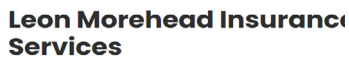




Colossus Insurance Agency









A version of this letter was sent to the following individuals:

Governor Gavin Newsom
Senator Anna Caballero
Assemblymember Ash Kalra

July 31, 2024

RE: In strong support of AB 2496 (The Foster Family Agency Accountability Act)

The California foster family agency (FFA) system is in an insurance crisis.

As independent insurance brokers, we greatly rely on a state-authorized, nonprofit risk pool, Nonprofits Insurance Alliance of California (NIAC), which insures 12,000 501(c)(3) nonprofits in California — including 90% of California FFAs.

NIAC has successfully insured FFAs for 35 years. However, changes to the judicial system over the past few years have made FFAs uninsurable. Without immediate corrections to judicial processes, **NIAC will be forced to nonrenew all FFAs**. This will cause a collapse of California's foster family system.

As an insurance broker serving the nonprofit sector in California, I can attest that this crisis is very real. Commercial carriers are understandably unwilling to take on what has become an uninsurable risk.

FFAs are nonprofit organizations licensed by the Community Care Licensing Division of the California State Department of Social Services to engage in the recruiting, approving, training of, and providing professional support to, certified parent(s); or in finding homes for placement of children for temporary or permanent care who require that level of care as an alternative to a group home.

All of the procedural corrections necessary to allow FFAs to be insurable in California must be included in the final form of AB 2496, The Foster Family Agency Accountability Act. This will forestall mass nonrenewals and expand the number of insurance carriers willing to insure FFAs — creating a healthier, more competitive insurance market in California.

Importantly, nothing in AB 2496 will prevent injured foster children from recovering damages from responsible parties.

As insurance brokers, we see the important work that nonprofits, including FFAs, do in their communities every day. We urge you to support, on an expedited basis, these necessary changes to the judicial process so that vulnerable children will continue to get the help they need.

Respectfully,

David Alan Jacobson, Acrisure

Kimberly Cameron, Agri-Center Insurance Agency, Inc.

Mike Esparza, All-Cal Insurance Agency

Mary Ann Meyers, Allied Brokers Insurance Agency Inc.

Medria Watson, Allied Brokers Insurance Agency, Inc.

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Michael Musilli, Andrew Musilli Insurance Agency, LLC

Rachel Van Zandt, Apex Risk & Insurance Services

Arturo Araujo, Business Insurance Agency Inc.

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Craig W. Tom, Arroyo Insurance Services, Inc.

Peter Persuitti, Arthur J. Gallagher Insurance Services

Christine Sousa, Baker, Romero & Associates Insurance Brokers Inc.

Gary W. Bettis, Bettis Insurance Services, Inc.

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Kathleen McDermott, Bettis Insurance Services

Debbie Upland, Business Professional Insurance Associates (BPIA)

Robert Coe, Buttes Insurance Agency

Joseph DeLucchi, CAL Insurance

Ralph Torrez, CAL Insurance

Donna Ewy, Cal-Valley Insurance

Matthew A. Little, Carmel Insurance Agency, Inc.

Ellen Hunt, CDG Insurance

Jeanne Harris, CDS Insurance Services

Greg Locy, Colossus Insurance Agency

Jeremy Eynon, Comprehensive Insurance Services

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Debbie Cummins, Cummins Insurance Agency, Inc.

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Janice Diehl, DiBuduo & DeFendis Insurance Brokers LLC

Janet Smith, DiBuduo & DeFendis Insurance Brokers LLC

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Crystal Sherwood, DLL Insurance Agency

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Pilar Salomon, Edgewood Partners Insurance Center

Patricia Burdock, Edgewood Partners Insurance Center

Stefanie Connolly, Edgewood Partners Insurance Center

Cathy Negrón, Empire Company Insurance Services

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James Gillette, EPIC Insurance Brokers and Consultants

Evan Goehring, EPIC Insurance Brokers and Consultants

Greg Stenzel, EPIC Insurance Brokers and Consultants

Rebecca Plank, Excelsure Insurance

Shirley Viduyax, G F Brown Insurance Service LLC

Gregory Brown, G F Brown Insurance Service LLC

Phillip Hawley, Gallagher

Linda Short, Gamaty Insurance Agency, LLC

Alyssa Zacckey, Gateway Specialty Insurance

Bushra Taj, Grosslight Ins a Division of PCF Insurance Services

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Josh Fagin, Heffernan Insurance Brokers

Sarah Radosevich, Heffernan Insurance Brokers

Michelle Salow, Heffernan Insurance Brokers

Tara Stanbridge, Heffernan Insurance Brokers

Mark Davidson, Heffernan Insurance Brokers

Janice Berthold, Heffernan Insurance Brokers

Alex Dantzig, Heffernan Insurance Brokers

Stephanie Lawrence, Heffernan Insurance Brokers

Cynthia Bera, Heffernan Insurance Brokers

Kimball Shirey, Heritage Insurance Agency

Edward Kirklin, Holmes Murphy

Bill Litjen, HUB International

Victoria Foster, HUB International

Kayla Powell, HUB International

Randall Jorgensen, HUB International

Chris Sims, HUB International

Kamber Wood, HUB International

Mike Fitch, HUB International

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Brayden Schultz, HUB International

