

THE INSURANCE INDUSTRY MEETS SUPPLIER DIVERSITY

GREAT POTENTIAL, BUT MUCH WORK REMAINS

Samuel S. Kang • General Counsel

Royce Simón Chang • Legal Associate

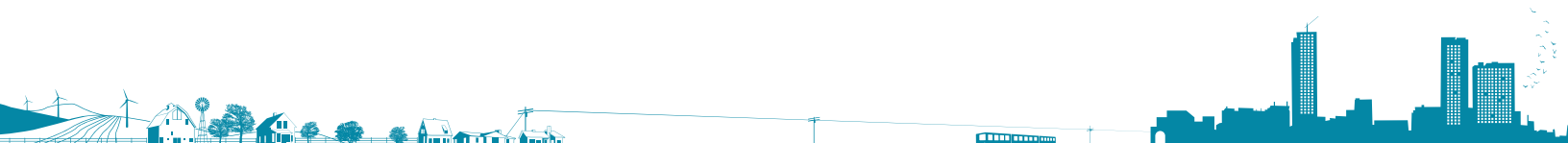


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About the Greenlining Institute

The Greenlining Institute is a national policy, research, organizing, and leadership institute working for racial and economic justice. We ensure that grassroots leaders are participating in major policy debates by building diverse coalitions that work together to advance solutions to our nation's most pressing problems. Greenlining builds public awareness of issues facing communities of color, increases civic participation, and advocates for public and private policies that create opportunities for people and families to make the American Dream a reality.

Supplier Diversity

Entrepreneurship is a key element of the American Dream. For millions of Americans, starting and owning a business has been the route to success and security. According to the U.S. Small Business Administration, people of color own 4.1 million firms that generate \$694 billion in revenues and employ 4.8 million people, but communities of color continue to lag behind whites in terms of small business ownership and profit. Unfortunately, diverse small businesses face difficulty in trying to break through "old boy networks" to obtain contracting opportunities with major corporations. Supplier diversity programs, such as the program pioneered by the California Public Utilities Commission starting in 1988, offer an outstanding opportunity to overcome these challenges. The Greenlining Institute is working on several fronts to monitor and expand such efforts.

About the Authors

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Samuel Kang is the general counsel for The Greenlining Institute and is a co-author of the Supplier Diversity Report Card. Sam oversees Greenlining's legal advocacy and has led several successful campaigns impacting state and national policy, including the passage of AB 53. He has litigated several high profile cases impacting the allocation of billions of dollars in utility rates and regularly testifies before the California legislature. He also serves on a state body that advises the Insurance Commissioner of California on issues affecting underserved and diverse communities. Sam has been interviewed and quoted in hundreds of media outlets across the country.

He was previously a Coro Fellow and recognized as one of the top young Korean American leaders in the United States by the Network of Korean American Leaders. Sam received his B.A. from Occidental College and his J.D. from the University of San Francisco School of Law.

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I. EXECUTIVE SUMMARY

- **Entrepreneurship is a key element of the American Dream.** California has long promoted entrepreneurship in underserved communities through supplier diversity programs aimed at the utility and telecommunications industries. Legislation enacted last year, AB 53, expanded this concept to insurance companies that collect \$100 million or more in annual premiums in California.
- **Under AB 53, these insurers are now required to report the extent of their contracting with businesses owned by minorities, women, and disabled veterans, and the first such reports were filed this past summer.** This report compiles and analyzes the data in these reports, which are available at <http://www.insurance.ca.gov/diversity-new/3-dc/By-company.cfm#ListE>. A total of 127 reports were filed by companies or groups of companies.
- **Over half the companies/groups — 70 out of 127 — had formal supplier diversity policy statements.** Of the rest, 17 indicated that they plan to establish supplier diversity policies within the next year, while 38 had no such plans. A number of companies indicated that their nascent supplier diversity programs are a direct result of AB 53.
- **Overall, the level of contracting with diverse businesses was very small, showing that a great deal of work needs to be done to expand the industry's supplier base.** The majority of companies reported doing less than one percent of their procurement with diverse-owned businesses.
- **A few companies reported extensive contracting with diverse businesses. Kaiser Permanente** dwarfed its peers, spending \$489,160,810. **Kaiser Permanente's** spending with businesses owned by minorities, women, and disabled veterans was much greater than the next highest companies. In terms of percentage spending, **First American Financial Corporation** also stood out.
- **There was some confusion regarding the information requested for certain tables, which appears to have led to misreporting in at least a few instances.** The department should take steps to clarify definitions and terminology in future years.
- **Overall, insurance industry procurement fails to reflect California's diverse population and business environment.** All companies must invest more in building their internal infrastructure to grow successful supplier diversity programs. Specific steps to consider include developing tangible goals, having full-time employees exclusively devoted to working on supplier diversity within the company, and robust accounting methods and procedures to track diverse spending.
- **Future reporting should include contracts of less than \$50,000 that were awarded to diverse suppliers.** Many such vendors are small businesses, and these contracts allow them to get a foot in the door with major insurance companies.

GLOSSARY OF TERMS

DBE	Diverse Business Enterprise, which includes minority, women, and disabled veteran ownership
MBE	Minority Business Enterprise
WBE	Women Business Enterprise
DVBE	Disabled Veteran Business Enterprise
Procurement	Outside purchases of goods and services necessary for a company's operation
Supplier	A business that supplies goods/and or services to another company

II. METHODOLOGY

Greenlining obtained the data for this report from the first AB 53 data filings of the 207 insurance companies/groups of companies that collected \$100 million or more annually in premiums in California. All of these reports can be found on the California Department of Insurance website at <http://www.insurance.ca.gov/diversity-new/3-dc/By-company.cfm#ListE>.

Some of these companies belong to the same parent company and chose to consolidate themselves into a single filing, resulting in 127 total AB 53 submissions. We reviewed all of the 127 reports submitted and then analyzed the 59 companies that actually had statistics to report. In some cases, the California Department of Insurance permitted insurance companies to file revised data. This report accounts for all revised submissions that were permitted by the Department.

AB 53's mandatory Form A1 report requested the following California-specific data in six tables:

Number of Suppliers/Diverse Procurement Spend by Certification Type: These tables requested the number of diverse suppliers from the following certification types: Women Business Enterprise (WBE), Minority Business Enterprise (MBE), Disabled Veteran Business Enterprise (DVBE), business enterprises with Multiple Certifications, LGBT Business Enterprise (LGBTBE), and Other. For our calculations of total number of diverse suppliers and total diverse spend, we elected to omit the Multiple Certification, LGBTBE, and Other categories because they were either optional or ambiguous. For example, some companies included their non-diverse suppliers in the Other category.

Number of Diverse Suppliers by Ethnicity: The ethnicities calculated in this table were African American, Asian/Pacific Islander, Latino/Hispanic, Native American, Multi-Ethnic, and Other/Unknown. For the purposes of this report, we chose to omit the numbers for Multi-Ethnic and Other/Unknown because of varying interpretations of these two categories.

Number of Diverse Suppliers/Diverse Procurement Spend by Industry Category: These two tables requested the numbers or amounts for 13 industry categories.

Total Procurement Spend: The figure requested for this table was the total procurement spending in California, including non-diverse suppliers. Several companies incorrectly interpreted this table as requesting only the total diverse spend.

Where misinterpretation or confusion regarding the reported data appears to impact our analysis, we have noted this in the text and tables below.

III. INTRODUCTION

Recognizing the difficulty that diverse small businesses faced in trying to break through “old boy networks” to obtain contracting opportunities with major corporations, the state of California created a landmark supplier diversity program for utilities and telecommunications companies regulated by the California Public Utilities Commission (CPUC). Under the leadership of the CPUC's General Order (GO) 156 in 1988, these companies have developed robust supplier diversity programs that have evolved over the past two decades into the national gold standard. GO 156 requires these companies to report their percentages of contracts awarded to minority, women-, and disabled veteran-owned businesses.

**After the passage and
implementation of AB 53,
Greenlining is hopeful for the
future of supplier diversity
in the insurance industry.**

The Greenlining Institute plays a key role in facilitating this program by analyzing the supplier diversity data reported annually by those utilities and telecommunications companies. We compile this analysis into our annual Supplier Diversity Report Card, issued in the summer of each year. The report card grades the firms on their performance and breaks down spending by ethnic categories and industrial categories for each company. The only analysis of its kind in California, Greenlining's annual report card plays an important part in facilitating progress and holding companies accountable for their performance.

Last year, California adopted a similar initiative for the insurance industry. Authored by then-California State Assemblyman Jose Solorio in 2012, AB 53 — signed into law by Governor Brown last year — requires insurance companies with annual premiums written in the state of California equal to or in excess of \$100 million to submit data on their minority-, women-, and disabled veteran-owned business procurement contract efforts in the state.

There was also an optional form to report national diverse procurement. The first reports required by this law were filed this year.

The Greenlining Institute was the primary drafter and sponsor of AB 53, working closely with Assemblyman Solorio. In 2012, California Insurance Commissioner Dave Jones appointed a special task force to advise him on supplier diversity and named Greenlining's General Counsel, Samuel Kang, as a member of this task force. Due to Greenlining's longtime advocacy for supplier diversity, many stakeholders from throughout California encouraged Greenlining to publish an unprecedented report on California's insurance industry based on the results of the AB 53 data.

By creating economic opportunities in communities most in need of them, supplier diversity helps to stimulate the entire state economy. Greenlining believes that the GO 156 model could be adapted to a wide variety of industries and circumstances, and that doing so will help diverse small businesses and increase the vibrancy of America's economy. After the passage and implementation of AB 53, Greenlining is hopeful for the future of supplier diversity in the insurance industry.

A total of 207 companies were required to submit data under AB 53. When multiple companies existed under one larger corporate or group umbrella, those companies were permitted to file one report as a group. In total, there were 127 reports submitted to the California Department of Insurance. This report consolidates the information from the 127 submissions, and analyzes and ranks all companies based on their statistics.

For the past several years, Greenlining has worked with California's utilities, telecommunications firms, and cable companies to issue an annual report that grades their self-reported supplier diversity statistics. Our 2013 report is available at:
<http://greenlining.org/issues/2013/supplier-diversity-2013-report-card/>

This report on California's insurance industry is markedly different in that (a) the data being analyzed comes from a much larger group of 207 companies, albeit companies from the same industry, and (b) the data are very limited in comparison to the utilities and telecommunications industries, which have been working on supplier diversity since General Order 156 (GO 156) was enacted in 1988.

The report concludes with comprehensive recommendations for both the California Department of Insurance and the insurance industry, as well as general recommendations for the program.

2013: A Starting Point

This report provides a snapshot of the insurance industry's supplier diversity efforts as a whole and as individual companies. The report also aims to chart a path as to how the industry's supplier diversity efforts can improve going forward. There is much room for progress, which this report hopes to spur.

