



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER



**Doug Bystry**, President & CEO  
**Clearinghouse CDFI**

Mr. Bystry has been providing financial services to low-income communities for over 25 years. Mr. Bystry, in his professional career, has successfully raised and deployed over \$1 billion for low-income communities. Much of this capital was raised by Clearinghouse CDFI, which he founded in 1996, and is now one of the largest CDFI's in the nation. Clearinghouse CDFI was the first CDFI in the nation to be rated by Standard & Poor's and they received an "AA STABLE" rating.

Clearinghouse CDFI embraces the concept that "community lending can and should be profitable". This philosophy has helped attract over 50 bank and corporate investors providing both debt and equity. Clearinghouse CDFI was the first non-depository CDFI in the nation to borrow from any Federal Home Loan Bank. They currently have over \$310 million in total assets. They were the first CDFI's selected for the inaugural round of the CDFI Fund Bond Guaranty Program and the first to deploy \$100 million.

Mr. Bystry previously was a Housing Commissioner for the County of Orange and a City Council member for the City of La Habra, California. He serves on the COIN (California Organized Investment Network) Advisory Board whose goal is to increase insurance industry community investments throughout California. Mr. Bystry serves on several other non-profit boards primarily benefitting affordable housing and the disadvantaged populations. He is a UCLA graduate.



**Ophir Bruck**, Relationship Manager  
**Principles for Responsible Investment (PRI)**

Ophir Bruck is an ESG specialist at Sustainable1, S&P Global's central source for sustainability intelligence. Prior to joining S&P Global, Ophir led signatory relations and strategic initiatives in Western North America for the UN-supported Principles for Responsible Investment (UNPRI), the world's leading proponent of responsible investment. Previously, Ophir led the sustainable investing program at the University of California Office of the Chief Investment Officer of the Regents. Ophir serves on the Advisory Board of the California Department of Insurance Organized Investment Network (COIN), is a



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Council on Foreign Relations Term Member and was named among the Top 100 Global Influencers in Finance by Refinitiv in 2019. He holds a BS in Society and Environment from the University of California, Berkeley and is a Sustainability Accounting Standards Board FSA Credential-holder.



**Stephanie Chan**, Chief Investment Officer  
**State Compensation Insurance Fund (SCIF)**

Stephanie Chan is Chief Investment Officer at the State Compensation Insurance Fund (SCIF) where she is responsible for managing SCIF's \$20 billion investment portfolio as well as the Treasury and Investment operations. In 2019, she received her credential as a Chartered Financial Analyst, the highest distinction in the investment management profession. Prior to working at SCIF, Chan had several years of public accounting and auditing experience working at the California Bureau of State Audits as Senior Auditor. Chan joins the COIN Advisory Board as an insurance investment executive.



**Rudy Espinoza**, Executive Director  
**Inclusive Action for the City**

Rudy Espinoza is Executive Director of Inclusive Action for the City, a nonprofit Community Development Financial Institution (CDFI), which is dedicated to bringing people together to build strong, local economies through community-based advocacy and transformative economic development initiatives. Previously, Espinoza was a Senior Program Officer at a CDFI in South Los Angeles, providing micro-loans and business assistance to entrepreneurs in South Los Angeles. He also co-founded the LA Street Vendor Campaign, an initiative that legalized street vending in Los Angeles and decriminalized street vending in California with the signing of Senate Bill 946 (Lara, Chapter 459, Statutes of 2018). He serves as a member of the East Los Angeles Area Planning Commission, the Adobe Community Housing Board of Directors, and the Center for Nonprofit Management Board of Directors. Espinoza has been appointed to the COIN Advisory Board as the consumer advocacy group representative.



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**Debra Gore-Mann**, President & CEO  
**The Greenling Institute**

Debra Gore-Mann is the President & CEO of The Greenling Institute. Gore-Mann has over 25+ years of leadership in nonprofit and private research universities and over ten years of private sector business development expertise having worked in investment banking, international infrastructure development, and engineering. She serves on multiple nonprofit and foundation boards that strive to serve communities whose works include criminal justice, youth life and educational opportunities, youth and young adults in sports, and economic opportunity. Gore-Mann joins the COIN Advisory Board as a representative with experience seeking investments for low-to-moderate-income or rural communities.



