chair and Vice-Chair will serve through January 2025. Ms. Hauscarriague then asked each Commission Member if they intended to run for Chair.

Vice-Chair Bobrowsky indicated that he would like to run for Chair. The remaining Commissioners declined to run for the position.

Ms. Hauscarriague then requested that Vice-Chair Bobrowsky make his comments regarding the Chair position for the upcoming year.

Vice-Chair Bobrowsky has been in the industry for about 30 years, including Anti-Fraud Alliance (AFA) for 15 years. He recently worked with Commissioner Calamuci on the revision of the Goals and Objectives. He believes in a balanced caseload and outreach. He thinks this is the time to renew focus of the program.

Public Comment

Ms. Hauscarriague opened the floor to for public comments. There being no public comments, Ms. Hauscarriague moved to the vote.

Action

Ms. Hauscarriague took a roll call vote for the Chairperson position. The vote was unanimous that Commissioner Bobrowsky is the new Chair for the upcoming year.

Ms. Hauscarriague then asked each Commissioner if they intended to run for the Vice-Chair position. Commissioner Lopez indicated that he would like to run for Vice-Chair and the rest of the Commissioners declined.

Ms. Hauscarriague then requested that Commissioner Lopez make his presentation regarding the Vice-Chair position for the upcoming year.

Commissioner Lopez stated he brings a well-rounded perspective to the commission. He said the biggest problem he sees is retaining staff. He said he believes the last report he heard was there was a near 30% vacancy rate in CDI, along with pay discrepancies amongst other law enforcement agencies.

Public Comment

Ms. Hauscarriague opened the floor to for public comments. There being no public comments, Ms. Hauscarriague moved to the vote.

Action

Ms. Hauscarriague took a roll call vote for the Vice-Chair position. The vote was unanimous that Commissioner Lopez is the new Vice-Chair for the upcoming year.

Ms. Hauscarriague turned the meeting over to Chairperson Bobrowsky.

c. Approval of the Summary Meeting Minutes

Chairperson Bobrowsky then proceeded with the approval of the summary minutes from the September 13, 2023 meeting.

Motion

Commissioner Calamuci made a motion to accept the minutes. Vice-Chair Lopez seconded the motion.

Action

The summary minutes were unanimously accepted via a roll call vote.

d. Appreciation of Service

Chairperson Bobrowsky acknowledged Commissioner Marshall's hard work over the years in regards to the FAC Commission, along with AFA and the insurance fraud industry as a whole.

Deputy Commissioner Mueller thanked Commissioner Marshall for his work and the passion he has brought to the commission. He also thanked Commissioner Riggs for his hard work and dedication. DC Mueller read a letter from Insurance Commissioner Lara to both Commissioner Marshall and Commissioner Riggs.

Deputy Chief Lieb presented Commissioner Marshall and Commissioner Riggs with a state of California flag that was flown over the capital building as a token of appreciation for their years of service.

Vice-Chair Lopez thanked Commissioner Marshall and Commissioner Riggs for the lively conversations over the past 4 years. He is grateful for them making his transition to the FAC smooth.

Commissioner Calamuci thanked Commissioner Marshall and Commissioner Riggs for their dedication and looks forward to keeping in touch.

Commissioner Riggs commented the leadership, mentorship, and friendship Commissioner Marshall provided is greatly appreciated.

Commissioner Marshall thanked Commissioner Riggs for his dedication. Commissioner Riggs's view from the employer's standpoint provided great insight over the years. Commissioner Marshall introduced William Zachary sitting in the front row, who was the chairperson of the FAC prior to him.

Public Comments

Jill Nerone from the San Mateo's DA office commented Commissioners Marshall's and Rigg's knowledge over the years is much appreciated. On behalf of the District Attorneys, she and Bill Lee presented a plaque to each of them.

Bill Lee from the San Bernardino's DA office commented that Commissioners Marshall's and Rigg's insight has pushed the DA offices to better themselves over the years. He stated the positive legacy they leave behind will last forever.