There are 207 insurance companies that collect \$100 million or more in California premiums. Most of these companies spend millions of dollars contracting with businesses for services and products to maintain and expand their operations in California. For the most part, the insurance industry's supplier diversity results in California reflect an effort that is just getting off the ground. What is encouraging is that some major companies are seeking vendors that reflect California's diverse marketplace. We are also encouraged by the robust programs that a few companies already have in place. However, what is also apparent is that there are many large companies that are just beginning to understand supplier diversity and its importance to California's economy. We hope this report will facilitate and expedite this understanding.

In total, there were **127 reports submitted** to the California Department of Insurance. A little more than half (70/127) of the companies/groups had formal supplier diversity policy statements that were either available to the public on their websites or only distributed internally.

Companies/Groups with Supplier Diversity Statements

<p>Aetna Life Insurance Company Alliance United Insurance Company Allstate Insurance Company American Family Life Assurance Company American International Group Anthem Blue Cross Life and Health Insurance Company Aviva Life and Annuity Company AXA Equitable Life Insurance Company/AXA Group Bankers Life and Casualty Company Blue Shield of California Life & Health Insurance Company California Casualty Group Chicago Title Insurance Co./Fidelity National Title Insurance Co./ Commonwealth Land Title Insurance Co./Alamo Title Insurance CNA Insurance Companies Connecticut General Life Insurance Company CSAA Insurance Exchange (Formerly known as AAA Northern California, Nevada, and Utah Insurance Exchange) Farmers Insurance Group Farmers New World Life Insurance Company Federal Insurance Company Financial Indemnity Company Fireman's Fund Insurance Company First American Financial Corporation GEICO Insurance Group Genworth Financial, Inc. Great-West Life & Annuity Insurance Company Health Net Life Insurance Company Humana Insurance Company IDS Property Casualty Insurance Company ING Interinsurance Exchange of The Automobile Club Jackson National Life Insurance Company John Hancock Life Insurance Company (U.S.A.) Kaiser Permanente Kemper Independence Insurance Company Liberty Mutual Insurance</p>	<p>Lincoln National Life Insurance Company Meadowbrook Insurance Group, Inc. Mercury Casualty Company Metropolitan Life Insurance Company (METLIFE) Minnesota Life Insurance Company Mutual of America Life Insurance Company Nationwide New York Life Insurance Company NORCAL Mutual Insurance Company Northwestern Mutual Group Old Republic International Corporation Pacific Specialty Insurance Company Pennsylvania Life Insurance Company Principal Life Insurance Company Progressive Insurance Group Prudential Insurance Company of America Reliance Standard Life RiverSource Life Insurance Company State Compensation Insurance Fund State Farm Group The FM Global Group The Hartford Financial Services Group The Travelers Companies, Inc. Thrivent Financial for Lutherans TIAA-CREF/The TIAA Family of Companies Tokio Marine Group United of Omaha Life Insurance Company United Services Automobile Association United States Fire Insurance Company UnitedHealthcare Insurance Company Unum Group USAA Insurance Viking Insurance Company of Wisconsin Wawanesa General Insurance Zenith Insurance Company ZURICH</p>
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The other 57 companies either claimed to be expanding a supplier diversity program and publishing a formal policy statement in the next 12 months, or had **no** plans to develop such a program.

Seventeen companies/groups had no supplier diversity program but planned to have an official policy statement within the next 12 months.

Companies/Groups with NO Supplier Diversity Statement, with Plans to Have Statements in Next 12 Months

AAA Life Insurance Company
AEGON US Holding Group
American Equity Investment Life Insurance Company
American Fidelity Assurance Group
Amica Mutual Insurance Company
*Berkshire Hathaway Homestate Companies¹
Capital Insurance Group
Esurance Property and Casualty Insurance Company
Guardian Life Insurance Company of America

ICW Group
Infinity Insurance Company (NAIC/Group Number)
MassMutual
North American Company for Life & Health Insurance/
Midland National Life Insurance Company
QBE Insurance
Stewart Title Guaranty Company
Symetra Life Insurance Company
The Doctor's Company

Forty companies had no supplier diversity program and did **not** plan to have a formal supplier diversity statement within the next 12 months. These reports often qualified the lack of an official program by mentioning their respective company's commitment to diversity. Two companies, **Radian Guaranty Inc.** and **California Earthquake Authority**, said they would plan to develop an official supplier diversity strategy after 12 months.

Companies/Groups with NO Supplier Diversity Statement, with NO Plans to Have Statements in 12 months

Access Insurance Company dba Access General Insurance Co.
ACE
Allianz Life Insurance Company of North America
American National Insurance Company
American United Life Insurance Company
Ameritas Life Insurance Corp.
Arch Insurance Company
Assurant, Inc. (American Security Ins. Company/
Union Security Life Ins. Company)
AXIS Insurance Company
California Earthquake Authority
California Insurance Company
Century-National Insurance Company
CMFG Life Insurance Company
Companion Property and Casualty Insurance Company
Employers Compensation Insurance Company/
Employers Holdings, Inc.
EquiTrust Life Insurance Company
Everest National Insurance Company
Fidelity & Guaranty Life Insurance Company
Fidelity Investments Life Insurance Company
Forethought Life Insurance Company

Great American Insurance Group
Great American Life Insurance Company
Life Insurance Company of the Southwest
Loya Casualty Insurance Company
Markel Insurance Company
National Western Life Insurance Company
PHL Variable Insurance Company
Primerica Life Insurance Company
Protective Life Insurance Company
Radian Guaranty Inc.
*SeaBright Insurance Company²
Security Benefit Life Insurance Company
Starr Indemnity & Liability Co./Starr International Group
The Ohio National Life Insurance Company
The Standard Insurance Company
Tower Insurance Company of New York
(dba Tower Select Insurance Company)
Unimerica Insurance Company
United States Branch of the Sun Life Assurance Company
of Canada
West Coast Life Wawanese
XL Specialty Insurance Company

¹ Revised on 9/30/2013. Previously had no supplier diversity statement with no plan to have one in the next 12 months.

² Purchased by Enstar Group Limited effective 02/07/2013

Of the 57 companies/groups that did not have a supplier diversity statement, 20 claimed not to engage in procurement contracts in the state of California.

Of the 57 companies/groups that did not have a supplier diversity statement, **20** claimed not to engage in procurement contracts in the state of California. They were thus exempted from reporting any additional information, and the California Department of Insurance officially noted these companies were exempt from reporting. It is worth emphasizing that all the companies required to report under AB 53 have premiums of \$100 million or more in California. It is alarming that companies that garner at least \$100 million in California premiums have no procurement at all in California.

Companies that do not enter into procurement contracts for goods and services in California	Annual Premium (\$) in California
Unimerica Insurance Company	N/A
West Coast Life Insurance Company	\$501,014,944
Protective Life Insurance Company	\$501,014,944
ACE	\$497,585,184
American United Life Insurance Company	\$320,756,416
Fidelity Investments Life Insurance Company	\$320,362,080
Primerica Life Insurance Company	\$297,538,944
Security Benefit Life Insurance Company	\$287,140,800
The Ohio National Life Insurance Company	\$208,312,048
Tower Insurance Company of New York (dba Tower Select Insurance Company)	\$174,355,808
Access Insurance Company	\$172,224,432
California Insurance Company	\$150,928,976
EquiTrust Life Insurance Company	\$146,110,304
XL Specialty Insurance Company	\$134,974,432
Markel Insurance Company	\$129,777,328
National Western Life Insurance Company	\$125,516,912
PHL Variable Insurance Company	\$121,034,920
Radian Guaranty Inc.	\$117,599,256
Forethought Life Insurance Company	\$116,745,552
Loya Casualty Insurance Company	\$106,295,344
Seabright Insurance Company	\$104,583,664

The additional information provided by many companies in their reports discussed concerted efforts being made to develop or expand their supplier diversity programs. A number of companies stated that their nascent supplier diversity programs are the direct result of AB 53's reporting mandate.

Of those 70 companies/groups that had formal supplier diversity policy statements, 59 had some information entered into the required six tables that tracked minority, ethnic, and industry category spending. Of those 59 companies/groups, 53 had multiple tables filled out (see table next page). This report draws the bulk of its analysis from the data from those 53. We are encouraged to see that many of these companies discussed developing their supplier diversity programs in their reports.

Companies With Filled-Out Tables

<p> Aetna Life Insurance Company Allstate Insurance Company American Family Life Assurance Co. (AFLAC) of Columbus American International Group American National Insurance Co. Amica Mutual Insurance Company Anthem Blue Cross Life and Health Insurance Company Blue Shield of California Life & Health Insurance Company California Earthquake Authority Capital Insurance Group Chicago Title Insurance Co./Fidelity National Title Insurance Co./ Commonwealth Land Title Insurance Co./Alamo Title Ins. CMFG Insurance Company Connecticut General Life Insurance Company CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada, and Utah Insurance Exchange) Esurance Farmers Insurance Group Farmers New World Life Insurance Co. Federal Insurance Company Fidelity & Guaranty Life Insurance Company Fireman's Fund Insurance Company First American Financial Corporation GEICO Insurance Group Great American Insurance Group Great American Life Insurance Company Guardian Life Insurance Company of America Health Net Life Insurance Company Humana Insurance Company ICW Group IDS Property Casualty Insurance Company </p>	<p> Infinity Insurance Company ING *Jackson National Life Insurance³ John Hancock Life Insurance Company Kaiser Permanente Liberty Mutual Insurance Life Insurance Company of the Southwest Lincoln National Life Insurance Company MassMutual Meadowbrook Insurance Group, Inc. Mercury Casualty Company Metropolitan (MET) Life Insurance Company Minnesota Life Insurance Company Nationwide NORCAL Mutual Insurance Company North American Co. For Life & Health Insurance/ Midland National Life Insurance Company Northwestern Mutual Group Principal Life Insurance Company Progressive Insurance Group Prudential Insurance Company of America RiverSource Life Insurance Company State Compensation Insurance Fund State Farm Group Stewart Title Guaranty Company The Hartford Financial Services Group The Traveler's Companies, Inc. TIAA-CREF/The TIAA Family of Companies UnitedHealthcare Insurance Company Wawanesa General Insurance ZURICH </p>
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Input and Feedback from the Companies

In August, Greenlining invited all 207 companies that submitted an AB 53 report to meet with us to discuss their respective data submissions. We asked for the benefit of their direct insights so that we could gain greater context and clarity when we analyzed their results. Seven companies accepted our invitation. Through our conversations, we learned a great deal about various companies' differing interpretations of the tables on Form A1, and about the companies' programs, achievements, and future plans for supplier diversity that were not fully captured by the numbers in their reports.

State Compensation Insurance Fund

State Compensation Insurance Fund was very transparent in what it counted as procurement, and company officials were meticulous with their reasoning, substance, and plans for future diverse spending. The company took an active look at its main competitors and measured itself against those numbers. The company identified major areas of spending, and we laud it for its efforts in reporting this data and establishing goals to do more, despite having a very small team. Our hope is that the supplier diversity team at the **State Compensation Insurance Fund** will be allocated more resources to make further progress. **State Compensation Insurance Fund** reported and tracked a significant amount of diverse spending for contracts under \$50,000 – data that would have made a noticeable difference if counted in its overall numbers.

