

CALIFORNIA DEPARTMENT OF INSURANCE

Office of Insurance Diversity & Innovation - Insurance Diversity Program

300 Capitol Mall, Suite 1700 - Sacramento, CA 95814

www.insurance.ca.gov/diversity



Insurance Diversity Task Force 1st Quarterly Meeting Minutes

Date & Time

March 12, 2025

10:00 a.m. – 12:00 p.m. PST

Location**May Lee State Office Complex**

651 Bannon Street

Southeast Building – Room 235

Sacramento, CA 95811

I. Task Force Meeting Call to Order

- a) Roll Call – Conducted by California Department of Insurance (CDI) Staff – Shannon McCollum
 - a. Attendance in person: Mark Morales (Chair), Rebecca Aguilera-Gardiner, and Marquita Thomas, Chandara Phanachone (Commissioner Lara Designee)
 - b. Attendance virtually: Vikita Poindexter (Vice Chair), Linda Akutagawa, Imelda Alejandrino, Alycia Anderson, Annalisa Barrett, Dr. Fabiola Cobarrubias, Kelly Huang, Pradip Khemani, Jose Plascencia, and Cecil Plummer
 - c. Absent: Tommy Smith
- b) Establishment of Quorum – Quorum Established

II. Public Comment for Items Not on Agenda

No public comments received.

III. Meeting Minutes Review & Approval

Motion to approve minutes from the 2024 2nd Quarterly Insurance Diversity Task Force (IDTF)

- First: Marquita Thomas (IDTF); seconded: Rebecca Aguilera-Gardiner (IDTF)
- Ms. Thomas requested the minutes be amended to remove “spearheads” and replace with “advises.”
- Meeting minutes from 2024 2nd Quarterly IDTF **approved as amended.**

Motion to approve minutes from the 2024 4th Quarterly Insurance Diversity Task Force (IDTF):

- First: Dr. Fabiola Cobarrubias (IDTF); seconded: Marquita Thomas (IDTF)
- Meeting minutes from 2024 4th Quarterly IDTF **approved.**

IV. Introductions

Task Force: Mark Morales (Chair), Vikita Poindexter (Vice Chair), Rebecca Aguilera-Gardiner, Linda Akutagawa, Imelda Alejandrino, Alycia Anderson, Annalisa Barrett, Dr. Fabiola Cobarrubias, Kelly Huang, Pradip Khemani, Jose Plascencia, Marquita Thomas, Chandara Phanachone (Commissioner Designee, Chief, Office of Insurance Diversity & Innovation (OIDI))

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CDI Staff: An Kim, Manager, Insurance Diversity Program; Shannon McCollum, Manager, Insurance Diversity Program; Miguel Bastidas, Chief Deputy Legislative Director; Monica Marcaluso, Assistant Chief Counsel

Public: Freddy Fonseca, Attorney, Bay Beach Renter; Diana Ordaz Cherrington, Multi-Cultural Business Alliance; Harold Dickens, Public Insurance Adjuster; Roberto Arnold, Founder, Multi-Cultural Business Alliance; Arielle Griffin, Amalight Insurance Company

V. Department Remarks

Chandara Phanachone, Chief, Office of Insurance Diversity & Innovation (OIDI):

- Emphasized the importance of diversity initiatives and that historically, the California Department of Insurance has generally been supportive of inclusive policies that contribute to the vibrancy of California's insurance industry. She acknowledged Women's History Month and informally recognized Dr. Fabiola Cobarrubias on her reappointment, noting that a formal recognition will occur at the next Task Force meeting.
- Reaffirmed the Department's commitment to diversity, equity, and inclusion (DEI) despite headwinds, stressing efforts to strengthen partnerships with state agencies, nonprofits, and industry leaders to advance supplier diversity, board diversity, and community investments. She highlighted the Department's role as a champion for small and minority-owned businesses, ensuring equitable access to procurement and financial resources – as demonstrated by our recent leadership as part of the California Supplier Diversity Symposium.
- Reminded Task Force task force members of their role and leadership when it comes to advancing both supplier and board diversity across California's insurance industry. She also emphasized efforts to enhance transparency and accountability within the insurance sector by refining data collection and improving the California Insurance Diversity Survey to provide more actionable insights. The Department remains committed to fostering an inclusive regulatory environment that supports economic growth while ensuring compliance with industry standards.