Bill Zachary, the chairperson of the FAC from 2001 – 2009, wanted to express his respect and honor for Commissioners Marshall and Riggs. He congratulated Chairperson Bobrowsky on his election to Chairperson.

e. FAC Goals and Objectives

Chairperson Bobrowsky confirmed the commissioners have a copy of the proposed new Goals and Objectives. He then opened discussion with the Commissioners on the proposed changes. Commissioner Calamuci summarized the changes made which included a greater recognition that WC fraud affects so many different communities. Additionally, the quality of cases is more important than quantity.

Chairperson Bobrowsky commented that continuity of staff remained in the Goals and Objectives, along with balanced caseload, and outreach, as those are still important and need to be focused on. He also wanted to acknowledge the labor unions as there is cross over with workers exploitation and wage loss.

Commissioner Marshall commented he likes the inclusion of focus on injured workers often being the victims. Commissioner Riggs echoed Commissioner Marshall's comments.

Public Comments

No public comments.

Motion

Commissioner Marshall made a motion to accept the Goals and Objectives. Vice-Chair Lopez seconded the motion.

Action

The Goals and Objectives for FY 2024-25 were unanimously accepted via a roll call vote.

f. FAC Representatives for the Insurance Commissioner's Workers' Compensation Review Panel

Chairperson Bobrowsky called for volunteers to serve on the FY 2024-25 Workers' Compensation Review Panel. Commissioners Bobrowsky and Lopez volunteered to be on the panel. No objections from any Commissioners and no other volunteers.

g. Public Comments

Chairperson Bobrowsky asked if there were any public comments and there were none. He then turned the meeting over to Deputy Commissioner Mueller of the Enforcement Branch.

II. Enforcement Branch Report

a. Administrative Update

DC Mueller acknowledged those in attendance to honor Marshall and Riggs. He stated Captain Vlad Mikulich, Supervising Investigator Dan Holland, and Detective Veronica Diaz were honored by the US Attorney's Office for the Central District at their 20th Annual Law Enforcement Awards Ceremony for their distinguished work on a hospital kickback case with hundreds of millions of dollars in related claims. One of the defendants was sentenced to 7 years in prison. He also noted Chief Charlick graduated from the FBI's 11 week long National Academy. He is the first Fraud Division employee to attend and graduate from this academy.

This academy included students representing law enforcement agencies in 45 states and the District of Columbia, 24 countries, four military organizations, and six federal civilian organizations.

DC Mueller provided an update on CDI Fraud Division staffing and vacancies. DC Mueller then discussed International Fraud Awareness Week, which is the third week of November.

b. Department of Industrial Relations Assessment Collection for FY 2024-25

DC Mueller referred to Labor Code Section 62.6 and Insurance Code Section 1872.83 and indicated that CDI would send, on behalf of the FAC, a request to the Department of Industrial Relations to collect \$89,985,405, the amount of the aggregate assessment, for FY 2024-25.

DC Mueller further explained CDI determined that there were no CDI unspent funds at the end of FY 2022-23, although there was \$175,000 in fines and penalties collected. Pending budget authority approval, the Enforcement Branch plans to augment District Attorney funding with an additional \$175,000 for the current 2023-24 fiscal year. These funds will be distributed on a prorata basis. No funds will be used to offset collections.

c. District Attorney Reports

Local Assistance Manager Diana Russell advised there was a correction to the FY 2022-23 WC Year-End Report: San Luis Obispo updated their Carried Forward Cases in Court from 0 to 2, with one Standard Claimant Fraud Case and one Medium Premium Fraud case. All but two counties have submitted their FY 2022-23 expenditure reports and Financial Audits. In FY 2022-23, the DA offices had \$8,785,386 in unexpended funds, which is 17.1% of their total funding. Thirty (30) out of 35 counties had unexpended funds. There was about \$3.6 million that was requested as carryover, leaving a little over \$5 million to be redistributed to the DAs in FY 2024-25, in accordance with CCR § 2698.53 (c).

d. Additional District Attorney Awards FY 2023-24

There were no CDI unexpended funds, but there are \$175,000 in fines and penalties, along with unexpended FY 2021-22 DA funds that are to be redistributed, totaling \$1,742,000. CDI sought and received budget authority for the \$1,742,000 to be distributed to the DAs in FY 2023-24. These funds will be distributed on a pro-rata basis. No funds are being used to offset collections. Therefore, the amount of monies that will need to be collected by the Department of Industrial Relations from California employers for the Fiscal Year 2024-25 is \$89,985,405.

