

Diversity Digest Est. 2011

Insurance Diversity Initiative

Diversity & Inclusion Advance Forward Together

Visit our Website



Email us at Diversity@insurance.ca.gov about any events or updates you'd like to share with the Initiative and our stakeholders!

Deadline for submissions is the 15th of every month.



National Write a Business Plan Month

What's New





Photo (Left to Right): Benjamin A. Phillips-Leseña, Insurance Diversity Analyst; Chandara K. Phanachone, Director - Insurance Diversity Initiative; Rebecca Ball, Coordinator - Insurance Diversity Initiative; and Nathan Fesler, Diversity Research Data Analyst



Photo (Left to Right): Randolph Sinnott, Insurance Diversity Task Force Member and President & Attorney of Sinnott, Puebla, Campagne & Curet, APLC; Linda Yarber, CDI Chief of Community Education & Outreach Bureau.



Photo (Left to Right): Melinda Guzman, Insurance Diversity Task Force Member and CEO of Melinda Guzman Professional Corporation; Insurance Commissioner Dave Jones.



Photo (Left to Right): Annalisa Barrett, Insurance Diversity Task Force Member and Founder & CEO of Board Governance Research LLC; Insurance Commissioner Dave Jones.

Diversity Task Force

Newly Appointed Member:

- Annalisa Barrett – Founder & CEO, Board Governance Research, LLC

THANK YOU FOR YOUR SERVICE

Resigning Insurance Diversity Initiative Task Force Members

At our 4th Quarterly Insurance Diversity Initiative Task Force Meeting of 2018, we recognized the service of four (4) resigning Task Force Members who, through the years, have demonstrated their dedication to the mission and goals of the Initiative. On behalf of Commissioner Dave Jones and the California Department of Insurance, please accept our sincere gratitude for your service and commitment to our Task Force, and for your leadership in creating greater progress and economic opportunities for the diverse business communities of California. We wish each of them the best in their future endeavors.

Resigning Members:

- Michael Keeley – President, MGK Risk and Insurance Services
- Melinda Guzman – CEO, Melinda Guzman Professional Corporation
- Melanie Shelby – Managing Director, Gray, Greer, Shelby & Vaughn LLC
- Randolph Sinnott – President & Attorney, Sinnott, Puebla, Campagne & Curet, APLC



The California Department of Insurance is seeking qualified representatives to serve on California's Insurance Diversity Task Force.

The Insurance Diversity Task Force considers and makes recommendations about diversity in the insurance industry. Specifically, the mission of the Task Force is to:

- Advise the Department of Insurance with member area(s) of expertise on Department initiatives to increase procurement with diverse suppliers and diversity on governing boards; and
- Identify and promote insurance companies that are actively engaged in diversity issues;
- Explore the status of diverse representation on insurance company governing boards;
- Provide recommendations to increase supplier or governing board diversity, which may include suggested changes to existing law.

Members of the Task Force are appointed for a term of two years. The Task Force meets quarterly in Sacramento with video conferencing in Los Angeles and San Francisco. Members commit to attending, at minimum, 2 of the 4 scheduled meetings.

Please refer interested individuals to our website on [Commissioner Appointments](http://www.insurance.ca.gov/0500-about-us/03-appointments/), which includes detailed information about the vacancy as well as instructions on how to apply, at: <http://www.insurance.ca.gov/0500-about-us/03-appointments/>. Qualified applicants that reflect the diversity of the State of California, including women, LGBT, disabled veterans, and other minorities, are strongly encouraged to apply.

Applications are due to the Department by **Wednesday, January 23rd, 2019**.



Photo (Left to Right): Jay Greene, Insurance Diversity Task Force Member and Attorney/CPA with Jay Greene Law Firm; Amorette Yang, CDI Deputy Commissioner of Community Programs & Policy Initiatives.

The Golden Gate Business Association's Annual Holiday Make Contact event honored the national insurance companies championing the inclusion of LGBT Business Enterprises as part of California Insurance Commissioner's Diversity Initiative. The event was hosted by the Jay Greene Law Firm. Jay Greene serves as a proud member of the Insurance Diversity Task Force.



