

**STATE OF CALIFORNIA
FRAUD ASSESSMENT COMMISSION**

**Summary Meeting Minutes
Rancho Cucamonga, California
November 12, 2025**

This meeting was a hybrid meeting with the option for the public to attend in person or via teleconference. Commissioners personally in attendance: Chairperson Jay Bobrowsky, Vice-Chairperson Branden Lopez, and Commissioners Dan Calamuci, Joseph Carresi, and Tim Cloney.

Others present: Eric Charlick, Deputy Commissioner (DC), California Department of Insurance (CDI) Enforcement Branch; Andrew Gulcher, Division Chief, CDI Investigation Division and Victoria Martinez and Shawn Conner, Deputy Chiefs, CDI Fraud Division

Yvonne Hauscarriague, Senior Staff Counsel, CDI Government Law Bureau, attended via teleconference.

I. Fraud Assessment Commission

Chairperson Bobrowsky opened the meeting at 10:30 am. Chairperson Bobrowsky read the process to request documents presented today and that all votes will be conducted by roll call vote.

a. Opening Remarks

Commissioner Cloney thanked the Local Assistance Unit (LAU) for their work in making the meeting happen and appreciates the meeting being in Southern California this time.

Chairperson Bobrowsky thanked LAU Analysts, Sara Marshall and Jennifer Tran, for setting up the room late last night. He introduced new Program Manager at State Fund, Maggie Johnson, who was attending in person. Chairperson Bobrowsky stated he went to Toronto for an Insurance Fraud Summit which discussed insurance fraud programs throughout the world. He stated California was the most impressive program in the world and had more arrests and convictions in one year than England had in 13 years.

b. Approval of the Summary Meeting Minutes

Chairperson Bobrowsky asked the Commissioners to review the meeting minutes from the last FAC meeting on June 25, 2025.

Commissioner Calamuci stated Item C on the meeting minutes needed to be corrected to reflect he participated on the review panel, not Commissioner Carresi.

Motion

Commissioner Calamuci made a motion to correct item C on the meeting minutes and Commissioner Cloney seconded the motion.

Action

The update to the meeting minutes were unanimously accepted via a roll call vote. LAU Analyst, Jennifer Tran, updated the meeting minutes to reflect the correction and reprinted them for the Commissioners and in person attendees.

c. Public Comments

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

II. Enforcement Branch

a. Administrative Update

Deputy Commissioner (DC) Charlick thanked the Local Assistance Unit (LAU) for their efforts. He introduced the new LAU Manager, Aaron Ching and stated Former LAU Manager, Diana Russell, is on special projects which included still finalizing the Grant Case Management System (GCMS) rollout and further testing. The carryover process is also still being evaluated for compliance with state budget processes. Once more information is available an updated email will be sent to all county primary contacts and fiscal officers. CDI's latest recruiting and hiring statistics are included in the Annual Report, which will be handed out in a moment. Captain Susan Burns from our training unit retired at the end of October, and Captain Rod Reyes from our Silicon Valley office will retire at the end of this month, and CDI wants to recognize both of them for their service.

Chairperson Bobrowsky asked about CDI's vacancy rate. Charlick replied 32% - 33% as we have lost some people to retirement. We have a number of people in background and more information is provided in the Annual Report. We lose over 70% of people in background and unfortunately the candidate pool for law enforcement is not what it used to be. However, we are seeing more retired federal agents applying, which is helpful.

b. Public Comments

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

III. Workers' Compensation Program Overview

a. Program Overview

The Fraud Division Annual Report was handed out to the Commissioners and copies were placed on the back table in the room.

This past year has been a successful one for CDI's Workers' Compensation (WC) program, as highlighted in the Fraud Division Annual Report. DC Charlick recognized Bobbi Reuck and her team for their efforts on the annual report. DC Charlick advised that with the one-time split adjustment in FY 24-25 CDI utilized all of the additional funds

allocated and the only remaining funds in the WC Fund from CDI are approximately \$300,000 in fines and penalties. With the additional funds from the split-adjustment CDI allocated additional resources to our WC program. This resulted in an increase in outreach of 77%, an increase in outreach attendance of 111%, and an increase in WC outreach hours of 56%. Additionally, the number of CDI cases closed due to insufficient resources decreased nearly 18%, resulting in 198 fewer cases being closed for that reason. Finally, with the additional resources due to the increase in funding, CDI opened 88% more new investigations, which was an additional 248 new investigations.

CDI received Financial Audits from all counties except San Joaquin. The County DAs have been making progress in reducing their unspent funds. For FY 22-23 their unspent funds were \$8.785 million, for FY 23-24 it was \$7.73 million, and for FY 24-25 it was reduced to approximately \$5.78 million. However, that amount may increase as CDI is still missing San Joaquin's audit.

b. Discretionary Portion of Assessment

Since CDI is still reviewing the carry-over process to ensure it aligns with the state procedures and assessing CDI's needs, CDI will coordinate with Bill Lee and his team regarding a potential additional one-time adjustment to the split. This review will take place over the next month or so. Any decisions will be made in collaboration with the DAs and will be communicated at the January FAC meeting. Therefore, CDI is not seeking an increase to the assessment at this time.