³ Jackson National Life Insurance reached out to Greenlining to clarify how it could report more complete and comprehensive data for its spending in California. Although the company provided national statistics, Jackson National explained that it was unable to report its California numbers partly due to the transition of key staff at the company. In its AB 53 filing, the company states that “currently Jackson does not have a reporting tool to track California specific data.” The company did seem motivated to establish such a reporting tool to be more compliant with future AB 53 filings.

Mercury Casualty Company

Mercury made the effort to establish its supplier diversity program in the last five months, with a staff devoted to working on supplier diversity. **Mercury** provided insight as to the subjectivity of how different companies interpreted fundamental questions. For example, Mercury distinguishes between “spend” and “procurement.” **Mercury** was also able to provide insight on the variance between companies that count claims services under procurement and others that may not.

State Farm Group

State Farm launched a formal supplier diversity program in 1998, and has one of the more robust supplier diversity programs in the industry. It is thus extremely well positioned to set the pace for the entire industry post-AB 53. However, **State Farm** had not captured statistics solely from California prior to AB 53. Like many companies, **State Farm** was also confused about what information some of the tables were requesting. We appreciate the company’s efforts to provide us with corrections to its original report. **State Farm** was extremely forthright and accessible in explaining its supplier diversity efforts and procurement process.

Allstate Insurance Company

Allstate has had a supplier diversity program since 2003 and contracted with 2,234 diverse vendors nationally in 2012. **Allstate** pointed out its difficulty in obtaining data regarding its California spending, due to challenges in identifying companies based in California as defined in the legislation. Consequently, **Allstate** left some key California-specific fields blank. We are confident this was not an attempt to avoid transparency, but resulted from issues with the interpretation of reporting requirements.

Liberty Mutual Insurance

Liberty Mutual has had a supplier diversity program for 10 years, and was one of several companies with robust numbers for diverse suppliers whose contracts were \$50,000 or less and thus not counted in the data submissions — 428, to be exact. We laud **Liberty Mutual’s** efforts to submit data that was in the company’s words “readily accessible” and “accurate.” We hope **Liberty Mutual** will strive to report its data more comprehensively in future filings.

Farmers Insurance Group of Companies

Farmers was very transparent and forthright in acknowledging that the company has just started to build its supplier diversity program. We laud **Farmers** for using AB 53 as the motivation to do so. For a group as large as **Farmers**, and with a complicated management structure (reciprocal insurance exchanges and their subsidiaries owned by exchange policyholders and an attorney-in-fact management company owned by its multinational parent company, **Zurich**, which does not own the exchanges or their subsidiaries), **Farmers** should be commended for taking on the challenge of building a supplier diversity program. It is important to note that many other companies in a similar situation — having no supplier diversity program to speak of — were not motivated by AB 53 to improve their outreach and contracting with diverse suppliers, and were instead indignant at being asked to do so, as evidenced by some of their comments and blank data submissions.

Kaiser Permanente

Kaiser Permanente Insurance Company (KPIC) is a small portion of the Kaiser Permanente Health Plan and its subsidiaries. Therefore, **Kaiser Permanente** decided to submit a report that reflects its diversity efforts for its entire enterprise. **Kaiser Permanente** leads in supplier diversity efforts for amount of dollars spent on diverse business enterprises (DBE) (\$489,160,810) as well as on Minority Business Enterprises (MBE), Women-owned Business Enterprises (WBE), and Disabled Veteran-owned Business Enterprises (DVBE). **Kaiser Permanente** is also notably far ahead in accurate and up-to-date tracking of its procurement spending. Impressively, **Kaiser Permanente** was able to generate numbers for its revised report overnight. Lastly, **Kaiser Permanente** has a policy of using supplier diversity results to measure executive compensation at senior levels of management, demonstrating just how important it is to the company to be contracting with diverse vendors.

IV. 2013 SUPPLIER DIVERSITY RESULTS

We want to laud **all** of the companies that submitted statistics to the California Department of Insurance for their transparency. While the numbers overall were not impressive, for many companies this past year was just the beginning of their supplier diversity efforts. We want to applaud their efforts to create and develop their respective supplier diversity programs.

The following companies stood out among the AB 53 data submissions. In an industry that has few supplier diversity bright spots, these companies gave cause for optimism about what is possible and were clear leaders for supplier diversity in the insurance industry.

In terms of total dollars spent on contracts with diverse businesses, **Kaiser Permanente** dwarfed its peers, spending \$489,160,810. **Kaiser Permanente's** spending in MBE, WBE, and DVBE were all much larger than those of the next highest companies. **Kaiser Permanente** was also the leader in terms of the number of contracts awarded to ethnic-owned businesses. More specifically, **Kaiser Permanente** placed in the top 2 in all ethnic categories, and was by far the leader in contracting with Asian/Pacific Islander owned enterprises (94).

In terms of total dollars spent
on contracts with diverse
businesses, Kaiser Permanente
dwarfed its peers, spending
\$489,160,810.

Even though ranked 27th out of 59 companies in terms of total procurement, **First American Financial Corporation** stood out for its supplier diversity efforts. About 14.6 percent of its total procurement spending was with diverse-owned businesses. The company contracted with the second-most diverse-owned businesses (222), and was in the top 10 for all three certification categories we selected as truly measurable in our study: MBE, WBE, and DVBE. It was second in terms of WBE, contracting with 157 women-owned firms, nearly tripling the number of contracts

awarded by the next highest company. Furthermore, in terms of ethnic breakdown of total procurement spent, **First American Financial Corporation** was in the top 5 of all four major ethnic groups Greenlining selected to measure: African American, Asian/Pacific Islander, Latino/Hispanic, and Native American. **First American Financial Corporation** was the clear leader in terms of African American and Native American spending, was third in Latino/Hispanic spending, and was tied for fourth for Asian/Pacific Islander spending.

Humana Insurance Company had the highest percentage of total DBE spending relative to Total Procurement Spending at 77 percent. Additionally, **Humana Insurance Company** reported a percentage of MBE spending (37 percent) that was over twice that of top performer **First American Financial Corporation** (14.6 percent). However, **Humana** only contracted with a total of eight DBEs. The low number of DBEs leaves us skeptical as to whether Humana's high percentage for diverse spending is accurate or verifiable.

Around 20 companies/groups provided information on the optional Form A2, which covered national procurement spending. Though we commend those companies that provided that data, we concluded that the number of companies reporting this information was too small to allow for meaningful analysis.

A. Diverse Procurement Spending (\$) by Certification Type (California)

For the purposes of our report we have decided to omit the "Other" category in our calculations for total diverse spending, as there was confusion about what the "Other" category represented, and some companies, including several companies we met with, submitted the rest of their procurement spending, i.e. non-diverse spending, in that category.

There were also companies/groups that mistakenly reported their total diverse spending for their total procurement in California, and some companies/groups submitted their national procurement sum, which prevented us from comparing their diverse spending in California to their total procurement in California.

Only six companies had DBE spending of at least 10 percent. Only 13 companies had DBE spending of at least 2 percent. The vast majority of companies had DBE spending of less than 1 percent or submitted incomplete data.

Chart A1. Total Diverse Business Enterprise Spending (Ranked by Percentage)

	COMPANY/GROUP	TOTAL PROCUREMENT	Total DBE	%
1	Humana Insurance Company	\$15,190,000	\$11,643,000	76.60%
2	UnitedHealthcare Insurance Company	\$20,624,728	\$11,051,977	54.59%
3	Infinity Insurance Company	\$129,272,247	\$51,934,055	40.17%
4	First American Financial Corporation	\$20,476,815	\$8,042,436	39.30%
5	American Family Life Assurance Company (AFLAC) of Columbus	\$11,907,678	\$1,741,221	15.60%
6	Farmers Insurance Group	\$498,250,441	\$61,511,213	12.35%
7	Esurance	\$93,737,091	\$9,534,503	10.20%
8	California Earthquake Authority	\$3,702,213	\$335,305	9.10%
9	Progressive Insurance Group	\$224,704,279	\$12,797,689	5.70%
10	Kaiser Permanente	\$8,860,288,745	\$489,160,810	5.52%
11	State Farm Group	\$355,190,541	\$12,611,207	3.55%
12	State Compensation Insurance Fund	\$237,370,616	\$4,818,068	2.00%
13	ING	\$34,322,088	\$709,250	2.00%
14	Metropolitan (MET) Life Insurance Company	\$2,300,000,000	\$38,919,100	1.70%
15	Minnesota Life Insurance Company	\$120,901,801	\$367,783	0.30%
16	Aetna Life Insurance Company	\$1,888,018,342	\$4,449,586	0.24%
17	Mercury Casualty Company	\$6,412,045,464	\$60,520,998	0.14%
18	Wawanesa General Insurance	\$57,399,886	\$70,000	0.12%
19	Guardian Life Insurance Co. of America	\$390,697,091	\$482,888	0.12%
20	John Hancock Life Insurance Company	\$716,000,000	\$423,300	0.10%
21	American International Group	\$2,682,627,000	\$1,965,076	0.07%
22	MassMutual	\$578,508,666	\$282,763	0.05%
23	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	\$234,229,725	\$65,099	0.03%
24	Lincoln National Life Insurance Company	\$475,000,000	\$88,700	0.02%
25	Northwestern Mutual Group	\$552,000,000	\$3,060,000	0.01%
26	Connecticut General Life Insurance Company	\$101,680,595	\$798,535	0.01%
27	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	\$547,015,063	\$2,590,662	0.01%
Companies not ranked due to zero DBE spending and/or missing/incomplete data	Great American Insurance Group	\$442,602,837	\$0	0%
	ICW Group	\$8,939,562	\$0	0%
	CMFG Insurance Company	\$7,419,963	\$0	0%
	Great American Life Insurance Company	\$353,516	\$0	0%
	IDS Property Casualty Insurance Company	\$84,976,058	\$0	0%
	ZURICH	\$6,646,098	\$6,646,098	X
	GEICO Insurance Group	\$7,244,239	\$7,244,239	X
	Blue Shield of California	\$390,516,886	\$5,048,086	X
	Life & Health Insurance Company			
	Capital Insurance Group	\$1,635,517	\$1,635,517	X
	Federal Insurance Company	\$473,442	\$473,442	X
	Farmers New World Life Insurance Company	\$86,178	\$86,178	X
	The Travelers Companies, Inc.	\$3,125,685	\$3,051,812	X
	Anthem Blue Cross Life and Health Insurance Company	Did not submit data	\$40,229,836	X
	Allstate Insurance Company	Did not submit data	\$35,396,000	X
	Nationwide	Did not submit data	\$808,812	X
	Principal Life Insurance Company	Did not submit data	\$736,625	X
	Life Insurance Co. of the Southwest	Did not submit data	\$223,292	X
	Prudential Insurance Company of America	Did not submit data	\$156,841	X
	NORCAL Mutual Insurance Company	Did not submit data	\$293,623	X
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	Did not submit data	\$0	X
	Fidelity & Guaranty Life Insurance Company	Did not submit data	\$0	X
	Fireman's Fund Insurance Company	Did not submit data	\$0	X
	Health Net Life Insurance Company	Did not submit data	\$0	X
	Meadowbrook Insurance Group, Inc.	Did not submit data	\$0	X
	American National Insurance Company	\$4,152,741	Did not submit data	X
	Amica Mutual Insurance Company	\$178,540,442	Did not submit data	X
	Jackson National Life Insurance	Did not submit data	Did not submit data	X
	Liberty Mutual Insurance	Did not submit data	Did not submit data	X
	RiverSource Life Insurance Company	\$46,353,328	Did not submit data	X
	The Hartford Financial Services Group	Did not submit data	Did not submit data	X
	Stewart Title Guaranty	Did not submit data	Did not submit data	X
	TIAA-CREF/The TIAA Family of Companies	\$1,075,000,000 national	Did not submit data	X

These companies/groups made the effort to amend their numbers once they were alerted to a potential incorrect interpretation in their reporting

Some data are missing for these companies/groups

These companies/groups submitted figures that appeared incorrect and did not amend them before the publication of this report

X

Unable to calculate percentage

The statistics for MBE spending were not much different than DBE spending. Five companies had over 10 percent MBE spending. Most companies that reported complete data had less than 1 percent MBE spending.