Golden Gate Bay Association (GGBA)

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We're Proud to Be a San Francisco Bay Area LGBT Business Advocate!

Our mission is to champion opportunity, development, and advocacy for our LGBTQ & Allied business community.

We create opportunity for marketing, networking, procurement, and referral-based business growth; programs that support development of business skills and expertise through workshops and seminars; and we advocate for positive economic, social, and political change.

- Opportunity for marketing, networking, procurement, and referral-based business growth
- Development of business skills and expertise through workshops and seminars

- Advocate for positive economic, social, and political change
- The largest San Francisco Bay Area LGBTQ business advocate organization

Read more: <https://ggba.com/mission/>



Chris and Nancy Brown embrace while searching through the remains of their home, leveled by the Camp Fire, in Paradise, Calif., on Monday, Nov. 12, 2018. As the fire approached, Nancy Brown escaped from the home with her 2-year-old and three dogs.

Photo Credit: Noah Berger / AP Photo

WILDFIRE VICTIMS TURN TO CALIFORNIA DEPARTMENT OF INSURANCE FOR HELP

By Insight by Beth Ruyak, Capital Public Radio

[\(Originally published Thursday, December 6, 2018\)](#)

Butte County residents are confronting another monumental task after surviving the Camp Fire: navigating their insurance policies.

The California Department of Insurance is working to help homeowners and businesses recover erroneously denied claims and incorrectly charged premiums. Since the 2017 fire season, the California Department of Insurance's consumer services team has helped policyholders in the North Bay obtain an additional \$52 million of claims, and returned \$530 million of incorrectly charged premiums and errors and claims denials.

Earlier this year, the Department of Insurance drew attention to the rising rate of non-renewals for policies in California, especially for properties facing the greatest wildfire risk. It reported that nearly half of the counties in California have about 25% of the local residential housing inventory in high or very high risk wildfire zones.

Nancy Kincaid is the press secretary for California Department of Insurance Commissioner Dave Jones. She joins Insight to discuss programs available to those who lost everything and how other people living in the wildland-urban interface can prepare for future risks. She also explains why one small carrier (Merced Property and Casualty Company) is being liquidated.

You can call the toll-free consumer assistance line at [\(800\) 927-4357](tel:8009274357) for help with a policy or claim or question about coverage.

Capital Public Radio

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Mission

To provide a trusted and indispensable source of information, music, and entertainment while strengthening the civic and cultural life of the communities we serve.

Read more: <http://www.caprado.org/about/missionvision/>



December is...

Write a Business Plan Month

www.NationalDayCalendar.com



NATIONAL WRITE A BUSINESS PLAN MONTH - December

By National Day Calendar

[\(Originally Published December 2018\)](#)

NATIONAL WRITE A BUSINESS PLAN MONTH

National Write a Business Plan Month is an annual designation observed in December. Have you ever thought about starting your own business, but aren't sure about what steps to take? Well, my friend, consider this a sign... We're here to help! Every business needs a business plan, and it's a great step in the right direction when it comes to creating your own company. Whether you want it to be your livelihood or just a side gig, putting together a well-researched and detailed business plan will make your life a whole lot easier in the weeks to come.

HOW TO OBSERVE

Create your own business plan, and post to social media using #WriteABusinessPlanMonth. (Okay, don't post your actual business plan to social media, but make a status to let people know what you're working on so they're inspired to either do the same or check out your business when it's all ready to go!) If you aren't sure how to put together a business plan, you're not alone. They take a fair bit of time and hard work, but when they're done right, they're amazing tools. Here are some essential elements of a great business plan.

1. Executive Summary. This shows your business plan in its entirety, including your business's profile, mission, and how you plan to get there.
2. Market Analysis. This part involves thorough research on the industry of your business. It's the quantitative and qualitative assessment of your market.
3. Company Description. This should offer information about what your company does, and what differentiates you from others similar to you if any. It would also be wise to mention your target audience/clients in this section. Who do you appeal to?
4. Management and Organization. Discuss who is in charge, how many employees you wish to have, and the basic workflow.
5. Marketing and Sales. How do you plan to promote your business and make sales?
6. Services and/or Products. Talk about what you're selling or what services you offer, and who they will benefit. Go into detail about these products or services.