Commissioner Marshall asked what was the percentage of unexpended DA funds of the FY 2022-23 award. Ms. Russell advised 17.1%.

e. Insurance Fraud Programs

DC Mueller advised the WC applications will be released in the GMS system on Wednesday February 21, 2024. The deadline for submitting applications is April 24, 2024.

The Enforcement Branch will present a Grant Information Webinar on 2/28/2024 from 10:00 - 11:00. The Enforcement Branch will host Grant Training Workshops in March; one in Northern CA on 3/13 and the second in Southern CA on 3/19. The March 13th Workshop will also be broadcast via Zoom. For questions, please email at LAU@insuranceca.gov.

CDI staff are in the final development stages of the new GCMS, Grant Case Management System, for the investigation and prosecution case data and statistical reporting. Later in this meeting we will have a preview of what this system will look like. The WC grant program will be using the new system for their reporting of FY 2024-25 activities in the FY 2025-26 application, as the counties first reporting on FY 2023-24 activities has already occurred in the old system.

The Workers' Compensation Grant review Panel is convened by the Insurance Commissioner to evaluate each county's grant application and make funding recommendations to the Insurance Commissioner. The Commissioner shall obtain the advice and consent of the Fraud Division and the Fraud Assessment Commission when making his determination as to the most effective distribution of money. The Insurance Commissioner's Review Panel is a public meeting and is scheduled to meet on Wednesday, June 12, 2024. This meeting will be held as a hybrid meeting: in-person in Sacramento and using Zoom.

No questions from the FAC Commissioners.

f. Public Comments

Chairperson Bobrowsky asked if there were any public comments and there were none.

III. Aggregate Assessment Split

a. Discussion

LAU Manager, Diana Russell, handed the commissioners a letter from Insurance Commissioner Lara and LAU Analyst, Jennifer Tran, emailed a copy to Commissioner Riggs. DC Mueller read the letter from IC Lara which discussed the aggregate assessment distribution of funds. Per statute, after incidental expenses, at least 40% of the funds are dedicated to the Fraud Division, and 40% must be distributed to the District Attorneys. The distribution of the remaining 20% is subject to the discretion of the Commissioner with the advice and consent of the Fraud Assessment Commission, giving consideration as to the most effective distribution of funds for purposes of the investigation and prosecution of workers' compensation fraud cases. In recent years, while the Fraud Division has fully expended its split allocation, the District Attorneys' offices have had an extraordinarily high level of unexpended funds, with 86% of DA offices having unexpended funds in FY 2022-23 totaling \$8.785 million. Given the changing need for funding, the Insurance Commissioner is seeking the FAC's advice and consent to adjust the split of the discretionary funds in the amount of 6.76%.

Ms. Russell began a PowerPoint presentation to review the data that was provided to IC Lara. Ms. Russell outlined the aggregate assessments and funds split for FY 2023-24 and 2024-25. Insurance code 1872.83(c) and CCR 2698.53(c) were discussed which outlined that when DA have unspent funds and when CDI has unsent funds, all unspent funds go back to the DAs and not CDI. The total DA Assessment Split Allocations and Total Awards for the past 3 years (FYs 2020-21 through 2022-23) were outlined. The DA unexpended funds, including the percentage of the total award, was outlined for the past 3 years. Then the DA total expended funds for the past 3 years were outlined, along with the 3-year average of \$45,634,983.

