

**ANNUAL REPORT  
TO THE  
BOARD OF SUPERVISORS**



**LOS ANGELES COUNTY  
COMMISSION ON INSURANCE  
2021/2022**

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## APPOINTED MEMBERS

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First District Appointees

**ARI RUIZ, Vice Chairman**

**ERNEST DIAZ**

Second District Appointees

**ERIC C. BAUMAN**

**BOBBY L. BLAKE**

Third District Appointees

**SCOTT J. SVONKIN, Chairman**

**LISA MARIE BELSANTI**

Fourth District Appointees

**DEEPAK B. JHAVERI**

**FELIX B. LOPEZ**

Fifth District Appointees

**MARILYN SPARKS**

**KENNY CHANG**

## SUBCOMMITTEES

Fire Insurance Awareness and Flood Preparedness

Earthquake Insurance Awareness

Insurance Fraud Awareness

Legislation and Health Insurance

Worker's Compensation

Marketing and Community Outreach

## **MISSION STATEMENT**

To act in an advisory capacity to the Board of Supervisors (Board) on all matters relating to consumer insurance issues, including automobile liability, homeowners, health, and earthquake insurance, and to provide written reports and make policy recommendations to the Board on such matters.

## **ROLES AND RESPONSIBILITIES**

The duties of the Los Angeles County Commission on Insurance (Commission) are as follows:

1. Keep the Board informed of significant developments, court cases and the status of pending legislation concerning consumer insurance matters, including automobile liability, homeowners, health, and earthquake insurance.
2. Submit regular and special reports and recommendations to the Board as it deems appropriate.
3. Develop information and make recommendations on methods for reducing costs of insurance.
4. Develop recommendations, which will improve consumer education and broaden community awareness regarding insurance issues.

In furtherance of the Commission's duties, upon prior specific approval by the Board, the Commission may be authorized to conduct public hearings, to call witnesses and experts, present testimony and participate in insurance matters before Congress, State Legislature, State Insurance Commission, or other appropriate public bodies.

## **HISTORICAL BACKGROUND**

The Los Angeles County Commission on Insurance was established on November 12, 1991, with ten members which are nominated by the Board of Supervisors (2 per Supervisor) and selected based on experience or knowledge in consumer insurance which includes automobile liability, homeowners, health and earthquake insurance.

The members are held accountable to the Board and to the communities that they serve and from where they reside. This diverse group of insurance specialists are charged to collaborate to inform the Board of significant developments, court cases, and the status of pending legislation concerning consumer insurance matters; including submitting regular/special reports and recommendations, developing information and recommendations about reducing the costs of insurance, and improving customer education and broaden community awareness regarding insurance issues.

## **FOCUS**

Throughout the year, the Commission had robust discussions on various types of insurance that would assist County constituents considering the severe impact to families due to COVID-19, fires and floods. Through subcommittee research, the Commission found County constituents lacked adequate information for coverage when it came to insurance. The importance of insurance information being available to constituents has proven to be even more critical due to recent devastating fires and additional damage caused by mud flow debris.

On January 2, 2022, the Commission developed two insurance awareness informational videos narrated by the Chair of the Commission and the various subcommittee members. The “Introduction” video details the Commission’s mission and authority; and the “Information Factor” video details important public service announcements on various types of insurance available to consumers and the importance of adequate coverage. These videos were added to the Commission’s website and the Los Angeles County, Commission Services Video and Resource Library.

The subcommittees remained informed of information provided by the California Department of Insurance, the California Earthquake Authority and other FEMA programs, while monitoring insurance needs due the COVID-19 pandemic. In addition, the Commission has maintained communication and collaborations with the Office of the District Attorney, Department of Consumer and Business Affairs, Auditor-Controller, and Department of Immigrant Affairs which provided educational information and increased awareness of consumer fraud to the constituents.

The Commission continues to meet virtually on a bi-monthly basis and is keeping a close watch on COVID-19 numbers to once again host Earthquake Insurance and Worker’s Compensation Community Seminar Workshops in the future.

## **COMMISSION FUTURE GOAL:**

The Commission looks to produce additional informational videos and continue to provide consumer education reference materials for constituents of Los Angeles County. Also, to continue ongoing relationships and collaborations with County Departments, the Department on Insurance, California Earthquake Authority, FEMA, and key stakeholders to stay apprised of changes, and find benefits for the constituents. These actions along with press releases throughout the year will promote ease of accessibility and availability of information through the website, workshops and townhall meetings.

As legislation changes to address COVID-19 restrictions, the Commission will closely monitor and continue to provide the public with any additional resource. The Commission will collaborate with the Department of Public Health to provide updates regarding any outbreaks and public responses to the COVID-19 status. The Commission looks to revamp its subscriber listing to increase the number of public members attending virtual commission meetings.

## **CONCLUSION:**

Thank you to all the Commission members, our staff, and the Board of Supervisors, for all you have done this year as we navigated the challenges presented by the historic nationwide COVID-19 pandemic.

With our teamwork and dedication, we can continue our efforts to meet virtually and add to our commission's history of consumer protection and education for the constituents of Los Angeles County.