Chart A2. Total Minority-Owned Business Enterprise Spending (Ranked by Percentage)

	COMPANY/GROUP	TOTAL PROCUREMENT	MBE	%
1	Humana Insurance Company	\$15,190,000	\$5,641,000	37.14%
2	Infinity Insurance Company	\$129,272,247	\$40,136,885	31.05%
3	Federal Insurance Company	\$473,442	\$108,711	23.00%
4	UnitedHealthcare Insurance Company	\$20,624,728	\$3,415,732	16.56%
5	First American Financial Corporation	\$20,476,815	\$2,988,681	14.60%
6	Esurance	\$93,737,091	\$8,423,955	9.00%
7	Capital Insurance Group	\$1,635,517	\$132,371	8.10%
8	Farmers Insurance Group	\$498,250,441	\$34,303,477	6.88%
9	Progressive Insurance Group	\$224,704,279	\$8,128,454	3.61%
10	Kaiser Permanente	\$8,860,288,745	\$218,394,338	2.46%
11	Metropolitan (MET) Life Insurance Company	\$2,300,000,000	\$32,864,500	1.42%
12	Connecticut General Life Insurance Company	\$101,680,595	\$713,085	0.70%
13	State Compensation Insurance Fund	\$237,370,616	\$1,207,490	0.51%
14	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	\$547,015,063	\$2,507,433	0.46%
15	Mercury Casualty Company	\$6,412,045,464	\$13,547,448	0.21%
16	State Farm Group	\$355,190,541	\$523,626	0.15%
17	John Hancock Life Insurance Company	\$716,000,000	\$323,600	0.05%
18	Northwestern Mutual Group	\$552,000,000	\$160,000	0.03%
19	MassMutual	\$578,508,666	\$159,421	0.03%
20	Guardian Life Insurance Company of America	\$390,697,091	\$59,418	0.02%
21	North American Co. For Life & Health Ins./Midland National Life Insurance Company	\$234,229,725	\$45,495	0.02%
22	American International Group	\$2,682,627,000	\$323,215	0.01%
23	Aetna Life Insurance Company	\$1,888,018,342	\$159,066	0.01%
	The Travelers Companies, Inc.	\$3,125,685	\$0	0%
	American Family Life Assurance Company (AFLAC) of Columbus	\$11,907,678	\$0	0%
	ING	\$34,322,088	\$0	0%
	Minnesota Life Insurance Company	\$120,901,801	\$0	0%
	California Earthquake Authority	\$3,702,213	\$0	0%
	Lincoln National Life Insurance Company	\$475,000,000	\$0	0%
	Great American Insurance Group	\$442,602,837	\$0	0%
	ICW Group	\$8,939,562	\$0	0%
	CMFG Insurance Company	\$7,419,963	\$0	0%
	Great American Life Insurance Company	\$353,516	\$0	0%
	IDS Property Casualty Insurance Company	\$84,976,058	\$0	0%
	ZURICH	\$6,646,098	\$4,476,921	X
	Farmers New World Life Insurance Company	\$86,178	\$0	X
	GEICO Insurance Group	\$7,244,239	\$6,373,641	X
	Blue Shield of California Life and Health Insurance Company	\$390,516,886	\$2,872,187	X
	Anthem Blue Cross Life and Health Insurance Company	Did not submit data	\$38,573,159	X
	Allstate Insurance Company	Did not submit data	\$15,311,819	X
	Life Insurance Company of the Southwest	Did not submit data	\$167,330	X
	Prudential Insurance Company of America	Did not submit data	\$0	X
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	Did not submit data	\$0	X
	Fidelity & Guaranty Life Insurance Company	Did not submit data	\$0	X
	Fireman's Fund Insurance Company	Did not submit data	\$0	X
	Health Net Life Insurance Company	Did not submit data	\$0	X
	Meadowbrook Insurance Group, Inc.	Did not submit data	\$0	X
	Principal Life Insurance Company	Did not submit data	\$0	X
	American National Insurance Company	\$4,152,741	Did not submit data	X
	Amica Mutual Insurance Company	\$178,540,442	Did not submit data	X
	Wawanesa General Insurance	\$57,399,886	Did not submit data	X
	Stewart Title Guaranty	Did not submit data	Did not submit data	X
	Jackson National Life Insurance	Did not submit data	Did not submit data	X
	Liberty Mutual Insurance	Did not submit data	Did not submit data	X
	NORCAL Mutual Insurance Company	Did not submit data	Did not submit data	X
	RiverSource Life Insurance Company	\$46,353,328	Did not submit data	X
	The Hartford Financial Services Group	Did not submit data	Did not submit data	X
	Nationwide	Did not submit data	Did not submit data	X
	TIAA-CREF/The TIAA Family of Companies	\$1,075,000,000 national	Did not submit data	X

Companies not ranked due to zero MBE spending and/or missing/incomplete data

These companies/groups made the effort to amend their numbers once they were alerted to a potential incorrect interpretation in their reporting

These companies/groups submitted figures that appeared incorrect and did not amend them before the publication of this report

Some data are missing for these companies/groups

X Unable to calculate percentage

When it comes to procurement with WBEs, it seems unlikely that the very top performers reported their data correctly. Over half the companies that reported complete data had less than 1 percent spending with WBEs. **Kaiser Permanente** led in terms of raw dollar amount (\$216,288,261), more than five times the spending of the next highest ranked company.

Chart A3. Total Women-Owned Business Enterprise Spending (Ranked by Percentage)

	COMPANY/GROUP	TOTAL PROCUREMENT	WBE	%
1	The Travelers Companies, Inc.	\$3,125,685	\$3,051,812	97.60%
2	Capital Insurance Group	\$1,635,517	\$1,302,445	80.00%
3	Federal Insurance Company	\$473,442	\$364,731	77.00%
4	UnitedHealthcare Insurance Company	\$20,624,728	\$7,584,034	36.77%
5	First American Financial Corporation	\$20,476,815	\$4,979,247	24.30%
6	California Earthquake Authority	\$3,702,213	\$335,305	9.10%
7	Farmers Insurance Group	\$498,250,441	\$27,304,324	5.48%
8	Humana Insurance Company	\$15,190,000	\$691,000	4.55%
9	State Farm Group	\$355,190,541	\$12,087,580	3.40%
10	Kaiser Permanente	\$8,860,288,745	\$216,288,261	2.44%
11	ING	\$34,322,088	\$709,250	2.10%
12	Progressive Insurance Group	\$224,704,279	\$4,507,184	2.00%
13	State Compensation Insurance Fund	\$237,370,616	\$3,286,020	1.40%
14	Esurance	\$93,737,091	\$1,110,548	1.20%
15	Mercury Casualty Company	\$6,412,045,464	\$41,613,656	0.64%
16	Northwestern Mutual Group	\$552,000,000	\$2,900,000	0.53%
17	Minnesota Life Insurance Company	\$120,901,801	\$367,783	0.30%
18	Metropolitan (MET) Life Insurance Company	\$2,300,000,000	\$5,954,600	0.26%
19	Infinity Insurance Company	\$129,272,247	\$179,051	0.14%
20	Wawanesa General Insurance	\$57,399,886	\$70,000	0.12%
21	Connecticut General Life Insurance Company	\$101,680,595	\$85,450	0.08%
22	Guardian Life Insurance Company of America	\$390,697,091	\$323,935	0.08%
23	American International Group	\$2,682,627,000	\$920,590	0.03%
24	MassMutual	\$578,508,666	\$123,342	0.02%
25	Lincoln National Life Insurance Company	\$475,000,000	\$88,700	0.02%
26	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	\$547,015,063	\$78,909	0.01%
27	North American Co. For Life & Health Ins./ Midland National Life Insurance Company	\$234,229,725	\$19,604	0.01%
28	Aetna Life Insurance Company	\$1,888,018,342	\$159,066	0.01%
	American Family Life Assurance Company (AFLAC) of Columbus	\$11,907,678	\$0	0%
	John Hancock Life Insurance Company	\$716,000,000	\$0	0%
	Great American Insurance Group	\$442,602,837	\$0	0%
	ICW Group	\$8,939,562	\$0	0%
	CMFG Insurance Company	\$7,419,963	\$0	0%
	Great American Life Insurance Company	\$353,516	\$0	0%
	IDS Property Casualty Insurance Company	\$84,976,058	\$0	0%
	ZURICH	\$6,646,098	\$2,257,250	X
	GEICO Insurance Group	\$7,244,239	\$818,338	X
	Blue Shield of California Life and Health Insurance Company	\$390,516,886	\$1,727,392	X
	Farmers New World Life Insurance Company	\$86,178	\$86,178	X
	Principal Life Insurance Company	N/A	\$325,545	X
	Life Insurance Company of the Southwest	Did not submit data	\$55,962	X
	Prudential Insurance Company of America	Did not submit data	\$156,841	X
	Anthem Blue Cross Life and Health Insurance Company	Did not submit data	\$1,656,677	X
	Allstate Insurance Company	Did not submit data	\$20,084,181	X
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	Did not submit data	\$0	X
	Fidelity & Guaranty Life Insurance Company	Did not submit data	\$0	X
	Fireman's Fund Insurance Company	Did not submit data	\$0	X
	Health Net Life Insurance Company	Did not submit data	\$0	X
	Meadowbrook Insurance Group, Inc.	Did not submit data	\$0	X
	American National Insurance Co.	\$4,152,741	Did not submit data	X
	Amica Mutual Insurance Company	\$178,540,442	Did not submit data	X
	Jackson National Life Insurance	Did not submit data	Did not submit data	X
	Liberty Mutual Insurance	Did not submit data	Did not submit data	X
	NORCAL Mutual Insurance Company	Did not submit data	Did not submit data	X
	RiverSource Life Insurance Company	\$46,353,328	Did not submit data	X
	The Hartford Financial Services Group	Did not submit data	Did not submit data	X
	Stewart Title Guaranty	Did not submit data	Did not submit data	X
	Nationwide	Did not submit data	Did not submit data	X
	TIAA-CREF/The TIAA Family of Companies	\$1,075,000,000 national	Did not submit data	X

Companies not ranked due to zero WBE spending and/or missing/incomplete data

These companies/groups made the effort to amend their numbers once they were alerted to a potential incorrect interpretation in their reporting

These companies/groups submitted figures that appeared incorrect and did not amend them before the publication of this report

Some data are missing for these companies/groups

X Unable to calculate percentage

Of all the certification categories, the amount of contracts awarded to businesses owned by DVBE was the fewest. Nine companies contracted with DVBE businesses for a total of \$8,946,705. However, if you take out **Kaiser Permanente's** DVBE spending of \$7,976,769, then the total spending for DVBE is \$969,936, with only Blue Shield of California Life and Health Insurance Company exceeding \$100,000 (\$448,507).