DC Charlick took over the PowerPoint presentation. He discussed the CDI Fraud Division Split Allotment and Unexpended Funds for the past 3 years (FYs 2020-21 through 2022-23). He noted there were no unexpended funds by CDI Fraud Division over the past 3 years. He presented the total DA assessment split allocation, the total DA award and the total CDI assessment split allocation for the past 3 years.

DC Charlick discussed the funding for the CDI Fraud Division and the DAs with the proposed 6.76% funding adjustment.

LAU Manager, Diana Russell, took over the presentation and noted the difference of the 6.76% split adjustment is \$6,007,302. However, that is less than the DA's FY 2022-23 unexpended funds of \$8,785,386. Some of the unexpended funds will be carried forward into FY 2024-25, leaving about \$5.29M unexpended funds to be distributed in FY 2024-25. Additionally, there is \$1.74M in additional funds to be released in FY 2024-25. Therefore, the expected FY 2024-25 available grant funds for the DA office will be \$53,105,967 if the 6.76% split adjustment were to take place.

Should the split assessment not change, subject to budget approval, in FY 2024-25 the DAs will receive over \$58 million. That is a 27.98% increase over the average expended funds.

DC Charlick commented that while DAs haven't been expending their funds, CDI Fraud Division has been expending all their funds from their split allocation. With salary increases, CDI will be unable to invest as many resources as we have in the past several years into the worker's compensation program without a funding increase. Given the DAs have been unable to expend a significant portion of their funds, adjusting the assessment is a way for CDI to continue its WC fraud work versus requesting an assessment increase in the Fall if the DAs funds cannot be expended. Insurance Commissioner Lara is seeking the advice and consent of the commission to adjust the 20% discretionary funds by 6.76%.

b. Commissioners Comments

Vice-Chair Lopez asked has the allocation split been adjusted before. DC Charlick advised no. Vice-Chair Lopez asked to clarify about whether or not the proposed change will offset the assessment collections. DC Charlick explained no, it will not offset the assessment collections.

Chairperson Bobrowsky commented it was a great presentation. Since there is carryover year after year, the change in the split allocation makes sense.

Commissioner Riggs said he is highly supportive of the split readjustment.

Commissioner Marshall said the numbers make sense. He reminded the commissioners that this is not a one time change as it will stay in affect for the unforeseen future. The majority of funding goes to investigators and not attorneys. He has been discouraged by the amount of turnover with DA investigators, especially since this type of fraud is highly specialized. He said you find the continuity will be found in CDI Fraud Division. Reallocating the funds to CDI investigators, who have continuity, will be a better use of funds. The vote is actually funding continuity. In his opinion, the concept makes sense to him.

Commissioner Calamuci wanted to clarify this is a future forward request. DC Charlick surmised the statute which is 40% to both the DAs and to CDI, with 20% discretionary. Currently it is 59.76% going to the DAs and 40.24% going to CDI Fraud Division. Down the road the Insurance Commissioner could change it again. If there are unexpended CDI funds those roll over to the DAs. However, if there are unexpended DA funds it rolls back to the DAs still. Commissioner Calamuci said he is skeptic when it comes to reducing funds and how it will impact the DAs continuity. DC Charlick commented that CDI has the continuity as CDI doesn't have rotational policies like the DA offices do.

Vice-Chair Lopez asked DC Charlick to talk about the ability of having continuity in CDI if CDI is struggling to retain staff. DC Charlick replied that insurance fraud is all we do. While people leave

to go to other agencies, all the CDI staff is specialized in insurance fraud and work across programs. CDI is not rotating people out to investigate homicide, etc. as all CDI does is insurance fraud.

Chairperson Bobrowsky said the rebalancing makes sense to him. He said we know there is unspent funds of 17% last year. And if this is approved, due to the unspent funds, the DAs may still get \$53 million. Going forward, if the DAs are showing the need for additional funds, the assessment can be increased.

c. Public Comments

Jill Nerone from San Mateo County stated she is disappointed that this request wasn't provided to them ahead of time. She is asking that this decision not be made today. She said counties may be able to provide additional details as to why each county has not expended all their funds. Year over year the DAs have requested increases in funding, yet CDI never joined the request for additional funding. She would like additional time to respond to this request.

