

DEPARTMENT OF INSURANCE

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SPEAKER BIOGRAPHIES

CDI 2ND Annual Insurance Diversity Policy Summit

DAVE JONES

INSURANCE COMMISSIONER, STATE OF CALIFORNIA

Dave Jones is California's Insurance Commissioner. He was elected on November 2, 2010 with 4.7 million votes. Jones leads the California Department of Insurance (CDI), the largest consumer protection agency in the state, which regulates the \$123 billion insurance industry. Since taking office, Jones has secured crucial victories for consumers, including:

- Saving policyholders more than \$1.4 billion in premiums;
- Issuing emergency regulations to require that at least 80 percent of the individual health insurance premium dollar go to actual health care, and not to insurer profits, marketing and overhead;
- Issuing guidance to implement federal healthcare reform, including requiring health insurers to cover children with pre-existing conditions;
- Reducing medical malpractice rates, saving medical providers \$55 million;
- Requiring insurance companies to cover an essential treatment for autism.
- Protecting California's seniors with new laws on the sale of annuities;
- Obtaining insurance company investments in low and moderate income communities;
- Investigating fraud, which has led to nearly 2,126 arrests to date;
- Filing two major anti-fraud lawsuits to combat healthcare provider fraud, which have cost consumers hundreds of millions of dollars; and
- Investigating life insurance companies and securing strict business reforms to ensure companies to end decades-long practice of improperly holding onto life insurance benefits.

Daily Journal, the state's largest legal newspaper, in 2011 named him one of California's Top 100 Lawyers. The Greenlining Institute gave Jones their "2012 Big Heart Award" for his work promoting insurance industry diversity. Jones served in the California State Assembly from 2004 through 2010, where he chaired the Assembly Health Committee, the Assembly Judiciary Committee and the Budget Subcommittee on Health and Human Services. Named "Consumer Champion" by the California Consumer Federation in 2008, Jones was also awarded the "Leadership Award" by the Western Center on Law and Poverty. Planned Parenthood, Environment California, the Urban League, Preschool California and CalPIRG have all honored his work. Capitol Weekly named Jones California's "most effective legislator" other than the Assembly Speaker and the Senate President Pro Tempore. As a legislator, Jones had more than seventy bills signed into law, including:

- Reforming California's conservatorship laws, enacting sweeping protections for seniors and dependent adults facing abuse (Assembly Bill 1363 of 2006);
- Preventing HMOs and health insurers from discriminating against women by charging men and women different rates for the same health insurance policies (Assembly Bill 119 of 2009);
- First-in-the-nation "green insurance" legislation allowing Californians to share their personal vehicles in car-sharing pools without invalidating their auto insurance (Assembly Bill 1871 of 2010);
- Securing billions in federal funding to improve California's hospital health care safety net and fund children's health care by establishing a hospital provider fee (Assembly Bill 1383 of 2009);
- Protecting private medical records from misuse (Assembly Bill 1298 of 2007) and disclosure (Assembly Bill 211 of 2008);
- Creating the nation's largest early childhood education and preschool program to give children the best possible start (Assembly Bill 2759 of 2008).

Jones began his career as a legal aid attorney, providing free legal assistance to the poor with Legal Services of Northern California from 1988 to 1995. In 1995, Jones was one of only 13 Americans awarded the prestigious White House Fellowship. He served in the Clinton Administration for three years as Special Assistant and Counsel to U.S. Attorney General Janet Reno. Jones served on the Sacramento City Council from 1999 to 2004. Jones graduated with honors from DePauw University, Harvard Law School and Harvard's Kennedy School of Government. He and his wife, Kim Flores, have two children, Isabelle and William, and live in Sacramento.