Chart A4. Total Disabled Veteran-Owned Business Enterprise Spending (Ranked by Percentage)

	COMPANY/GROUP	TOTAL PROCUREMENT	DVBE	%
1	First American Financial Corporation	\$20,476,815	\$74,508	0.36%
2	UnitedHealthcare Insurance Company	\$20,624,728	\$52,211	0.25%
3	Kaiser Permanente	\$8,860,288,745	\$7,976,769	0.09%
4	Progressive Insurance Group	\$224,704,279	\$162,051	0.07%
5	Metropolitan (MET) Life Insurance Company	\$2,300,000,000	\$100,000	0.00%
6	Mercury Casualty Company	\$6,412,045,464	\$80,399	0.00%
	Blue Shield of California Life and Health Insurance Company	\$390,516,886	\$448,507	0
	GEICO Insurance Group	\$7,244,239	\$52,260	0
	NORCAL Mutual Insurance Company	Did not submit data	\$293,623	X
	Farmers Insurance Group	\$498,250,441	\$0	0%
	Infinity Insurance Company	\$129,272,247	\$0	0%
	State Farm Group	\$355,190,541	\$0	0%
	Humana Insurance Company	\$15,190,000	\$0	0%
	Esurance	\$93,737,091	\$0	0%
	ZURICH	\$6,646,098	\$0	0%
	State Compensation Insurance Fund	\$237,370,616	\$0	0%
	Aetna Life Insurance Company	\$1,888,018,342	\$0	0%
	Northwestern Mutual Group	\$552,000,000	\$0	0%
	The Travelers Companies, Inc.	\$3,125,685	\$0	0%
	CSSA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	\$547,015,063	\$0	0%
	American Family Life Assurance Company (AFLAC) of Columbus	\$11,907,678	\$0	0%
	Capital Insurance Group	\$1,635,517	\$0	0%
	Connecticut General Life Insurance Company	\$101,680,595	\$0	0%
	ING	\$34,322,088	\$0	0%
	Guardian Life Insurance Company of America	\$390,697,091	\$0	0%
	Federal Insurance Company	\$473,442	\$0	0%
	John Hancock Life Insurance Company	\$716,000,000	\$0	0%
	Minnesota Life Insurance Company	\$120,901,801	\$0	0%
	California Earthquake Authority	\$3,702,213	\$0	0%
	MassMutual	\$578,508,666	\$0	0%
	Lincoln National Life Insurance Company	\$475,000,000	\$0	0%
	North American Co. For Life & Health Ins./Midland National Life Insurance Company	\$234,229,725	\$0	0%
	Great American Insurance Group	\$442,602,837	\$0	0%
	ICW Group	\$8,939,562	\$0	0%
	CMFG Insurance Company	\$7,419,963	\$0	0%
	Great American Life Insurance Company	\$353,516	\$0	0%
	IDS Property Casualty Insurance Company	\$84,976,058	\$0	0%
	American International Group	\$2,682,627,000	\$0	0%
	Farmers New World Life Insurance Co.	\$86,178	\$0	X
	Principal Life Insurance Company	Did not submit data	\$0	X
	Anthem Blue Cross Life and Health Insurance Company	Did not submit data	\$0	X
	Allstate Insurance Company	Did not submit data	\$0	X
	Life Insurance Company of the Southwest	Did not submit data	\$0	X
	Prudential Insurance Company of America	Did not submit data	\$0	X
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	Did not submit data	\$0	X
	Fidelity & Guaranty Life Insurance Company	Did not submit data	\$0	X
	Fireman's Fund Insurance Company	Did not submit data	\$0	X
	Health Net Life Insurance Company	Did not submit data	\$0	X
	Meadowbrook Insurance Group, Inc.	Did not submit data	\$0	X
	American National Insurance Co.	\$4,152,741	Did not submit data	X
	Amica Mutual Insurance Company	\$178,540,442	Did not submit data	X
	Jackson National Life Insurance	Did not submit data	Did not submit data	X
	Liberty Mutual Insurance	Did not submit data	Did not submit data	X
	RiverSource Life Insurance Company	\$46,353,328	Did not submit data	X
	The Hartford Financial Services Group	Did not submit data	Did not submit data	X
	Wawanesa General Insurance	\$57,399,886	Did not submit data	X
	Stewart Title Guaranty	Did not submit data	Did not submit data	X
	Nationwide	Did not submit data	Did not submit data	X
	TIAA-CREF/The TIAA Family of Companies	\$1,075,000,000 national	Did not submit data	X

Companies not ranked due to zero DVBE spending and/or missing/incomplete data

These companies/groups made the effort to amend their numbers once they were alerted to a potential incorrect interpretation in their reporting

These companies/groups submitted figures that appeared incorrect and did not amend them before the publication of this report

Some data are missing for these companies/groups

X Unable to calculate percentage

B. Number of Diverse Suppliers (California) by Certification Type

Multiple Certification Enterprises were not included in our analysis because of the ambiguous nature of the category, and LGBT Enterprises were not included because it was an optional category with only three companies reporting, with one supplier each (CSAA Insurance Exchange [formerly known as AAA Northern California, Nevada and Utah Insurance Exchange]; Capital Insurance Group; Guardian Life Insurance Company of America).

Only four companies contracted with more than 41 DBEs. Twenty-two companies had DBE numbers in the single digits, nine had none at all, and 11 companies did not submit data.

Chart B1. Total Number of DBEs with Which Companies/Groups Contracted		
	COMPANY/GROUP	TOTAL DBE
1	Kaiser Permanente	493
2	First American Financial Corporation	222
3	Infinity Insurance Company	179
4	Allstate Insurance Company	109
5	Mercury Casualty Company	41
6	Progressive Insurance Group	30
7	ZURICH	25
8	Esurance	18
9	Chicago Title Insurance Co./Fidelity National Title Insurance Co./ Commonwealth Land Title Insurance Co./Alamo Title Insurance	16
10	Metropolitan (MET) Life Insurance Company	15
11	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	14
11	Anthem Blue Cross Life and Health Insurance Company	14
13	Capital Insurance Group	13
13	State Compensation Insurance Fund	13
13	UnitedHealthcare Insurance Company	13
16	Guardian Life Insurance Company of America	11
16	Farmers Insurance Group	11
18	Blue Shield of California Life & Health Insurance Company	9
18	GEICO Insurance Group	9
20	Humana Insurance Company	8
20	American International Group	8
22	State Farm Group	7
23	Principal Life Insurance Company	4
23	Connecticut General Life Insurance Company	4
23	MassMutual	4
23	Federal Insurance Company	4
27	American Family Life Assurance Company (AFLAC) of Columbus	3
27	Northwestern Mutual Group	3
27	Fireman's Fund Insurance Company	3
27	The Travelers Companies, Inc.	3
31	John Hancock Life Insurance Company	2
31	Farmers New World Life Insurance Company	2
31	Meadowbrook Insurance Group, Inc.	2
31	Life Insurance Company of the Southwest	2
31	Aetna Life Insurance Company	2
36	California Earthquake Authority	1
36	Lincoln National Life Insurance Company	1
36	Prudential Insurance Company of America	1
36	Wawanesa General Insurance	1
36	Minnesota Life Insurance Company	1
Companies not ranked due to zero DBE contracts and/or missing/incomplete data	Great American Insurance Group	0
	Nationwide	0
	Great American Life Insurance Company	0
	ICW Group	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	ERROR ⁴
	American National Insurance Company	Did not submit data
	Amica Mutual Insurance Company	Did not submit data
	ING	Did not submit data
	Jackson National Life Insurance	Did not submit data
	Liberty Mutual Insurance	Did not submit data
	NORCAL Mutual Insurance Company	Did not submit data
	RiverSource Life Insurance Company	Did not submit data
	The Hartford Financial Services Group	Did not submit data
	TIAA-CREF/The TIAA Family of Companies	Did not submit data
	Stewart Title Guaranty	Did not submit data

⁴ Entered dollar amount figures for spending, not number of diverse suppliers

The drop-off is quite dramatic after **Kaiser Permanente** and **Infinity**, both of which awarded over twice as many MBE contracts as the third-highest company, **First American Financial Corporation**. Three quarters of the rest of the companies that had figures to report had less than 10 MBE suppliers each.

Chart B2. Total Number of MBEs with Which Companies/Groups Contracted

COMPANY/GROUP		MBE
1	Kaiser Permanente	184
2	Infinity Insurance Company	137
3	First American Financial Corporation	68
4	Allstate Insurance Company	52
5	Progressive Insurance Group	17
6	ZURICH	12
7	Mercury Casualty Company	10
8	Metropolitan (MET) Life Insurance Company	9
9	Esurance	8
10	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	7
10	Anthem Blue Cross Life and Health Insurance Company	7
12	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	5
13	Capital Insurance Group	4
13	UnitedHealthcare Insurance Company	4
13	GEICO Insurance Group	4
13	Humana Insurance Company	4
17	State Compensation Insurance Fund	3
17	Connecticut General Life Insurance Company	3
17	American International Group	3
17	Farmers Insurance Group	3
21	Guardian Life Insurance Company of America	2
21	Blue Shield of California Life & Health Insurance Company	2
21	MassMutual	2
21	Northwestern Mutual Group	2
21	Meadowbrook Insurance Group, Inc.	2
21	State Farm Group	2
27	Federal Insurance Company	1
27	John Hancock Life Insurance Company	1
27	Life Insurance Company of the Southwest	1
27	Aetna Life Insurance Company	1
27	Principal Life Insurance Company	1
	American Family Life Assurance Company (AFLAC) of Columbus	0
	Fireman's Fund Insurance Company	0
	The Travelers Companies, Inc.	0
	Farmers New World Life Insurance Company	0
	California Earthquake Authority	0
	Lincoln National Life Insurance Company	0
	Prudential Insurance Company of America	0
	Great American Insurance Group	0
	Nationwide	0
	Great American Life Insurance Company	0
	ICW Group	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	Minnesota Life Insurance Company	0
	Wawanesa General Insurance	0
	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	ERROR ⁵
	American National Insurance Company	Did not submit data
	Amica Mutual Insurance Company	Did not submit data
	ING	Did not submit data
	Jackson National Life Insurance	Did not submit data
	Liberty Mutual Insurance	Did not submit data
	NORCAL Mutual Insurance Company	Did not submit data
	RiverSource Life Insurance Company	Did not submit data
	The Hartford Financial Services Group	Did not submit data
	TIAA-CREF/The TIAA Family of Companies	Did not submit data
	Stewart Title Guaranty	Did not submit data

Companies not ranked due to zero MBE contracts and/or missing/incomplete data

⁵ Entered dollar amount figures for spending, not number of MBE suppliers

Kaiser Permanente contracted with 235 WBE suppliers, over 80 more than **First American Financial Corporation** at 153. The drop-off was very steep after that, with the majority of companies reporting less than 10 WBEs.