Bill Lee from San Bernardino County stated he also made a request to CDI for more information and was denied. He said the approximate 7% change in the split for the DAs equates to about 11% funding cut to the DAs. Looking at the FYs 2020 through 2023 is not a clear picture of what is currently happening as those were years with staffing issues. He said that just because the positions are vacant, it does not mean they will not be filled. He feels the data is only looking at a short-term period to make long-term decisions. He is concerned that increasing the assessment in the future is not as simple as CDI suggested.

Commissioner Marshall stated that because of the rule of the public meetings, some of the information cannot be disseminated before the meeting. He said the DAs didn't address the fact that CDI has expended all their funds over those same years. The fact remains that CDI needs more funding. Also, as discussed in the last FAC meeting, investigations, prosecutions, and arrests have been going down over the years. It is the responsibility of the panel to reallocate funds at the time of the application review by moving funds from counties underperforming to counties who need it. He feels the adjustment is long overdue. He recalls that at the time the split allocation was determined in the early 2000s, CDI investigators were underperforming so the 20% discretionary amount was given to the DAs. However, he believes the times have changed.

Bill Zachary, former chair of the commission spoke. The original thought process at the time the split was decided in the early 2000s was that CDI was underperforming. Change is always difficult. He thinks Commissioner Marshall is on the right track in regards to continuity.

Commissioner Calamuci commented they made a 5% increase in September and people are making budgets based on that. Using data that begins in the year 2020 is questionable as the world changed at that time. He'd like to see numbers further back. He's not sure if a special meeting can be called for next week.

Vice-Chair Lopez said he doesn't fully grasp the issues presented in the past few minutes. He said the explanations were great, however he doesn't fully grasp all the ramifications of it yet and more time would be prudent.

LAU Manager, Diana Russell, advised that a special meeting can be called, but a 2-week notice must be given due to Bagley Keene. There is also a time constraint due to collections by the Department of Industrial Relations. Additionally, the WC applications will be released in February and the total DA funds must be known. A final number is needed prior to February 21, 2024.

Commissioner Marshall said if a special meeting is called, they'll only be 3 commissioners and if 2 new commissioners are elected, they will be coming in blind with no experience. In the end CDI has been having to use general funds to keep investigating and that is not in the spirit of the statute.

Chairperson Bobrowsky suggested a potential date of Thursday, January 25, 2024.

Commissioner Riggs appreciates the feelings expressed, but he recommends to take a vote today.

Commissioner Marshall said he believes the proper route would be to make a motion for a special meeting.

Vice-Chair Lopez said he has not decided either way, but he thinks the public deserves time to prepare. He stated the decision should be postponed for public transparency.

DC Charlick responded that we're collecting all this money from the employers but it's not being used to fight fraud; it is just being recycled. The Insurance Commissioner is requesting the panel's consent to reallocate the funds.

DC Mueller stated the Insurance Commissioner could change the split allocation back after FY 2024-25. He agreed with Commissioner Marshall that we should also adjust funding amongst the DA offices based on performance at the time of application reviews.

Bill Lee said that many years ago CDI was underperforming and that's why the split was set at 60/40. It would be nice to see how CDI is performing now and if the split is changed, can CDI provide data showing the funds will produce more results. Maybe provide stats as to the number of DA investigated cases vs. CDI investigated cases that were prosecuted. He wants to see details of carryover numbers and performance. He thinks we should keep it simple and just raise the assessment as suggested.

Commissioner Marshall replied that keeping it simple does not necessarily mean keeping things status quo. His staff have been receiving an influx in 1877 requests. Upon follow up they're finding the counties are requesting the information and the cases aren't even assigned yet. He feels counties will then say they have all these open investigations, but they're just claims review files. He feels convictions are the best indicator of success. He wanted to reiterate that continuity is key when working these cases.

Chairperson Bobrowsky said he looks forward to the future discussions.