ROBIN BILLUPS**DIRECTOR OF BUSINESS DEVELOPMENT, WOMEN'S BUSINESS ENTERPRISE NATIONAL COUNCIL**

Robin M. Billups is National Director of Business Development for the Women's Business Enterprise National Council (WBENC), the largest third-party certifier of women's business enterprises (WBEs) and woman owned small businesses (WOSBs) in the United States. Ms. Billups creates business development strategies towards the engagement and retention of existing corporate members; while attracting new corporate member prospects. Collaborating with the WBENC Team, corporate partners, and critical stakeholders, Ms. Billups assists in achieving corporate supply chain WBE diversity and inclusion goals.

JULIAN CANETE**DIRECTOR OF BUSINESS DEVELOPMENT, CALIFORNIA ASIAN PACIFIC CHAMBER OF COMMERCE**

Julian Canete is currently Director of Business Development at the California Asian Pacific Chamber of Commerce (CalAsian Chamber). Prior to coming to the CalAsian Chamber, Mr. Canete served as President and CEO of the California Hispanic Chambers of Commerce (CHCC). He is also a current and founding member of the California Utilities Diversity Council.

RICH DRYDEN**EXECUTIVE DIRECTOR, CALIFORNIA DISABLED VETERAN BUSINESS ALLIANCE**

Rich Dryden has served as the Executive Director for the California Disabled Veteran Business Alliance since 2005, growing the Alliance in corporate sponsorship, outreach and training for disabled veteran businesses and oversight of state legislation to support Disabled Veteran Business Enterprises (DVBE). This Alliance works with new disabled veterans and those already in business to assist their transition from military service back into our economic society. Mr. Dryden, after 24 years of service as a Navy helicopter pilot and an earned title of Captain, worked in small business in California for eight years. He was a recipient of the first ever John K. Lopez Award for Entrepreneurship Excellence-Individual Recognition in 2009.

ERNIE GUTIERREZ**CHAIRMAN, CALIFORNIA HISPANIC CHAMBER OF COMMERCE**

Ernie Gutierrez is the Founder and CEO of several companies including Allied Industries, Inc., a minority-owned business providing environmental and construction services. Allied was named 9th Fastest Growing Hispanic Business in the US by Hispanic Business Magazine and the 16th largest Hispanic-owned business in California. Ernie has been awarded the Business Elite Award by the US Hispanic Chamber of Commerce and he currently serves as Chairman of the California Hispanic Chambers of Commerce (CHCC).

MELINDA GUZMAN**CEO, MELINDA GUZMAN, PROFESSIONAL CORPORATION**

Melinda Guzman is CEO of Melinda Guzman, Professional Corporation, a certified Woman and Hispanic owned law firm. Ms. Guzman serves as Chair of the Insurance Diversity Task Force. She has over 25 years of experience representing insurance companies and their insureds in first party and third party claims arising from all lines of insurance. She is a proven litigator, an effective business negotiator and work-out counsel, and is highly regarded as a mediator. She is a dedicated public servant with expertise in finance, governance, employment, higher education and business. With significant service on publicly traded, public and non-profit boards, Ms. Guzman currently serves as Director of the Federal Home Loan Bank of San Francisco where she serves as Chair of the Governance Committee. Ms. Guzman has been recognized as a national woman leader by PBS/KVIE in its national "Makers" program (<http://vids.kvie.org/video/2337418518/>), among other honors.

SAM KANG**GENERAL COUNSEL, GREENLINING INSTITUTE**

Sam Kang, General Counsel for The Greenlining Institute, is a co-author of the inaugural Insurance Supplier Diversity Report. Mr. Kang is also the principal author of Greenlining's Annual Utility Supplier Diversity Report Card. He oversees the entirety of The Greenlining Institute's legal advocacy. Mr. Kang has led several successful campaigns impacting state and national policy, including the passage of AB 53. He has litigated several high profile cases impacting the allocation of billions of dollars in utility rates and regularly testifies before the California State Legislature. Mr. Kang also serves on the Insurance Commissioner's Insurance Diversity Task Force.

