California



Ricardo Lara
Commissioner
Chair, 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

Josephine Figueroa
Deputy Commissioner and Legislative Director,
Policy and Legislation

Julia Juarez
Deputy Commissioner, Community Relations and
Outreach

Ken Allen
Deputy Commissioner, Rate Regulation

Libio Latimer
Deputy General Counsel, Regulatory and Legal
Services

Michael Martinez
Chief Deputy Commissioner

Michael Soller
Deputy Commissioner, Communications and Press
Relations

Mike Peterson
Senior Deputy Commissioner, Climate and
Sustainability

Teresa Campbell
Deputy Commissioner and General Counsel

Tony Cignarale
Deputy Commissioner, Consumer Services and Market Conduct

Vacant
Deputy Commissioner and Special Counsel

Vacant
Deputy Commissioner, Financial Surveillance

Contact Persons

Accounting Practices and Procedures
Kim Hudson
Supervising Insurance Examiner — kim.hudson@insurance.ca.gov

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

Simon Lo
Actuary Senior — Simon.Lo@insurance.ca.gov

Joseph Williams
Actuary Senior — joseph.williams@insurance.ca.gov

Thomas Reedy
Chief Systems Actuary — thomas.reedy@insurance.ca.gov

Administration
Laurie Menchaca
Deputy Commissioner, Administration and Licensing Services — laurie.menchaca@insurance.ca.gov

Annual Statements
Vacant
Senior Insurance Examiner (Supervisor)

Michelle Lo — (213) 789-4843
Division Chief, Financial Analysis Division — michelle.lo@insurance.ca.gov

California Organized Investment Network (COIN)
Sukhbir Randhawa
Chief, California Organized Investment Network — sukhbir.randhawa@insurance.ca.gov

Cannabis Insurance
Katey Piciucco
Attorney, Enforcement Bureau II — katey.piciucco@insurance.ca.gov

Climate and Sustainability
Mike Peterson
Senior Deputy Commissioner, Climate and Sustainability — mike.peterson@insurance.ca.gov

Communications
Michael Soller
Deputy Commissioner, Communications and Press Relations — michael.soller@insurance.ca.gov

Community Outreach
Julia Juarez
Deputy Commissioner, Community Relations and Outreach — julia.juarez@insurance.ca.gov

Conservation and Liquidation Office
Joe Holloway — (415) 676-2126
Consultant, Conservation & Liquidation Office — hollowayj@caclo.org

Consumer Complaints and Inquires
Consumer Hotline — (800) 927-4357
Toll-Free

Consumer Services
Tony Cignarale
Deputy Commissioner, Consumer Services and Market Conduct — tony.cignarale@insurance.ca.gov

Vacant
Division Chief, Consumer Services — lucy.jabourian@insurance.ca.gov

Data Calls/Statistical Plans
Luciano Gobbo
Division Chief, Data Analytics and Reporting — luciano.gobbo@insurance.ca.gov

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

Enforcement Branch

Eric Charlick
Deputy Commissioner - Enforcement Branch — eric.charlick@insurance.ca.gov

Stephen Smith — (916) 854-5748
Chief, Enforcement Branch Headquarters — stephen.smith@insurance.ca.gov

Executive Division

Michael Martinez
Chief Deputy Commissioner — Michael.Martinez@insurance.ca.gov

Financial Analysis

Michelle Lo — (213) 789-4843
Division Chief, Financial Analysis Division — michelle.lo@insurance.ca.gov

Financial Examinations - Insurer Financial Audits

Laura Clements — (213) 789-4458
Deputy Commissioner, Financial Surveillance — laura.clements@insurance.ca.gov

Financial Surveillance

Laura Clements — (213) 789-4458
Deputy Commissioner, Financial Surveillance — laura.clements@insurance.ca.gov

Fraud Division

Victoria Martinez
Chief, Fraud Division — Victoria.Martinez@insurance.ca.gov

Shawn Conner
Deputy Chief, Fraud Division — shawn.connor@insurance.ca.gov

Eric Williams
Assistant Chief, Northern Region Fraud Bureau, Operations and Training — Eric.Williams@insurance.ca.gov

Victoria Martinez
Deputy Chief, Investigative Support and Grants — victoria.martinez@insurance.ca.gov

Health Policy and Reform

Stesha R. Hodges
Chief, Health Equity and Access Office; Assistant Chief Counsel — stesha.hodges@insurance.ca.gov

Christopher Citko — (916) 492-3187
Assistant Chief Counsel — christopher.citko@insurance.ca.gov

Human Resources Management Division
Jenny Ruth
Division Chief, Human Resources Management jenny.ruth@insurance.ca.gov

Information Technology Division
David Noronha (916) 492-3294
Chief Information Officer david.noronha@insurance.ca.gov