VI. Policy & Legislation Updates**a) 2024-2025 Legislative Updates:**

Miguel Bastidas, Chief Deputy Legislative Director (CDI)

- CDI is sponsoring 16 bills this year, including:
- [AB 843 \(Garcia\)](#) – This bill focuses on language access requirements for health insurance providers. The bill aims to ensure individuals with limited English proficiency have greater access to translated documents and services. This aligns California law with the federal Affordable Care Act (ACA) language requirements.
- [AB 554 \(Gonzalez/Haney\), or the PrEPARE Act](#) – Seeks to eliminate cost-sharing barriers for human immunodeficiency virus (HIV) / or acquired immunodeficiency syndrome (AIDS) prevention drugs such as pre-exposure prophylaxis (PrEP) and postexposure prophylaxis (PEP). The legislation is designed to enhance accessibility for at-risk communities and is supported and co-sponsored by several advocacy groups, including Equality California, Los Angeles LGBT Center, and APLA Health.

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Chandara Phanachone, Chief, Office of Insurance Diversity & Innovation (OIDI):

- [SB 547](#) (Pérez/Rubio), or the Business Insurance Protection Act – Extends insurance moratorium protections to small businesses, HOAs, and nonprofits affected by disasters, similar to what is provided for homeowners.
- [AB 637](#) (Flora), or the Deceptive Disaster Relief Advertising Act – Addresses fraudulent advertising that misleads consumers after major disasters. The bill mandates that all advertising materials clearly disclose whether the business is affiliated with a government entity.

Discussion Points:

- Strategies for increasing compliance and outreach to diverse business owners
- Monitoring potential legal challenges

b) Insurance Diversity Index Update:

Shannon McCollum, Manager, Insurance Diversity Program (OIDI):

- Provided an update and progress on the 2025 Insurance Diversity Index- (Index), based on data from the 2024 California Insurance Diversity Survey (CAIDS) covering the 2022-2023 financial years.
- The Index includes three key metrics:
 - Boardroom Diversity – The policies, practices, and representation related to diverse individuals on insurance company boards, including race, gender, disability status, and veteran status.
 - Supplier Diversity - The policies, practices, and procurement dollars to which insurance companies contract with diverse suppliers, including certified minority-, women-, LGBTQ-, and veteran-owned businesses; and
 - Community Impact Investments
- Discussion Points:
 - Concerns about the potential impact of national anti-DEI movements, including legal and insurance-industry-related implications

VII: Task Force Administration and Election Process

a) Procedural Overview:

Mark Morales (IDTF)

Reminded Task Force member to provide CDI Staff with updated bios and updated their contact information. He noted that most of the work the IDTF happens in advisory committees, so please join one.

b) Action: Nominations for 2025-2026 Chair & Vice Chair Leadership

Chandara Phanachone, Chief, OIDI:

- Based on the Task Force Handbook, this Task Force holds elections during the 2nd quarterly meeting, with nominations solicited in the 1st quarterly meeting. In order to vote, Task Force member must attend the 2nd quarterly meeting in accordance to the Bagley-Keene Open Meeting Act. Members received election documents outlining the process.
- Nominations for Chair and Vice Chair for 2025-2026 are now open. Members may self-nominate or nominate a fellow Task Force member.

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Nomination(s) for Chair:**Vikita Poindexter** (nominated by Mark Morales)Nomination(s) for Vice Chair:**Dr. Fabiola Cobarrubias** (nominated by Cecil Plummer)**VIII: Task Force Administration**Task Force Handbook & Administrative Forms:*Shannon McCollum, Manager, Insurance Diversity Program (OIDI):*

- Use of Adobe Sign to streamline the annual administrative document signing process was efficient and convenient for staff & Task Force members. Asked for feedback on any issues encountered and thanked Task Force for their responsiveness in returning documents promptly.
- Discussed streamlining Task Force operations, particularly regarding travel reimbursements. It was acknowledged that CalHR State travel policies can be complex, however those policies have been set forth, provided to, and acknowledged by all Task Force members as part of their official duties. Given that CDI is a state agency, we will continue to be mindful of our fiscal responsibility in the travel claims/approvals process. and attendees will need to communicate any itinerary changes as early as possible. While not all requests may be accommodated, efforts can be made to assist, if feasible.

IX: 2024-2026 Strategic Plan – Updates & DiscussionUpdate on 2024-2026 Strategic Plan*Chandara Phanachone, Chief, OIDI:*

The Insurance Diversity Task Force continues to drive initiatives aimed at advancing supplier and board diversity in the insurance industry. The strategic plan is structured around four key pillars that guide its objectives and actions. By continuing to advance these strategic initiatives, the Task Force aims to solidify California's position as a leader in insurance diversity and inclusion.