MARGARET KLINSPORT
SUPPLIER DIVERSITY DIRECTOR, ALLSTATE

Margaret Klinsport has worked at Allstate for over 25 years. She began her career in the Allstate New Jersey Claim Department and has held a variety of positions throughout the country. When Allstate made the strategic decision to centralize its procurement processes, Margaret was asked to join that department as Director of Procurement with a focus on the services and commodities that supported the claim discipline. After holding that position for four years, Margaret was appointed Director of Allstate's Supplier Diversity Initiative in 2006. Under her guidance, diverse spend has increased by over \$100 million, ending 2012 with \$304 million tier one diverse spend. Margaret attended the University of Dayton and earned a B.S. in Education. She has also attained her certification as purchasing manager.

PHYLLIS MARSHALL
ATTORNEY, MANATT, PHELPS & PHILLIPS

Phyllis Marshall is an attorney with the law firm of Manatt, Phelps & Phillips. Ms. Marshall has extensive experience representing financial services clients before the California State Legislature and regulatory agencies. She serves as counsel to the California Black Chamber of Commerce, representing them on supplier diversity matters before legislative and regulatory bodies including the California Public Utilities Commission. Ms. Marshall, a founding member of the California Association of African American Advocacy Professionals, mentors individuals pursuing careers in the area of government and public affairs. She has served on numerous community and statewide boards and is a former President of the California Association of Black Lawyers. Ms. Marshall also serves on the Insurance Commissioner's Insurance Diversity Task Force.

SALVADOR PEINADO, JR.
SENIOR SUPPLIER DIVERSITY AND INNOVATION ADVISOR, CSAA INSURANCE GROUP

Salvador Peinado has been with CSAA Insurance Group since January 2013, with the primary purpose of developing and implementing Supplier Diversity and Innovation Programs. Prior to CSAA, Mr. Peinado spent the last 10 years at California Water Service Company, where he was responsible for Procurement and Supplier Diversity. He holds a CPSM certification from the Institute of Supply Management, with a B.A in Economics from UC Berkeley and a M.A. in Economics from San Jose State University. Mr. Peinado has also taught courses in Economics and Investments at San Jose State University.

MELANIE RAMIL
CHIEF OF EXTERNAL AFFAIRS, CALIFORNIA DEPARTMENT OF INSURANCE

Melanie Ramil currently serves as Chief of External Affairs for the Office of Insurance Commissioner Dave Jones at the California Department of Insurance. In her role at the Department, she oversees the Consumer Education and Outreach Bureau, Office of the Ombudsman, Special Projects Division, and one of Commissioner Jones' priority initiatives, the Insurance Diversity Initiative. The goals of the Initiative are to increase supplier diversity procurement in the insurance industry, which includes implementation of the Insurer Supplier Diversity Survey (the nation's first ever mandated report of supplier diversity in the insurance industry), and to encourage diversity amongst insurance company governing boards. Ms. Ramil has served Commissioner Jones for nearly eight years, most recently as Special Assistant to the Commissioner and, prior to that, as Field Representative in his California State Assembly District Office. She is passionate about economic and social justice work in underserved communities and finds the trends in supplier diversity exciting and promising. In the State Assembly, she worked closely with Sacramento's Asian Pacific Islander community and has served in board leadership positions for a number of civic and nonprofit boards committed to advocacy work, youth mentorship, voter registration, and civil rights issues.

AUBRY STONE
PRESIDENT/CEO, CALIFORNIA BLACK CHAMBER OF COMMERCE CALIFORNIA

Aubry Stone is President/CEO of the California Black Chamber of Commerce and Executive Director of the Chamber Foundation. Mr. Stone currently serves on the following state boards: California Utilities Diversity Council (CDUC), CalTrans Small Business Board, California High Speed Rail Advisory Board, and he currently co-chairs the California Department of General Services Small Business Board. Mr. Stone is also Board Chair of the US Black Chamber Inc.