

**From:** Sanchez, Gabriel <Gabriel.Sanchez@insurance.ca.gov>

**Sent:** Tuesday, October 7, 2025 4:16 PM

**To:** David Taub <dtaub@gvwire.com>

**Cc:** CDI Press <CDIPress@insurance.ca.gov>

**Subject:** RE: Seeking response

David,

Thank you for doing due diligence before relying on others' reporting.

Insurance companies operate across state lines and international markets. They move without borders. That's why Insurance Commissioner Ricardo Lara's leadership roles with the [National Association of Insurance Commissioners \(NAIC\)](#) and the [International Association of Insurance Supervisors \(IAIS\)](#) — the coordinating bodies for all insurance regulators — are vital to California. These positions allow him to address industry overreach, push for coordinated reform, and ensure consumer protections are strengthened, not weakened.

By working with fellow state commissioners and leading national and international delegations, he is advancing strong, coordinated regulation that protects California consumers and safeguards the integrity of our insurance marketplace.

And we are seeing results.

Five major insurance companies, including three of our top homeowners carriers -- Mercury, CSAA, USAA, Pacific Specialty, and California Casualty – have committed to stay and grow in California. This marks a major turning point. We will be getting people off the FAIR Plan. Consumers, homeowners, nonprofits and small business are going to be able to get coverage on their own terms.

The story you mentioned conveniently ignores this context. It's based on incomplete reporting and contains numerous false claims.

Specifically:

- The Department has a direct business purpose for every trip the Commissioner has taken, just like previous insurance commissioners who traveled nationally and international in their official role.
- Like every statewide leader Commissioner Lara relies on the California Highway Patrol to provide dignitary protection -- not "private security." The CHP is responsible for making decisions about security needs, full stop. Calling this "private security" is an insult to sworn peace officers dedicated to upholding their duties as part of the CHP's dignitary protection unit that protects California's statewide elected officials.
- The South Africa conference is the standard setting body for international insurance regulation, and stretched 5 days -- not 2. Commissioner Lara did not attend for "2 and a half weeks" as reported. There was no "limo" used. Any personal excursions are paid for by the Commissioner personally, not by the Department.
- As the first openly gay person elected to lead a statewide office in California history, and one of the nation's most visible gay leaders, Commissioner Lara was invited to Colombia and New York to speak on the fight for human rights -- at the same time he was leading the fight for health insurance equality with other state insurance commissioners. Immediately following this conference, Commissioner Lara initiated a series of actions to promote health insurance equality and [led an effort](#) with 17 other state insurance commissioners to protect federal rules addressing unfair treatment of LGBTQ people.

- When the Commissioner travels internationally it is in his role as a member of the National Association of Insurance Commissioners, the standard-setting body for U.S. regulators, which pays those costs and maintains those records – those are not “missing.”

Commissioner Lara is meeting the moment.

California Insurance Commissioner Ricardo Lara has taken a groundbreaking approach to the role of Insurance Commissioner — reshaping the office into a national model of public leadership.

- 1) He has set a new standard for community engagement. Since taking office, he has held more than 2,900 community outreach events across all 58 counties, engaging with nearly 150,000 Californians directly. He he has brought the voices of consumers, small businesses, and nonprofits into the regulatory process, making accountability grounded in lived experience.
- 2) He has embraced his full authority as a regulator, implementing rules and strengthening oversight – while working with national and international regulators to bring solutions back to California.
- 3) Drawing on his legislative experience, he is advancing new legislation that expands the Department’s ability to protect consumers when existing laws fall short or don’t account for how California has advanced.

This comprehensive, integrated strategy of regulation, outreach, and legislation marks a bold shift in how the office operates. No previous commissioner has pursued this level of integration, and it offers a blueprint for states across the country.

In regards to Mr. Tangipa’s comments, we have no comment.

Gabriel

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