DC Charlick responded to Mr. Lee's comment about looking back 5 or 7 years. The issue is that things were very different then. Current times are not comparable in terms of continuity.

Commissioner Marshall commented that there was a 35% drop in open investigations.

Susan Park from Ventura asked will the special meeting be a hybrid meeting? Also, will additional time be granted beyond the special meeting in 15 days. Chairperson Bobrowsky advised there will not be additional time beyond the 15 days and it will be a hybrid meeting.

d. Vote

Vice-Chair Lopez made a motion to postpone the decision by calling a special meeting in 15 days. Commissioner Calamuci seconded. Roll call vote was made. All voted yes except Commissioner Riggs, who voted no. Motion passed.

At 12:55 pm there was a 15-minute break. Meeting resumed at 1:10 pm.

IV. Preview of the new GCMS

LAU Manager Diana Russell advised continuity in reporting is key. Currently we have 3 separate reports: DAR1, DAR2, and ICAR. CDI created a new system called GCMS. LAU is currently doing UAT testing. The great news is the DAs no longer have to complete the DAR1, DAR2, or ICAR. They just input the data and the reports will generate. Ms. Russell showed an example in the test environment with Alpine county showing 5 cases. She showed the different tabs in the system, from Basic Case Information to Sentencing. The system has two data paths: the suspect path and the case path. CDI is working on having GCMS automatically connecting to GMS, where the applications are submitted.

Commissioner Marshall said this system will be a huge advantage to those reviewing the applications. He asked if the opened date can be changed? Ms. Russell advised not after the first FY the case was entered. Ms. Russell further explained Investigation Activities 1-4 would be counted as a preliminary investigation. She advised CDI had some resource counties from Northern and Southern California, both large and small, provide feedback during development. It was also noted fugitive status is an option in this new system.

Chairperson Bobrowsky asked if it is possible in the June meeting to give another update and demo? Ms. Russell said possibly. She confirmed the system will be used across all programs, not just WC. Chairperson Bobrowsky asked who will have access to this database. Ms. Russell replied that is not yet decided, but the new reports will have more information for reviewers, and there will be more consistency across counties in the reporting.

Commissioner Riggs had no questions, but was impressed with the demonstration.

Public Comments

Esteban Salinas, an Investigator from Napa, asked if this system will replace the DAR reporting? Ms. Russell responded yes, it will, but not this year.

Jill Nerone from San Mateo asked if you can select more than one Investigative Activity. Ms. Russell advised yes and showed an example in the demo.

Chairperson Bobrowsky advised some people have planes to catch and asked if Ms. Russell wanted to continue the demo in two weeks. Ms. Russell advised she is finished.

V. Other Business

- **a.** Next meeting is a hybrid meeting on January 25, 2024.
- **b.** The Insurance Commissioner's Workers' Compensation Review Panel will be June 12, 2024. Commissioner Marshall stated this would be a hybrid meeting for public attendance.
- **c.** Next Scheduled FAC Meetings after that are: June 26, 2024, September 4, 2024 and September 11, 2024.

d. Public Comments

Chairperson Bobrowsky opened the floor for public comments on Other Business. There being none, he moved to the next agenda item.

VI. Public Comments

The floor was opened for public comment on any agenda item and there were none.

VII. Closing Remarks

Commissioner Calamuci congratulated Commissioners Bobrowsky and Lopez on their elected chairs. Also thanked Commissioners Marshall and Riggs on their years of service.

Commissioner Riggs said he was honored and humbled by the years on the commission. He thanked LAU for all their work and help. He also thanked Commissioner Marshall for his friendship and support.

Commissioner Marshall thanked everyone for all the support over the years. He said he really cares and that won't stop once he leaves the commission or when he retires. He may come to future meetings. He is extremely concerned with the insurance industry as he still hears from DAs about a lack of referrals and cooperation from insurers.

Motion

Vice-Chair Lopez made a motion to adjourn and Commissioner Calamuci seconded the motion.

Action

The Commissioners unanimously approved via a roll call vote and the meeting adjourned at 1:45 p.m.