**Ginger Hitzke**, President  
**Hitzke Development Corporation**

Ginger Hitzke is President of Hitzke Development Corporation. Hitzke has 23 years of experience in the field of economic development and specializes in affordable rental housing, including permanent supportive housing on infill, transit-oriented sites. She is Board President for Circulate San Diego, a member of Inclusive Action for the City (formerly Leadership for Urban Renewal Network), and past member of the San Diego Housing Federation. Hitzke joins the COIN Advisory Board as an economic development practitioner.



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**Maité Irakoze Baur**, Chief Investment Officer  
**Farmers Group, Inc.**

Maité Irakoze Baur is Chief Investment Officer for Farmers Insurance Group, where she is responsible for managing more than \$26 billion of Farmers investments and \$8 billion of retirement plan assets and overseeing Treasury operations. Irakoze Baur has over 15 years of global experience. Prior to joining Farmers in 2016, she was Head of Investment Mandates and Treasury in Investment Management Switzerland for Zurich Insurance Group, where she had the responsibility to implement the investment strategy and liquidity management for various insurance balance sheets (~30billion F /Swiss Franc) based in Switzerland. Irakoze Baur has been appointed to the COIN Advisory Board as an insurance investment executive.



**Jennifer McElyea**, Senior Managing Partner  
**Watt Investment Partners**

Jennifer McElyea is Senior Managing Partner at Watt Investment Partners, where she is responsible for over \$500 million of assets under management including the negotiation and execution of real estate investment opportunities in affordable housing and public-private partnerships. She serves as a member on the BizFed Institute Board of Directors and is Vice-Chair of the Urban Land Institute Public-Private Partnership Council. McElyea joins the COIN Advisory Board as an affordable housing practitioner.



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**Nick Roxborough**, Partner  
**Roxborough, Pomerance, Nye & Adreani, LLP**

Mr. Roxborough is often described as a legal and professional difference-maker. He is the Co-Managing Partner of Los Angeles-based law firm of Roxborough, Pomerance, Nye & Adreani, LLP, primarily an Employers Rights law firm. Nick specializes in representing insured and self-insured employers as well as large stakeholders in complex workers' compensation issues. He has obtained numerous landmark trial and appellate decisions concerning the insurance industry. In 2011, Nick was named one of the top 50 most influential professionals in the Workers Compensation Industry. And, in 2013, Nick was voted one of the five most influential attorneys in the San Fernando Valley. Nick was recently named "Defense Lawyer of the Year" at the Comp Laude Annual Awards Ceremony. Nick has been appointed by various public officials to serve on various Panels and Boards.



**Heberto Sanchez**, President/Founder  
**Latino Educational Fund**

Mr. Sanchez is the Founder and President of the Latino Educational Fund, a 501c3 nonprofit organization founded to help Latino students improve their lives. Besides being the Founder and President of the Latino Educational Fund, Mr. Sanchez was also the founder and CEO of the Latino Diabetes Association, a 501c3 nonprofit. Mr. Sanchez was appointed and served as a Commissioner on the Tri-City Valley Mental Health in 2006; Planning Commissioner for the City of Pomona in 2006; Board of Directors for the East Los Angeles Chamber of Commerce in 2005; Commissioner for the Community Life Commission for the City of Pomona in 2004-2005.

Mr. Sanchez was born in Los Angeles, California and studied at California State University, Northridge, where he earned a Bachelor of Science degree in Business Administration Marketing and a Master's degree in Public Administration. While graduating with his Master's degree he received the Heritage of Excellence Honors from California State University, Northridge. Mr. Sanchez is a member of the public appointed by the Speaker of the Assembly.



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**Sabrina Sanders**, Director of Student Affairs Projects and Initiatives  
**California State University – Office of the Chancellor**

Ms. Sanders is the Director of Student Affairs Projects and Initiatives at California State University's Office of the Chancellor, Sabrina Sanders supports student affairs programs and system-wide initiatives at 23 campuses across the state. She is also a part-time professor at California State University, Long Beach where she teaches graduate students in Student Development and Higher Education. Sabrina was appointed by the California Senate Rules Committee.



**T.C. Wilson**, Chief Investment Officer  
**The Doctors Company**

Thomas Connell (T.C.) Wilson is Chief Investment Officer for The Doctors Company, the nation's largest physician-owned medical malpractice insurance company. Wilson directly oversees the company's \$5 billion investment portfolio and contributes to the strategic growth plan as it relates to investment review and assessment of new partnerships and opportunities. Under Wilson's leadership, the Doctors Company recently approved a 1% set aside for COIN-approved investment opportunities. Wilson joins the COIN Advisory Board as an insurance investment executive.