

## California



**Ricardo Lara  
Commissioner  
Western Zone**

Term of Office:  
Four Years

Elected:  
November 6, 2018  
Re-elected: November 8,  
2022

Ricardo Lara is California's eighth Insurance Commissioner since voters created the elected position in 1988. Lara previously served in the California Legislature, representing Assembly District 50 from 2010 to 2012 and Senate District 33 from 2012 to 2018.

As Senator, Lara expanded protections for disaster survivors from losing their homes to insurance cancellation and nonrenewal. He wrote the nation's first climate insurance law, SB 30, to engage the insurance industry in the fight against climate-linked environmental disasters like wildfires and sea level rise. Lara is one of California's most effective environmental champions, working to improve health conditions and rein in air pollution.

Lara received the United Nations 2017 Climate and Clean Air Award with former Governor Edmund G. Brown Jr. and the California Air Resources Board for his work to reduce super pollutants.

Lara authored the Health4All Kids Act, which now covers 250,000 California children with full-scope health care regardless of their immigration status. He also authored laws that help prevent prescription drug abuse and crack down on patient brokering and fraud involving Californians recovering from substance abuse disorders.

Raised in East Los Angeles by immigrant parents, Lara made history in 2018 by becoming the first openly gay person elected to statewide office in California's history.

Lara earned a bachelor's degree in Journalism and Spanish with a minor in Chicano Studies from San Diego State University.

### **Main**

California Department of Insurance  
300 Capitol Mall  
17th Floor  
Sacramento, CA 95814  
United States

### **Phone Numbers**

Main: (916) 492-3500  
Consumer Hotline: (800) 927-4357  
Licensing Hotline: (800) 967-9331

Sacramento Office: (916) 492-3500

Oakland Office: (415) 538-4010

Los Angeles Office: (213) 346-6464

**Fax Numbers**

Sacramento Office: (916) 445-5280

Main: (916) 445-5280

Oakland Office: (510) 238-7829

Los Angeles Office: (213) 897-9051

**Office Hours:** 8:00 a.m.-5:00 p.m., Monday-Friday

**Website:** <http://www.insurance.ca.gov/>

**Make Checks Payable to:** Premium taxes State Controller / Department fees California Department of Insurance

Julia Juarez (213) 346-6412  
Deputy Commissioner, Community Relations and Outreach

Ken Allen (213) 346-6783  
Deputy Commissioner, Rate Regulation

Laurie Menchaca (916) 492-3315  
Deputy Commissioner, Administration and Licensing Services

Lucy Wang (415) 538-4377  
Deputy Commissioner and Special Counsel

Michael Martinez (916) 492-3573  
Senior Deputy Commissioner and Legislative Director, Policy and Legislation

Michael Soller (916) 492-3542  
Deputy Commissioner, Communications and Press Relations

Mike Peterson (916) 492-3673  
Deputy Commissioner, Climate & Sustainability

Teresa Campbell (415) 538-4126  
Deputy General Counsel, Regulatory and Legal Services

Tony Cignarale  
Deputy Commissioner, Consumer Services and  
Market Conduct

(213) 346-6360

Vacant  
Chief Deputy Commissioner

Vacant  
Deputy Commissioner, Enforcement

Vacant  
Deputy Commissioner, Financial Surveillance

Vacant  
Deputy Commissioner and General Counsel

(415) 538-4379

### **Contact Persons**

#### **Accounting Practices and Procedures**

Kim Hudson  
Supervising Insurance Examiner

(213) 346-6122  
kim.hudson@insurance.ca.gov

#### **Actuarial Office**

Ahmad Kamil  
Chief Life Actuary

(213) 346-6147  
ahmad.kamil@insurance.ca.gov

Lan Brown  
Chief Health Actuary, Health Actuarial Office

(213) 346-6136  
lan.brown@insurance.ca.gov

Thomas Reedy  
Chief Systems Actuary

(213) 346-6493  
thomas.reedy@insurance.ca.gov

#### **Annual Statements**

Vacant  
Senior Insurance Examiner (Supervisor)