Chart B3: Total Number of WBEs with Which Companies/Groups Contracted

COMPANY/GROUP		WBE
1	Kaiser Permanente	235
2	First American Financial Corporation	153
3	Allstate Insurance Company	57
4	Mercury Casualty Company	16
5	Progressive Insurance Group	12
6	Chicago Title Insurance Co./Fidelity National Title Insurance Co./ Commonwealth Land Title Insurance Co./Alamo Title Insurance	11
7	Esurance	10
7	Capital Insurance Group	8
7	State Compensation Insurance Fund	8
7	UnitedHealthcare Insurance Company	8
11	ZURICH	7
11	Anthem Blue Cross Life and Health Insurance Company	7
11	Guardian Life Insurance Company of America	7
11	Farmers Insurance Group	7
15	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	6
16	Metropolitan (MET) Life Insurance Company	5
16	Blue Shield of California Life & Health Insurance Company	5
16	State Farm Group	5
19	GEICO Insurance Group	4
19	American International Group	4
21	Principal Life Insurance Company	3
21	Federal Insurance Company	3
21	Fireman's Fund Insurance Company	3
21	The Travelers Companies, Inc.	3
25	Infinity Insurance Company	2
25	MassMutual	2
27	Humana Insurance Company	1
27	Connecticut General Life Insurance Company	1
27	Northwestern Mutual Group	1
27	Farmers New World Life Insurance Company	1
27	Life Insurance Company of the Southwest	1
27	California Earthquake Authority	1
27	Lincoln National Life Insurance Company	1
27	Prudential Insurance Company of America	1
27	Wawanesa General Insurance	1
27	Minnesota Life Insurance Company	1
27	American Family Life Assurance Company (AFLAC) of Columbus	0
27	John Hancock Life Insurance Company	0
27	Meadowbrook Insurance Group, Inc.	0
27	Great American Insurance Group	0
27	Nationwide	0
27	Great American Life Insurance Company	0
27	ICW Group	0
27	CMFG Insurance Company	0
27	Fidelity & Guaranty Life Insurance Company	0
27	Health Net Life Insurance Company	0
27	IDS Property Casualty Insurance Company	0
27	Aetna Life Insurance Company	0
27	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	ERROR ⁶
27	American National Insurance Company	Did not submit data
27	Amica Mutual Insurance Company	Did not submit data
27	ING	Did not submit data
27	Jackson National Life Insurance	Did not submit data
27	Liberty Mutual Insurance	Did not submit data
27	NORCAL Mutual Insurance Company	Did not submit data
27	RiverSource Life Insurance Company	Did not submit data
27	The Hartford Financial Services Group	Did not submit data
27	TIAA-CREF/The TIAA Family of Companies	Did not submit data
27	Stewart Title Guaranty	Did not submit data

Companies not ranked due to zero WBE contracts
and/or missing/incomplete data

⁶ Entered dollar amount figures for spending, not number of WBE suppliers

While **Kaiser Permanente**'s substantially larger spending with DVBEs led the category, numbers here were consistently small and unimpressive. Only 11 companies/groups reported any spending at all with DVBEs, with a paltry total of 17 total vendors.

Chart B4: Total Number of DVBEs with Which Companies/Groups Contracted

COMPANY/GROUP		DVBE
1	Kaiser Permanente	5
2	Mercury Casualty Company	2
2	Blue Shield of California Life & Health Insurance Company	2
4	First American Financial Corporation	1
4	Progressive Insurance Group	1
4	Metropolitan (MET) Life Insurance Company	1
4	UnitedHealthcare Insurance Company	1
4	Guardian Life Insurance Company of America	1
4	GEICO Insurance Group	1
4	NORCAL Mutual Insurance Company	1
4	Farmers Insurance Group	1
Companies not ranked due to zero DVBE contracts and/or missing/incomplete data	Infinity Insurance Company	0
	Allstate Insurance Company	0
	ZURICH	0
	Esurance	0
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./ Commonwealth Land Title Insurance Co./Alamo Title Insurance	0
	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	0
	Anthem Blue Cross Life and Health Insurance Company	0
	Capital Insurance Group	0
	State Compensation Insurance Fund	0
	Humana Insurance Company	0
	State Farm Group	0
	Principal Life Insurance Company	0
	Connecticut General Life Insurance Company	0
	MassMutual	0
	Federal Insurance Company	0
	American Family Life Assurance Company (AFLAC) of Columbus	0
	Northwestern Mutual Group	0
	Fireman's Fund Insurance Company	0
	The Traveler's Companies, Inc.	0
	John Hancock Life Insurance Company	0
	Farmers New World Life Insurance Co.	0
	Meadowbrook Insurance Group, Inc.	0
	Life Insurance Company of the Southwest	0
	American International Group	0
	California Earthquake Authority	0
	Lincoln National Life Insurance Company	0
	Prudential Insurance Company of America	0
	Great American Insurance Group	0
	Nationwide	0
	Great American Life Insurance Company	0
	ICW Group	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	Minnesota Life Insurance Company	0
	Aetna Life Insurance Company	0
	Wawanesa General Insurance	0
	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	ERROR ⁷
	American National Insurance Co.	Did not submit data
	Amica Mutual Insurance Company	Did not submit data
	ING	Did not submit data
	Jackson National Life Insurance	Did not submit data
	Liberty Mutual Insurance	Did not submit data
	RiverSource Life Insurance Company	Did not submit data
	The Hartford Financial Services Group	Did not submit data
	TIAA-CREF/The TIAA Family of Companies	Did not submit data
	Stewart Title Guaranty	Did not submit data

⁷ Entered dollar amount figures for spending, not number of DVBE suppliers

C. Number of Diverse Suppliers by Ethnicity

The following charts represent the number of diverse suppliers, disaggregated by ethnicity, that were contracted with by individual insurance companies. The information was taken directly from Table 2, Form A1.

Below are totals, by ethnicity, of **all** companies that submitted data.

Most of the African American-owned enterprises in this data set were awarded contracts by **First American Financial Corporation** and **Kaiser Permanente**. **Mercury** was the only other company in double digits. The remaining companies had no more than two contracts, and many had zero.

Number of African-American Business Enterprises Contracted With, by Company		
	COMPANY/GROUP	African American
1	First American Financial Corporation	31
2	Kaiser Permanente	20
3	Mercury Casualty Company	10
4	Guardian Life Insurance Company of America	2
4	Progressive Insurance Group	2
4	Metropolitan (MET) Life Insurance Company	2
7	ZURICH	1
7	Farmers Insurance Group	1
7	Anthem Blue Cross Life and Health Insurance Company	1
7	Meadowbrook Insurance Group, Inc.	1
7	Aetna Life Insurance Company	1
7	American International Group	1
7	Principal Life Insurance Company	1
	Infinity Insurance Company	0
	Great American Insurance Group	0
	State Farm Group	0
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./ Commonwealth Land Title Insurance Co./Alamo Title Insurance	0
	UnitedHealthcare Insurance Company	0
	Humana Insurance Company	0
	GEICO Insurance Group	0
	Blue Shield of California Life & Health Insurance Company	0
	State Compensation Insurance Fund	0
	Esurance	0
	Nationwide	0
	Federal Insurance Company	0
	Capital Insurance Group	0
	Northwestern Mutual Group	0
	Life Insurance Company of the Southwest	0
	American Family Life Assurance Company (AFLAC) of Columbus	0
	Connecticut General Life Insurance Company	0
	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	0
	Great American Life Insurance Company	0
	MassMutual	0
	John Hancock Life Insurance Company	0
	ICW Group	0
	Minnesota Life Insurance Company	0
	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	0
	Farmers New World Life Insurance Company	0
	Allstate Insurance Company	0
	California Earthquake Authority	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Fireman's Fund Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	Lincoln National Life Insurance Company	0
	Prudential Insurance Company of America	0
	The Travelers Companies, Inc.	0
	Wawanesa General Insurance	0
	TOTAL	74

Companies not ranked due to zero African American suppliers

Asian/Pacific Islander-owned businesses were the ethnic group that won the second-largest number of contracts, after Latino/Hispanic businesses. Only **Kaiser Permanente** and **Mercury** had over 10 contracts with Asian/Pacific Islander enterprises with 94 and 39, respectively.

Number of Asian/Pacific Islander Business Enterprises Contracted With, by Company		
	COMPANY/GROUP	Asian/Pacific Islander
1	Kaiser Permanente	94
2	Mercury Casualty Company	39
3	Humana Insurance Company	8
4	First American Financial Corporation	7
4	ZURICH	7
6	State Compensation Insurance Fund	5
7	Metropolitan (MET) Life Insurance Company	4
8	Progressive Insurance Group	3
8	Farmers Insurance Group	3
8	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	3
11	Anthem Blue Cross Life and Health Insurance Company	2
11	UnitedHealthcare Insurance Company	2
11	Esurance	2
11	Life Insurance Company of the Southwest	2
11	Connecticut General Life Insurance Company	2
11	John Hancock Life Insurance Company	2
11	State Farm Group	2
11	American International Group	2
19	Aetna Life Insurance Company	1
19	Blue Shield of California Life & Health Insurance Company	1
19	Federal Insurance Company	1
19	American Family Life Assurance Company (AFLAC) of Columbus	1
19	MassMutual	1
Companies not ranked due to zero Asian/Pacific Islander suppliers	Guardian Life Insurance Company of America	0
	Meadowbrook Insurance Group, Inc.	0
	Principal Life Insurance Company	0
	Infinity Insurance Company	0
	Great American Insurance Group	0
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	0
	GEICO Insurance Group	0
	Nationwide	0
	Capital Insurance Group	0
	Northwestern Mutual Group	0
	Great American Life Insurance Company	0
	ICW Group	0
	Minnesota Life Insurance Company	0
	North American Company For Life & Health Insurance/	0
	Midland National Life Insurance Company	0
	Farmers New World Life Insurance Company	0
	Allstate Insurance Company	0
	California Earthquake Authority	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Fireman's Fund Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	Lincoln National Life Insurance Company	0
	Prudential Insurance Company of America	0
	The Travelers Companies, Inc.	0
	Wawanesa General Insurance	0
	TOTAL	194

Latino/Hispanic-owned businesses won the most contracts of all ethnic groups, with 241. However, the majority of these contracts were awarded by just three companies/groups: **Mercury Casualty Company** (group), **Kaiser Permanente**, and **First American Financial Corporation**. The vast majority of the companies only contracted with Latino vendors in the single digits, or with none at all.