Commissioner Cloney asked how the additional resources were allocated to additional WC cases. DC Charlick advised we put less hours into Auto to shift resources to work WC cases.

c. Public Comments

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

IV. CDAA Update and DA Presentation

William Lee of San Bernardino County gave an update on CDAA and advised they are already planning next year's conference and it will likely be in October 2026.

Commissioner Cloney asked if there are a lot of new people that go to CDAA. Mr. Lee advised he sees a lot of new people showing up at the conference and all DA offices have vacancies that are being filled so there are new attendees that benefit from some of the more introductory classes.

Mr. Lee presented a CDAA PowerPoint which highlighted some of the FY 24-25 successes from some of the participating counties. Mr. Lee stated no increase to the assessment is being requested and he wanted to point out that is the second year in a row no increase was requested.

~~Aronis Sedonis~~ Arunis Sodonis from Los Angeles County came up to the podium to present on Los Angeles's FY 24-25 successes as part of Mr. Lee's CDAA PowerPoint. Their new DA is committed to pursuing insurance fraud with the same urgency as violent crime.

Chris Bouffard from Riverside County came up to the podium to discuss Riverside's FY 24-25 successes as part of Mr. Lee's CDAA PowerPoint.

Nicole Nicholson and Vincent Marinaccio from Orange County came up and presented their FY 24-25 highlights as part of Mr. Lee's CDAA PowerPoint.

Jill Nerone from Alameda County came up to present their FY 24-25 updates as part of Mr. Lee's CDAA PowerPoint. In January of 2023, DA Price was elected and the damage that was done in those two years was unprecedented. The new DA, Ursula Jones-Dickson, was elected and appointed in February 2025 and is turning their program around. They have brought many of their prior staff members back and had a new attorney begin today that has a year experience of prosecuting WC fraud.

Mr. Lee came back up to the podium and discussed what challenges lie ahead including outreach, balanced caseloads, and staff continuity.

Chairperson Bobrowsky stated that with the \$5.7 million in unspent funds there will likely not be an increase in the aggregate assessment, but as the DA's needs change the FAC supports funding the program. He also said he thinks the counties should consider using AI to increase efficiency. Mr. Lee stated there is a lot of caution around AI. Mr. Lee stated although the DAs are not seeking an increase to the assessment, staffing is improving and there will likely be a request for an increase in the aggregate assessment in a year or two.

Tamara Martin from San Diego presented a PowerPoint presentation on effective outreach which included an overview of different paid media and free/low-cost media outreach, paid digital media and free/low-cost digital media outreach, and in-person outreach.

Commissioner Cloney asked when they get a tip from the public, are those included in the CDI SFC count? Ms. Martin advised no; they just open an investigation.

Commissioner Cloney mentioned that self-insurers are not required to have a SIU and he noticed the referrals from self-insurers are very low and asked about outreach to them. Ms. Martin advised they do outreach to self-insurers and provide information on how to and their obligation to report suspected fraudulent claims.

Vice-Chairperson Lopez asked Mr. Lee if they had unspent funds this year. Mr. Lee said yes and most of that was due to carrying over too much from the prior year. Vice-chairperson Lopez stated he thinks counties should have a little carryover as a cushion.

Commissioner Carresi thanked Orange, San Bernardino, Riverside and Ventura counties that came out to Edison's office to do a presentation last month.

Commissioner Calamuci stated that the county and stakeholder collaboration is what sets California's WC program apart.

a. Public Comments

Chairperson Bobrowsky asked for any public comments on the last topic and there were none.

V. Public Comments

The floor was opened for public comments on any agenda items and there were none.

VI. Other Business

a. Next Scheduled Meetings: November 19, 2025 and January 7, 2026

Chairperson Bobrowsky stated the next meeting is next Wednesday at the Sacramento Enforcement Branch Headquarters, upstairs in Suite 250. The following meeting is January 7, 2026.

b. Public Comments

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

VII. Closing Remarks

Commissioner Carresi thanked the presenters for their educational presentations.

Vice-Chairperson Lopez thought the outreach presentation was very good. He said he would like to hear a little more about press releases as they are very effective. He said he wanted to point out that the cost to the employers is very low and very beneficial as the DAs are the only ones that can prosecute these cases. He was also happy to hear how well CDI and the DA offices are working together.

Commissioner Cloney stated outreach is important to him and looking at the numbers of SFCs they appear to be stagnant. He wants to challenge the DAs to look into other forms of outreach and other sources of fraud.

Commissioner Calamuci was thankful for the presentations and happy to have the meeting in another location as there were new faces present.

Chairperson Bobrowsky thanked LAU Analysts, Sara and Jennifer, for coming down the previous night to set up. He thinks collaboration is very important and wants to see more of it. He thinks AI can be leveraged. He also believes press releases are crucial as stated by Vice-Chairperson Lopez. He stated we have the best WC insurance fraud program in the world.

Motion

Commissioner Cloney made a motion to adjourn the meeting. Vice-Chairperson Lopez seconded the motion.

Action

The Commissioners unanimously approved via a roll call vote and the meeting adjourned at 12:37 pm.