#### **California Organized Investment Network (COIN)**

Sukh Randhawa  
Senior Investment Officer

(916) 492-3529  
sukhbir.randhawa@insurance.ca.gov

#### **Cannabis Insurance**

Vacant  
Deputy Legislative Director, Policy and Legislation

**Climate and Sustainability**

Mike Peterson  
Deputy Commissioner, Climate & Sustainability

(916) 492-3673  
mike.peterson@insurance.ca.gov

**Communications**

Michael Soller  
Deputy Commissioner, Communications and Press  
Relations

(916) 492-3542  
michael.soller@insurance.ca.gov

**Conservation and Liquidation Office**

Joseph Holloway  
Chief Executive Office, Conservation and  
Liquidation Office

(415) 676-5000  
hollowayj@caclo.org

**Consumer Complaints and Inquires**

Consumer Hotline  
Toll-Free

(800) 927-4357

**Consumer Services**

Lucy Jabourian  
Division Chief, Consumer Services

(213) 346-6899  
lucy.jabourian@insurance.ca.gov

**Data Calls/Statistical Plans**

Luciano Gobbo  
Division Chief, Data Analytics and Reporting

(213) 346-6308  
luciano.gobbo@insurance.ca.gov

**Deposits and Fees**

Carolina Bravo  
Bureau Chief, Accounting Services

(916) 492-3645  
carolina.bravo@insurance.ca.gov

**Enforcement Branch**

Vacant  
Deputy Commissioner, Enforcement

Stephen Smith  
Chief, Enforcement Branch Headquarters

(916) 854-5748  
stephen.smith@insurance.ca.gov

**Financial Analysis**

Michelle Lo  
Division Chief, Financial Analysis

(213) 346-6334  
michelle.lo@insurance.ca.gov

**Financial Examinations - Insurer Financial Audits**

Laura Clements  
Division Chief, Field Examination

(213) 346-6127  
laura.clements@insurance.ca.gov

**Fraud Division**

Eric Charlick  
Division Chief, Fraud

(559) 440-5922  
eric.charlick@insurance.ca.gov

Shawn Conner  
Assistant Chief, Southern Region

(858) 693-7108  
shawn.connor@insurance.ca.gov

Kathleen Rooney  
Assistant Chief, Northern Region

(916) 854-5728  
kathleen.rooney@insurance.ca.gov

Victoria Martinez  
Assistant Chief, Grant Programs and Enforcement  
Training Unit

(323) 278-5062  
victoria.martinez@insurance.ca.gov

**Health Policy and Reform**

Christopher Citko  
Assistant Chief Counsel, Health Policy Approval  
Bureau

(916) 492-3187  
christopher.citko@insurance.ca.gov

Lan Brown  
Chief Health Actuary, Health Actuarial Office

(213) 346-6136  
lan.brown@insurance.ca.gov

Stesha Hodges  
Asst. Chief Counsel, Health Equity and Access Office

(916) 492-3544  
stesha.hodges@insurance.ca.gov

**Human Resources Management Division**

Vacant  
Division Chief, Human Resources Management

**Information Technology Division**

David Noronha  
Chief Information Officer

(916) 492-3294  
david.noronha@insurance.ca.gov

**InsurTech**

Lucy Jabourian  
Division Chief, Consumer Services

(213) 346-6899  
lucy.jabourian@insurance.ca.gov

**Investigation Division**

Lewis Deslauriers  
Division Chief, Investigations

(661) 253-7505  
lewis.deslauriers@insurance.ca.gov

**Legal - Company Licensing, Corporate Affairs Bureaus I and II**

Vacant  
Assistant Chief Counsel

Valerie Sarfaty (415) 538-4459  
Assistant Chief Counsel valerie.sarfaty@insurance.ca.gov

**Legal - Enforcement Bureaus**

Michael Tancredi (213) 346-6637  
Assistant Chief Counsel, Auto (Los Angeles) michael.tancredi@insurance.ca.gov

Vacant  
Assistant Chief Counsel (Oakland)

Tyler McKinney (916) 492-3521  
Assistant Chief Counsel (Sacramento), Enforcement tyler.mckinney@insurance.ca.gov  
Bureau

**Legal - Policy and Form Filing (Life and Disability, Other than Health)**

Vacant (415) 538-4190  
Assistant Chief Counsel

**Legal - Rate Enforcement**

Alec Stone (415) 538-4174  
Assistant Chief Counsel (Oakland) alec.stone@insurance.ca.gov