InsurTech
Vacant
Division Chief, Consumer Services lucy.jabourian@insurance.ca.gov

Investigation Division
Andrew Gulcher (661) 253-7505
Division Chief, Investigations andrew.gulcher@insurance.ca.gov

Legal - Company Licensing, Corporate Affairs Bureaus I and II
Monica Macaluso
Assistant Chief Counsel, Corporate Affairs Bureau I monica.macaluso@insurance.ca.gov

Audrie Lee
Assistant Chief Counsel, Corporate Affairs Bureau II Audrie.Lee@insurance.ca.gov

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

Legal - Enforcement Bureaus
Jason Gatchlian (916) 492-3521
Assistant Chief Counsel, Enforcement Bureau I Jason.Gatchalian@insurance.ca.gov

Edward Wu (213) 346-6637
Assistant Chief Counsel, Enforcement Bureau III edward.wu@insurance.ca.gov

Tyler McKinney
Assistant Chief Counsel, Enforcement Bureau II Tyler.McKinney@insurance.ca.gov

Legal - Policy and Form Filing (Life and Disability, Other than Health)
Beverly Brand (415) 538-4421
Assistant Chief Counsel beverly.brand@insurance.ca.gov

Legal - Rate Enforcement
Nikki McKennedy
Assistant Chief Counsel nikki.mcKennedy@insurance.ca.gov

Legal Branch

Teresa Campbell
Deputy Commissioner and General Counsel — teresa.campbell@insurance.ca.gov

Libio Latimer
Deputy General Counsel, Regulatory and Legal Services — Libio.Latimer@insurance.ca.gov

Legislation

Josephine Figueroa
Deputy Commissioner and Legislative Director, Policy and Legislation — Josephine.Figueroa@insurance.ca.gov

Licensing

Laurie Menchaca
Deputy Commissioner, Administration and Licensing Services — laurie.menchaca@insurance.ca.gov

Life Insurance

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

Beverly Brand — (415) 538-4421
Assistant Chief Counsel — beverly.brand@insurance.ca.gov

Long-Term Care

Tyler McKinney
Assistant Chief Counsel, Enforcement Bureau II — Tyler.McKinney@insurance.ca.gov

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

Market Conduct

Tony Cignarale
Deputy Commissioner, Consumer Services and Market Conduct — tony.cignarale@insurance.ca.gov

Market Conduct - Claims Examinations and Rating and Underwriting Examinations

Pam O'Connell
Division Chief, Market Conduct — pam.oconnell@insurance.ca.gov

NAIC Liaison

Kathryn Taras
Chief, Office of the Special Counsel — Kathryn.Taras@insurance.ca.gov

Vacant
Executive Office Operations Manager

Office of Principle-Based Reserving
Thomas Reedy
Chief Systems Actuary — thomas.reedy@insurance.ca.gov

Ombudsman Office
Therese Gallagher
Ombudsman — therese.gallagher@insurance.ca.gov

Operations Division
Michael Martinez
Chief Deputy Commissioner — Michael.Martinez@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) 789-4458
Deputy Commissioner, Financial Surveillance — laura.clements@insurance.ca.gov

Producer Licensing
Licensing Hotline — (800) 967-9331
Toll-Free

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

Dawn Ward — (916) 492-3040
Chief, Curriculum and Licensing Background Bureau — dawn.ward@insurance.ca.gov

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

Property & Casualty
John Said — (415) 904-5832
saidj@insurance.ca.gov

Property & Casualty – Rates and Forms
Adam Gammell — (213) 346-6706
Division Chief, Rate Regulation Division — adam.gammell@insurance.ca.gov

Receivership

Joe Holloway — (415) 676-2126
Consultant, Conservation & Liquidation Office — hollowayj@caclo.org

Teresa Campbell
Deputy Commissioner and General Counsel — teresa.campbell@insurance.ca.gov

Regulations

Vacant
Deputy Commissioner and Special Counsel

Reinsurance

Teresa Campbell
Deputy Commissioner and General Counsel — teresa.campbell@insurance.ca.gov

Monica Macaluso
Assistant Chief Counsel, Corporate Affairs Bureau I — 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
Assistant Chief Counsel, Enforcement Bureau II — Tyler.McKinney@insurance.ca.gov

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

Statistical Reporting - Property & Casualty

Roy Chan
Bureau Chief, Rate Specialist Bureau — roy.chan@insurance.ca.gov

Luciano Gobbo
Division Chief, Data Analytics and Reporting — luciano.gobbo@insurance.ca.gov

Title Insurance

Rafael Gutierrez — (415) 538-4402
Senior Staff Counsel, Corporate Affairs Bureau I — rafeal.gutierrez@insurance.ca.gov

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

Workers' Compensation

Mitra Sanandajifar
Senior Casualty Actuary, Rate Actuary Office Mitra.Sanandajifar@insurance.ca.gov