Four Pillars of Impact:

- **Pillar 1: Public Relations and Communications**

Effective communication is essential in promoting awareness and engagement with diversity efforts. The Office of Insurance Diversity & Innovation (OIDI) is developing targeted messaging and fact sheets tailored to diverse business communities. Additionally, the team is working on expanding digital engagement strategies, including social media campaigns, newsletters, and website resources, to ensure broader accessibility and visibility.

- **Tactics may include:** Development of targeted messaging and fact sheets for various communities, including a focus on enhancing digital engagement through social media campaigns and website resources.

- **Pillar 2: Community Engagement**

Strengthening relationships with industry stakeholders, advocacy groups, and diverse business communities remains a priority. We work closely with diverse-owned businesses, supplier diversity networks, and chambers of commerce to create more opportunities for participation. Events such as the California Supplier Diversity Symposium will serve as key platforms for networking, education, and policy discussions.

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- **Tactics may include:** Strengthening partnerships and events, such as the California Supplier Diversity Symposium, and increasing outreach to underrepresented business owners to improve participation in insurance industry opportunities.
- **Pillar 3: Access to Opportunities**

One of the main goals is to improve access to procurement and capital for diverse businesses. This includes expanding capacity-building programs, offering guidance on navigating procurement processes, and increasing outreach to underrepresented entrepreneurs.

 - **Tactics may include:** Expanding access to capital and procurement opportunities for diverse businesses, with an emphasis on capacity-building programs to help small businesses compete effectively.
- **Pillar 4: Recognition and Accountability**

Promoting accountability within the industry is critical to advancing supplier and board diversity efforts. The Task Force is working on benchmarking tools and data-driven insights to assess industry progress. The California Insurance Diversity Survey will continue to be refined to ensure more accurate reporting, and new initiatives are being explored to recognize companies leading in diversity efforts, and encourage greater industry-wide participation.

 - **Tactics may include:** Continuing efforts to promote inclusive leadership by tracking industry progress and developing new benchmarking tools for insurance companies to assess and improve their progress.

Upcoming Initiatives and Events

- *California Supplier Diversity Symposium (March 13, 2025):* A key statewide procurement event for fostering connections between diverse businesses and multiple industry sectors, including insurance, healthcare, public utilities, transportation, and the State of California.
- *KPMG Board Leadership Center Event (Fall 2025):* Focused on elevating though leadership on the value of increasing diverse representation on insurance company boards.
- *Expansion of mentorship and networking events* to bridge the gap between diverse business owners and industry decision-makers.
- *Increase transparency of current state of diversity in California's insurance industry by publishing reports* to highlight industry progress and areas for improvement.
- Legal Implications of Anti-DEI Climate:
 - Questions raised about insurance coverage to protect businesses from anti-DEI lawsuits.
 - Question regarding California Attorney General's Office on legal guidance and public DEI support. Chat comment included link to the AG's statement as of February 2025: <https://oag.ca.gov/news/press-releases/attorney-general-bonta-provides-guidance-businesses-diversity-equity-inclusion>
- Discussion around how Task Force could remain supportive of DEI and diverse communities.
- Strategic Plan Adaptability: Task Force agreed the plan must remain dynamic and responsive to legal, reputational, and social risks.

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www.insurance.ca.gov/diversity**X. California Statewide Coalition on Diversity Initiatives Updates***An Kim, Manager, Insurance Diversity Program (CDI)*

- An Kim was recognized for serving as the Department lead as part of the California Statewide Coalition on Diversity Initiatives. Participating agencies include CDI, California Public Utilities Commission (CPUC), Department of General Services (DGS), Caltrans, California Office of Civil Rights, Health Care Access and Information (HCAI), and the Governor's Office of the Small Business Advocate.
- The Coalition aims to provide tools and share resources to demystify access to capital and procurement opportunities for small and diverse businesses.
- The 2025 California Supplier Diversity Symposium is tomorrow, March 13 in Sacramento at the May Lee State Office Complex. Thank you to the Task Force members who will be supporting this event as speakers, exhibitors, and/or attendees.

XI. Past/Upcoming Events & Announcements

- Upcoming Events:
 - California Supplier Diversity Symposium – March 13, 2025
 - KPMG Board Leadership Center Webcast – Fall 2025
 - Insurance Diversity Summit – October 16, 2025 (tentative)

XII. Future Meeting Agenda Items

- Insurance Diversity Summit logistics to be discussed

XIII. Public Comment

There were no public comments

XIV. Adjournment

Motion to Adjourn: Marquita Thomas (IDTF Member)

Seconded: Rebecca Aguilera-Gardiner (IDTF Member)

Meeting adjourned at 12:02 P.M. PST