Number of Latino/Hispanic Business Enterprises Contracted With, by Company		
	COMPANY/GROUP	Latino/Hispanic
1	Mercury Casualty Company	89
2	Kaiser Permanente	64
3	First American Financial Corporation	52
4	Progressive Insurance Group	9
5	Humana Insurance Company	4
5	Anthem Blue Cross Life and Health Insurance Company	4
5	Esurance	4
8	ZURICH	3
9	UnitedHealthcare Insurance Company	2
9	American Family Life Assurance Company (AFLAC) of Columbus	2
9	Capital Insurance Group	2
12	Metropolitan (MET) Life Insurance Company	1
12	Farmers Insurance Group	1
12	Connecticut General Life Insurance Company	1
12	State Farm Group	1
12	MassMutual	1
12	Guardian Life Insurance Company of America	1
	State Compensation Insurance Fund	0
	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	0
	Life Insurance Company of the Southwest	0
	John Hancock Life Insurance Company	0
	Aetna Life Insurance Company	0
	Blue Shield of California Life & Health Insurance Company	0
	Federal Insurance Company	0
	Meadowbrook Insurance Group, Inc.	0
	American International Group	0
	Principal Life Insurance Company	0
	Infinity Insurance Company	0
	Great American Insurance Group	0
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	0
	GEICO Insurance Group	0
	Nationwide	0
	Northwestern Mutual Group	0
	Great American Life Insurance Company	0
	ICW Group	0
	Minnesota Life Insurance Company	0
	North American Company For Life & Health Insurance/ Midland National Life Insurance Company	0
	Farmers New World Life Insurance Company	0
	Allstate Insurance Company	0
	California Earthquake Authority	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Fireman's Fund Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	Lincoln National Life Insurance Company	0
	Prudential Insurance Company of America	0
	The Travelers Companies, Inc.	0
	Wawanesa General Insurance	0
	TOTAL	241

Companies not ranked due to zero Latino/Hispanic suppliers

Of all ethnic groups, Native Americans were awarded the fewest contracts by the insurance industry, as only five companies contracted with 33 Native American-owned businesses.

Number of Native American Business Enterprises Contracted With, by Company		
	COMPANY/GROUP	Native American
1	First American Financial Corporation	22
2	Kaiser Permanente	6
3	Mercury Casualty Company	3
4	Progressive Insurance Group	1
4	ZURICH	1
	Humana Insurance Company	0
	Anthem Blue Cross Life and Health Insurance Company	0
	Esurance	0
	UnitedHealthcare Insurance Company	0
	American Family Life Assurance Company (AFLAC) of Columbus	0
	Capital Insurance Group	0
	Metropolitan (MET) Life Insurance Company	0
	Farmers Insurance Group	0
	Connecticut General Life Insurance Company	0
	State Farm Group	0
	MassMutual	0
	Guardian Life Insurance Company of America	0
	State Compensation Insurance Fund	0
	CSAA Insurance Exchange (formerly known as AAA Northern California, Nevada and Utah Insurance Exchange)	0
	Life Insurance Company of the Southwest	0
	John Hancock Life Insurance Company	0
	Aetna Life Insurance Company	0
	Blue Shield of California Life & Health Insurance Company	0
	Federal Insurance Company	0
	Meadowbrook Insurance Group, Inc.	0
	American International Group	0
	Principal Life Insurance Company	0
	Infinity Insurance Company	0
	Great American Insurance Group	0
	Chicago Title Insurance Co./Fidelity National Title Insurance Co./Commonwealth Land Title Insurance Co./Alamo Title Insurance	0
	GEICO Insurance Group	0
	Nationwide	0
	Northwestern Mutual Group	0
	Great American Life Insurance Company	0
	ICW Group	0
	Minnesota Life Insurance Company	0
	North American Company For Life & Health Insurance/	0
	Midland National Life Insurance Company	0
	Farmers New World Life Insurance Company	0
	Allstate Insurance Company	0
	California Earthquake Authority	0
	CMFG Insurance Company	0
	Fidelity & Guaranty Life Insurance Company	0
	Fireman's Fund Insurance Company	0
	Health Net Life Insurance Company	0
	IDS Property Casualty Insurance Company	0
	Lincoln National Life Insurance Company	0
	Prudential Insurance Company of America	0
	The Travelers Companies, Inc.	0
	Wawanesa General Insurance	0
	TOTAL	33

Companies not ranked due to zero Native American suppliers

V. AGGREGATED SPENDING BY INDUSTRIAL CATEGORY

In order to make the numbers more digestible, we elected to feature only the top 20 companies in California ranked by premium dollars earned, which are listed in the table below. See Appendix A for tables representing the aggregated diverse spending of individual companies by industrial category. The figures are taken directly from the AB 53 company report forms filed with the California Department of Insurance (Table 5, Form A1).

The Top 20 Companies in California Ranked by Annual Premium Dollars Earned		
	COMPANY/GROUP	\$ Premium in CA
1	Prudential Insurance Company of America	\$5,497,603,712
2	State Farm Group	\$5,388,617,312
3	Anthem Blue Cross Life and Health Insurance Company	\$5,272,691,200
4	Farmers Insurance Group of Companies	\$5,142,799,712
5	Metropolitan Life Insurance Company (MetLife)	\$3,306,277,888
6	Esurance Property and Casualty Insurance Company	\$2,906,998,152
7	The Allstate Insurance Corporation	\$2,906,998,152
8	American International Group	\$2,863,570,576
9	John Hancock Life Insurance Company (U.S.A)	\$2,609,603,072
10	Liberty Mutual Insurance Company	\$2,570,013,200
11	Aegon US Holding Group	\$2,449,880,808
12	Jackson National Life Insurance	\$2,426,231,040
13	Nationwide	\$2,419,032,280
14	The Hartford Financial Services Group, Inc.	\$2,211,788,224
15	Lincoln National Life Insurance Company	\$2,126,053,670
16	The Travelers Companies, Inc.	\$2,112,693,792
17	Interinsurance Exchange of the Automobile Club	\$2,085,628,288
18	New York Life Insurance Company	\$2,076,266,944
19	Mercury Casualty Company	\$1,990,451,744
20	Blue Shield of California and Health Insurance Company	\$1,973,120,512

VI. CONCLUSION AND RECOMMENDATIONS

We applaud the legislature and the California Department of Insurance for inaugurating this landmark program and the companies for participating. We are encouraged that a number of insurance companies reported significant data and that many have indicated they intend to do more to diversify their supplier base. Still, it is evident from these reports that much more work needs to be done. Therefore, we recommend the following:

1. Across the board, the insurance industry must do more in supplier diversity. The results speak for themselves as to how little the industry's procurement actually reflects California's and the nation's business environment. All companies must invest more in building their internal infrastructure to grow successful supplier diversity programs.

Fundamental questions all insurance companies must address:

1. Does the company have a clear and concrete supplier diversity strategy and actual, tangible goals to achieve?
2. Does the company have a senior executive presence in California?
3. Does the company have full-time employees exclusively devoted to working on supplier diversity within the company?
4. Is the internal procurement process competitive, open, and transparent to all potential bidders?
5. Since you cannot move what you do not measure, does the company have or plan to build robust accounting methods and procedures to track its diverse spending?
6. Are supplier diversity results used to determine executive compensation at senior levels of management?

2. The California Department of Insurance should work with companies to define and clarify terminology to make reporting more consistent.

Conversations and meetings with representatives from several companies revealed confusion about what "Total Procurement Spend" meant in Table 6 on Form A1. In that table, companies were asked for their total procurement spending, including all non-diverse spending for the state of California. Additionally, the "Other" category in Tables 1-5 was interpreted differently by many companies — as either being the rest of their procurement spending, including non-diverse suppliers, or as the space to list vendors with certification types that did not fit within the provided categories. Defining the terminology and specifying precisely what information should be reported will help the companies to report more accurate and complete data that is consistent with what the Department intends to collect.

3. Reporting should include contracts awarded to diverse suppliers that were less than \$50,000.

In the Additional Information section of Form A1, many companies were keen to share the number of diverse vendors for contracts smaller than \$50,000. Many of these vendors were small businesses. Reporting of contracts under \$50,000 should be encouraged, as contracts with these small businesses allow them to get a foot in the door with a major insurance company and give themselves foundations for future growth.

APPENDIX

Diverse Procurement Spend (\$) by Industry Category — Charts for the Top 20 Companies in California by Total Annual Premium

1	Prudential Insurance Company of America	\$5,497,603,712
2	State Farm Group	\$5,388,617,312
3	Anthem Blue Cross Life and Health Insurance Company	\$5,272,691,200
4	Farmers Insurance Group of Companies	\$5,142,799,712
5	Metropolitan Life Insurance Company (MetLife)	\$3,306,277,888
6	Esurance Property and Casualty Insurance Company	\$2,906,998,152
7	The Allstate Insurance Corporation	\$2,906,998,152
8	American International Group	\$2,863,570,576
9	John Hancock Life Insurance Company (U.S.A)	\$2,609,603,072
10	Liberty Mutual Insurance Company	\$2,570,013,200
11	Aegon US Holding Group	\$2,449,880,808
12	Jackson National Life Insurance	\$2,426,231,040
13	Nationwide	\$2,419,032,280
14	The Hartford Financial Services Group, Inc.	\$2,211,788,224
15	Lincoln National Life Insurance Company	\$2,126,053,670
16	The Travelers Companies, Inc.	\$2,112,693,792
17	Interinsurance Exchange of the Automobile Club	\$2,085,628,288
18	New York Life Insurance Company	\$2,076,266,944
19	Mercury Casualty Company	\$1,990,451,744
20	Blue Shield of California and Health Insurance Company	\$1,973,120,512

\$1	Prudential Insurance Company of America	\$5,497,603,712			
Table 5: Number (#) of Diverse Suppliers (California) by Industry Category					
Industry Categories					
(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities	
\$50k but <\$100k	\$0	\$0	\$0	\$0	\$0
\$100k but <\$500k	\$0	\$0	\$0	\$0	\$0
\$500k but <\$1M	\$0	\$0	\$0	\$0	\$0
\$1M but <\$5M	\$0	\$0	\$0	\$0	\$0
\$5M but < \$10M	\$0	\$0	\$0	\$0	\$0
\$10M	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$0	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$156,841	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$156,841	\$0	\$0	\$0	\$0

\$2	State Farm Group	\$5,388,617,312			
Table 5: Number (#) of Diverse Suppliers (California) by Industry Category					
Industry Categories					
(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities	
\$50k but <\$100k	\$65,067	\$62,166	\$0	\$0	
\$100k but <\$500k	\$0	\$269,803	\$0	\$0	
\$500k but <\$1M	\$725,000	\$0	\$0	\$0	
\$1M but <\$5M	\$0	\$0	\$0	\$0	
\$5M but < \$10M	\$0	\$0	\$0	\$0	
\$10M	\$0	\$0	\$0	\$0	
Total	\$790,067	\$331,969	\$0	\$0	