**Legal Branch**

Teresa Campbell (415) 538-4126  
Deputy General Counsel, Regulatory and Legal Services teresa.campbell@insurance.ca.gov

Vacant (415) 538-4379  
Deputy Commissioner and General Counsel

**Legislation**

Michael Martinez (916) 492-3573  
Senior Deputy Commissioner and Legislative michael.martinez@insurance.ca.gov  
Director, Policy and Legislation

**Life Insurance**

Ahmad Kamil (213) 346-6147  
Chief Life Actuary ahmad.kamil@insurance.ca.gov

Vacant (415) 538-4190  
Assistant Chief Counsel

**Long-Term Care**

Tyler McKinney (916) 492-3521  
Assistant Chief Counsel (Sacramento), Enforcement tyler.mckinney@insurance.ca.gov  
Bureau

Ahmad Kamil (213) 346-6147  
Chief Life Actuary ahmad.kamil@insurance.ca.gov

**Market Conduct - Claims Examinations and Rating and Underwriting Examinations**

Pam O'Connell (916) 492-3599  
Division Chief, Market Conduct pam.oconnell@insurance.ca.gov

**NAIC Liaison**

Vacant (916) 492-3595  
NAIC Liaison

Kathryn Taras 916-492-3675  
Special Project Manager Kathryn.Taras@insurance.ca.gov

Vacant  
Executive Office Operations Manager

**Office of Principle-Based Reserving**

Thomas Reedy (213) 346-6493  
Chief Systems Actuary thomas.reedy@insurance.ca.gov

**Ombudsman Office**

Therese Gallagher (916) 492-3041  
Ombudsman therese.gallagher@insurance.ca.gov

**Premium Tax - Annual Payments**

Carolina Bravo (916) 492-3645  
Bureau Chief, Accounting Services carolina.bravo@insurance.ca.gov

**Premium Tax - Audits**

Laura Clements (213) 346-6127  
Division Chief, Field Examination laura.clements@insurance.ca.gov

**Producer Licensing**

Charlene Ferguson (916) 492-3010  
Division Chief, Licensing Services charlene.ferguson@insurance.ca.gov

Holly Kinney (916) 492-3040  
Bureau Chief, Curriculum and Officer Review holly.kinney@insurance.ca.gov

Dianne Cooper (916) 492-3036  
Bureau Chief, Producer Licensing Bureau dianne.cooper@insurance.ca.gov

Licensing Hotline (800) 967-9331  
Toll-Free

**Property & Casualty - Rates and Forms**

Adam Gammell (213) 346-6706  
Division Chief, Rate Filing adam.gammell@insurance.ca.gov

**Receivership**

Joseph Holloway (415) 676-5000  
Chief Executive Office, Conservation and hollowayj@caclo.org  
Liquidation Office

Vacant (415) 538-4379  
Deputy Commissioner and General Counsel

**Regulations**

Lucy Wang (415) 538-4377  
Deputy Commissioner and Special Counsel lucy.wang@insurance.ca.gov

**Reinsurance**

Vacant (415) 538-4379  
Deputy Commissioner and General Counsel

Monica Macaluso (415) 538-4118  
Attorney, Corporate Affairs Bureau II monica.macaluso@insurance.ca.gov

**Risk Retention**

Dawn Withers (916) 492-3099  
Attorney, Corporate Affairs Bureau I dawn.withers@insurance.ca.gov

**Senior Issues**

Tyler McKinney (916) 492-3521  
Assistant Chief Counsel (Sacramento), Enforcement tyler.mckinney@insurance.ca.gov  
Bureau

Ahmad Kamil (213) 346-6147  
Chief Life Actuary ahmad.kamil@insurance.ca.gov

**Statistical Reporting - Property & Casualty**

Roy Chan (213) 346-6731  
Bureau Chief, Rate Specialist roy.chan@insurance.ca.gov



Luciano Gobbo  
Division Chief, Data Analytics and Reporting

(213) 346-6308  
luciano.gobbo@insurance.ca.gov

**Title Insurance**

Rafael Gutierrez  
Senior Staff Counsel, Corporate Affairs Bureau I

(415) 538-4402  
rafeal.gutierrez@insurance.ca.gov

**Workers' Compensation**

Mitra Sanandajifar  
Senior Casualty Actuary

(213) 346-6686  
Mitra.Sanandajifar@insurance.ca.gov