7. Request for Funding. If you need assistance with funding your business or products, mention how you plan to access those funds.
8. Financial Projections. In this section, provide financial projections for 3-5 years. How much you plan to spend, earn, and what your profit is expected to be.

HISTORY

National Write a Business Plan Month was created to assist businesses small and large, so they could stay organized, prepared, and have a smoothly running company.

National Day Calendar

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National Day Calendar TM is the authoritative source for fun, unusual and unique National Days! Since our humble beginnings on National Popcorn Day in 2013, we now track nearly 1,500 National Days, National Weeks and National Months. In addition, our research team continues to uncover the origins of existing National Days as well as discover new, exciting days for everyone to celebrate.

Read more: <https://nationaldaycalendar.com/>

Reminders



Do You Have an Insurance Supplier Diversity Success Story? We Want to Hear from You!

Do you have NEW or RENEWED Business Relationship/Networking opportunity that has created opportunities for your business within the Insurance Industry?

Do you have NEW or RENEWED Procurement or Contract Opportunity(ies) within the Insurance Industry?

If you said, "Yes," to any of these questions - We Want to Hear from You!

Take 1-2 minutes to share your success story with us. Each step you take towards securing any insurer business for your company is a measure of your success, and we would love to hear about it! Visit [Diversity Success Story Survey](#) or contact us directly at diversity@insurance.ca.gov.

Diversity Events Calendar: December 2018 and February 2019

December

Western Regional Minority Supplier Diversity

February

Golden Gate Business Association (GGBA)

Council (WRMSDC) - Annual Meeting & Holiday
Legacy Event 2018 (AMHL18)
December 14, 2018
Santa Clara, CA

Power Lunch V: Building Bridges
February 1, 2019
San Francisco, CA

To submit a request for your Supplier Diversity or Governing Board Diversity-related event be added or to view upcoming events, please visit our [Diversity Events Calendar](#).



AMHL 18
A WRMSDC SIGNATURE EVENT

HOME ABOUT REGISTRATION ANNUAL MEETING WINTERFEST SUPPORTERS CONTACT US

 **FOLLOWING OUR NORTH STAR**
ANNUAL MEETING & HOLIDAY LEGACY (AMHL) EVENT

FRIDAY, DECEMBER 14, 2018 * 2:30 P.M. TO 5:00 P.M.

CALIFORNIA'S GREAT AMERICA
4701 GREAT AMERICA PKWY, BAY AREA ROOM
SANTA CLARA, CA 95054

2:30 P.M. TO 5:00 P.M. ANNUAL MEETING (NO CHILDREN PLEASE)
5:00 P.M. TO 10:00 P.M. WINTERFEST AT GREAT AMERICA (CHILDREN ARE WELCOME)
THE TREE LIGHTING CEREMONY WILL BE HELD INSIDE THE PARK AT 5:30 P.M.



 **Power Lunch V**
bridges

SAN FRANCISCO **FRIDAY, FEBRUARY 1, 2019**
11:30am - Registration | 12:00pm - 2:00pm - Power Lunch Program

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The Insurance Diversity Initiative was established by Insurance Commissioner Dave Jones in 2011 to address diversity issues within California's \$310 billion insurance industry. Specifically, these efforts are meant to increase procurement from California's diverse suppliers, as well as to increase diversity amongst insurer governing boards. To accomplish these goals, the Department conducts outreach, creates partnerships, hosts events, and most importantly, administers surveys to collect and publicly disseminate information about the state of diversity in the insurance industry.

INSURANCE DIVERSITY INITIATIVE
Office of Insurance Commissioner Dave Jones
California Department of Insurance
(916) 492 3623
diversity@insurance.ca.gov
www.insurance.ca.gov/Diversity

STAY CONNECTED