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$73,098	\$0	\$0	\$0	\$0	\$57,858	\$58,592
\$0	\$465,037	\$0	\$0	\$0	\$0	\$178,000	\$1,061,770	\$927,183
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$580,750	\$0
\$0	\$1,197,766	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$5,503,300	\$0	\$0	\$9,675,458	\$0	\$0	\$0	\$0
\$0	\$20,739,404	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$27,905,507	\$73,098	\$0	\$9,675,458	\$0	\$178,000	\$1,700,378	\$985,775

\$3	Anthem Blue Cross Life and Health Insurance Company	\$5,272,691,200			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$142,657			
	\$100k but <\$500k	\$1,067,918			
	\$500k but <\$1M	\$700,637			
	\$1M but <\$5M	\$1,005,176			
	\$5M but < \$10M				\$6,964,945
	\$10M	\$26,070,663			
	Total	\$28,987,051	\$0	\$0	\$6,964,945

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
				\$152,829				
\$140,000								\$466,321
	\$515,751			\$4,008,110				
\$140,000	\$515,751	\$0	\$0	\$4,160,939	\$0	\$0	\$0	\$466,321

\$4	Farmers Insurance Group of Companies	\$5,142,799,712			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$0	\$0	\$0	\$0
	\$100k but <\$500k	\$112,925	\$0	\$0	\$0
	\$500k but <\$1M	\$0	\$0	\$0	\$0
	\$1M but <\$5M	\$0	\$0	\$0	\$0
	\$5M but < \$10M	\$0	\$0	\$0	\$0
	\$10M	\$0	\$0	\$0	\$0
	Total	\$112,925	\$0	\$0	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$96,588	\$0	\$0	\$0	\$0	\$0	\$0	\$96,588
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$112,925
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$642,895	\$642,895
\$0	\$1,239,191	\$0	\$0	\$0	\$0	\$0	\$1,618,935	\$2,858,126
\$0	\$0	\$0	\$0	\$8,742,681	\$0	\$0	\$0	\$8,742,681
\$0	\$48,154,586	\$0	\$0	\$0	\$0	\$0	\$0	\$48,154,586
\$0	\$49,490,365	\$0	\$0	\$8,742,681	\$0	\$0	\$2,261,830	\$60,607,801

\$5	Metropolitan Life Insurance Company (MetLife)	\$3,306,277,888			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$0	\$0	\$0	\$0
	\$100k but <\$500k	\$0	\$0	\$0	\$0
	\$500k but <\$1M	\$0	\$0	\$0	\$0
	\$1M but <\$5M	\$0	\$0	\$0	\$0
	\$5M but < \$10M	\$0	\$0	\$0	\$0
	\$10M	\$0	\$0	\$0	\$0
	Total	\$0	\$0	\$0	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$6	Esurance Property and Casualty Insurance Company	\$2,906,998,152			
	Table 5: Diverse Procurement Spend (\$) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$0	\$0	\$484,759	\$0
	\$100k but <\$500k	\$0	\$0	\$769,814	\$0
	\$500k but <\$1M	\$0	\$0	\$609,959	\$0
	\$1M but <\$5M	\$0	\$0	\$0	\$0
	\$5M but < \$10M	\$0	\$0	\$0	\$0
	\$10M	\$0	\$0	\$0	\$0
	Total	\$0	\$0	\$1,864,531	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$68,304	\$132,857	\$0	\$0	\$163,000	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$7,505,811	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$68,304	\$7,638,668	\$0	\$0	\$163,000	\$0	\$0	\$0	\$0

\$7	The Allstate Insurance Corporation	\$2,906,998,152						
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category							
	Industry Categories							
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities			
	\$50k but <\$100k	\$0	\$0	\$1,654,049	\$0			
	\$100k but <\$500k	\$0	\$0	\$3,358,701	\$0			
	\$500k but <\$1M	\$0	\$0	\$547,237	\$0			
	\$1M but <\$5M	\$0	\$0	\$1,116,177	\$2,616,915			
	\$5M but <\$10M	\$0	\$0	\$0	\$0			
	\$10M	\$10,329,327	\$0	\$0	\$0			
	Total	\$10,329,327	\$0	\$6,676,164	\$2,616,915			

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$70,800	\$0	\$97,709	\$1,904,379	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$5,691,919	\$0	\$0	\$0	\$121,741
\$0	\$0	\$0	\$0	\$2,143,849	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$3,171,829	\$0	\$2,644,613	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$70,800	\$0	\$97,709	\$12,911,976	\$0	\$2,644,613	\$0	\$121,741

\$8	American International Group	\$2,863,570,576						
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category							
	Industry Categories							
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities			
	\$50k but <\$100k	\$0	\$0	\$0	\$0			
	\$100k but <\$500k	\$0	\$0	\$0	\$0			
	\$500k but <\$1M	\$0	\$0	\$0	\$0			
	\$1M but <\$5M	\$0	\$0	\$0	\$0			
	\$5M but <\$10M	\$0	\$0	\$0	\$0			
	\$10M	\$0	\$0	\$0	\$0			
	Total	\$0	\$0	\$0	\$0			

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$60,500	\$0	\$75,448	\$0	\$88,608	\$0	\$0	\$0
\$0	\$413,620	\$0	\$159,159	\$446,470	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$721,270	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$474,120	\$0	\$234,607	\$1,167,740	\$88,608	\$0	\$0	\$0

\$9	John Hancock Life Insurance Company (U.S.A)	\$2,609,603,072						
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category							
	Industry Categories							
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities			
	\$50k but <\$100k	\$0	\$0	\$0	\$0			
	\$100k but <\$500k	\$0	\$0	\$0	\$0			
	\$500k but <\$1M	\$0	\$0	\$0	\$0			
	\$1M but <\$5M	\$0	\$0	\$0	\$0			
	\$5M but <\$10M	\$0	\$0	\$0	\$0			
	\$10M	\$0	\$0	\$0	\$0			
	Total	\$0	\$0	\$0	\$0			

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$79,200	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$269,400	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$79,200	\$0	\$269,400	\$0	\$0

\$10	Liberty Mutual Insurance Company	\$2,570,013,200						
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category							
	Industry Categories							
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities			
	\$50k but <\$100k	\$0	\$0	\$0	\$0			
	\$100k but <\$500k	\$0	\$0	\$0	\$0			
	\$500k but <\$1M	\$0	\$0	\$0	\$0			
	\$1M but <\$5M	\$0	\$0	\$0	\$0			
	\$5M but <\$10M	\$0	\$0	\$0	\$0			
	\$10M	\$0	\$0	\$0	\$0			
	Total	\$0	\$0	\$0	\$0			

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$11	Aegon US Holding Group	\$2,449,880,808
	Did not submit data	

\$12	Jackson National Life Insurance	\$2,426,231,040
	Did not submit data for California	

\$13	Nationwide	\$2,419,032,280			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$0	\$0	\$0	\$0
	\$100k but <\$500k	\$0	\$0	\$0	\$0
	\$500k but <\$1M	\$0	\$0	\$0	\$0
	\$1M but <\$5M	\$0	\$0	\$0	\$0
	\$5M but <\$10M	\$0	\$0	\$0	\$0
	\$10M	\$0	\$0	\$0	\$0
	Total	\$0	\$0	\$0	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$808,812

\$14	The Hartford Financial Services Group, Inc.	\$2,211,788,224
	Did not submit data for California	

\$15	Lincoln National Life Insurance Company	\$2,126,053,670			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$0	\$0	\$0	\$0
	\$100k but <\$500k	\$0	\$0	\$0	\$0
	\$500k but <\$1M	\$0	\$0	\$0	\$0
	\$1M but <\$5M	\$0	\$0	\$0	\$0
	\$5M but <\$10M	\$0	\$0	\$0	\$0
	\$10M	\$0	\$0	\$0	\$0
	Total	\$0	\$0	\$0	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$88,700	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$88,700	\$0	\$0	\$0	\$0

\$16	The Travelers Companies, Inc.	\$2,112,693,792			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category				
	Industry Categories				
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities
	\$50k but <\$100k	\$0	\$0	\$0	\$0
	\$100k but <\$500k	\$0	\$0	\$0	\$0
	\$500k but <\$1M	\$0	\$0	\$0	\$0
	\$1M but <\$5M	\$0	\$0	\$0	\$0
	\$5M but <\$10M	\$0	\$0	\$0	\$0
	\$10M	\$0	\$0	\$0	\$0
	Total	\$0	\$0	\$0	\$0

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$58,364	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$251,137	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,742,311
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$58,364	\$0	\$0	\$251,137	\$0	\$0	\$0	\$2,742,311

\$17	Interinsurance Exchange of the Automobile Club	\$2,085,628,288
	Did not submit data. Developing a program	

\$18	New York Life Insurance Company	\$2,076,266,944
	Did not submit data	

\$19	Mercury Casualty Company		\$1,990,451,744			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category					
	Industry Categories					
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities	
	\$50k but <\$100k	\$0	\$0	\$9,068,398	\$236,358	
	\$100k but <\$500k	\$279,493	\$0	\$42,030,210	\$400,020	
	\$500k but <\$1M	\$0	\$0	\$39,071,682	\$0	
	\$1M but <\$5M	\$0	\$0	\$81,053,373	\$0	
	\$5M but < \$10M	\$0	\$0	\$86,438,959	\$0	
	\$10M	\$0	\$0	\$249,214,489	\$0	
	Total	\$279,493	\$0	\$506,877,111	\$636,378	

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$369,392	\$0	\$55,277	\$0	\$0	\$53,282	\$0	
\$269,634	\$669,182	\$20,656	\$308,721	\$0	\$0	\$0	\$0	\$397,090
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$1,240,504	\$0	\$0	\$2,587,762	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$269,634	\$2,279,079	\$20,656	\$363,999	\$2,587,762	\$0	\$53,282	\$0	\$397,090

\$20	Blue Shield of California and Health Insurance Company		\$1,973,120,512			
	Table 5: Number (#) of Diverse Suppliers (California) by Industry Category					
	Industry Categories					
	(a) Procurement Spend by Dollar Range	(b) Advertising/Marketing	(c) Financial/Investment Services	(d) Claims Services	(e) Facilities	
	\$50k but <\$100k	\$0	\$0	\$0	\$0	
	\$100k but <\$500k	\$370,174	\$0	\$0	\$179,636	
	\$500k but <\$1M	\$0	\$0	\$0	\$0	
	\$1M but <\$5M	\$0	\$0	\$0	\$0	
	\$5M but < \$10M	\$0	\$0	\$0	\$0	
	\$10M	\$0	\$0	\$0	\$0	
	Total	\$370,174	\$0	\$0	\$179,636	

(f) Human Resources	(g) Information Technology	(h) Office Supplies	(i) Print Services	(j) Professional Services	(k) Telecom	(l) Real Estate	(m) Travel/Entertainment	(n) Other
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$419,175
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$752,707	\$0
\$0	\$0	\$0	\$0	\$3,326,394	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$3,326,394	\$0	\$0	\$752,707	\$419,175

NOTES



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