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B K Cody, Insurance One Agency, LLC
Cara McCoy, INSURICA
Cheryl Obregon, InterWest Insurance Services, LLC
Michele CarterInter, West Insurance Services, LLC
Molly Johansing, IOA Insurance Services
Alicia K. Igram, IOA Insurance Services
Gilbert S Garza, James G. Parker Associates
Joey Ceballos, Knauf Maxwell Insurance Services
Kelly Graniel, Kulchin Ross Insurance Services, LLC
Stacey Rodriguez, Lamb Insurance Services, LLC
Alma Reyna, Leavitt Coastal Valley Insurance
Charlotte Weddell, Leavitt Pacific Insurance Brokers
Lorraine Wright, Leavitt United Insurance Services
Chelsea Shaw, Leavitt United Insurance Services
Leon Morehead, Leon Morehead Insurance
Shelby Landucci, Liberty Company Insurance Brokers
Aya Thomasson, LP Insurance Services
Noreen Russell, M.D. Manouel Insurance Agency, Inc.
Glory Manion, Manion/Bell Insurance Associates
Bernadette Manion, Manion/Bell Insurance Associates
James Joyner, Marsh & McLennan
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Monica Powell, Marsh McClennan Agency

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Salvador Mendoza, Mendoza Insurance Brokers

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Joseph Ryan, Miner Financial & Insurance

Fritz M. Hahn, Ministry Pacific Financial Insurance Services, LLC

Jennifer Clements, MMA

Matthew Wayne, Modab Insurance Services

Kelly Stevenson, Modoc Insurance Services

William Madison, Modoc Insurance Services

Lana Atkins, Modoc Insurance Services

Daren O'Neill, Momentous Insurance Brokerage, A Marsh & McLennan Agency LLC Company

Michael Vrchota, Montage Insurance Solutions

Carrie Boggs, Morningstar Insurance Brokers

Nancy Bond, Nancy Bond Insurance Services, Inc.

Kim-Lai Jones, Nella Insurance Services

Larry Turner, Network Insurance Services, Inc.

Maureen Bernstein, Newfront

Joseph Harrington, NIAC

Cheryl Silvas, Nielsen & Associates

Bonnie Mitrosilis, Olson Duncan Insurance

Sandra Mazariegos, Olson Duncan Insurance

Mark Duncan, Olson Duncan Insurance Service, Inc.

Jennifer Wells, One Connect Insurance Solutions

Greg Onstad, Onstad's Insurance

Fawn Nekton, Open Door Insurance Services

Angela Gianni, Open Door Insurance Services

Mathew Randall, Palos Verdes Insurance Agency

Anthony De La Cruz, Panorama Insurance Associates, Inc./Summit Partners Insurance

Angela Paye, Pauli-Shaw Insurance Agency

Monica Rowland, Pauli-Shaw Insurance Agency

Mark Schneider, PCF Insurance Services

Lilia Flores Lindsey, PCF Insurance Services of the West

Nichole Lucas, PIASC Insurance Services, Inc.

Nora Wolkoff, PIASC Insurance Services Inc.

Ryan Dritz, Poms & Associates Insurance Brokers, LLC

Michelle Hodapp, Poms & Associates Insurance Brokers, LLC

Jennifer Schirtz, Poms & Associates Insurance Brokers, LLC

Deborah Solomon, Poms & Associates Insurance Brokers, LLC

Jeff Bixler, Propel Insurance

James Yeechun Fung, R.L. Milsner, Inc., Insurance Brokerage, a member of PCF Insurance Services of the West, Inc.

Megan Smidt, Rancho Mesa Insurance Services, Inc.

Stephanie Patterson, RFP Insurance Agency, Inc.

Kelson Herman, Riskguard Insurance Solutions

Geoffrey Herman, Riskguard Insurance Solutions, Inc.

Sandra Stampfl, Riskguard Insurance Solutions, Inc.

Curtis Byron, Siskiyou Insurance Services

Rachel Porter, Symphony Risk Solutions

Egan Gost, The Kerber Agency LLC

Andrew Musilli, The Musilli Agency

Bill Wallace, The Wallace Insurance Agency

Andrew Christ Truman, Christ Insurance Agency

Alicia Montore, USI Insurance Services

Ruth Rodriguez, USI, LLC

Dana Coates, UWIB Risk & Insurance Solutions

Florence Alves, Van Beurden Ins. Services

Tammy Anderson, Van Beurden Insurance

Barbara Kraley, Walter Mortensen Insurance - INSURICA

Rick Reinhardt, Walter R Reinhardt Insurance Agency

Lori Evans, Walter R Reinhardt Insurance Agency

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Elizabeth Valencia, Winton Ireland

Linda Lopez, Winton Ireland

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Daisy Garcia, Winton-Ireland, Strom & Green Insurance Agency

Vanessa Huerta, Winton-Ireland, Strom, & Green Insurance Agency

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Martha Crawford, WISG

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