SPECIAL REPORT: INSURANCE

Insurance Industry Stands Up To 2021's Challenges

Business Clients Urged to Get Proactive in the Face of Risk

■ By BRAD GRAVES

Increased interest in life insurance, a "hardening" insurance market and the importance of cybersecurity coverage characterize the insurance market in 2021, San Diego industry executives say.

The insurance market has been hardening — that is, prices have been rising and some coverage is becoming more difficult to get. The **Insurance Information Institute** reports rising prices across commercial lines since 2017. "The insurance marketplace is hardening. The commercial auto market has been hardening. Other lines of management liability coverages are as well. Specifically, Directors and Officers coverage," said **Byron Johnston**, president of **Teague Insurance Agency** in La Mesa.

Byron Johnston
President
Teague Insurance Agency

That trend, however, may be near an end for some forms of insurance.

"There is evidence of a plateauing of pricing across some of the lines of insurance that should result in a more balanced insurance market by late 2021," says a recent report from **Marsh & McLennan Agency**.

The trend toward increased prices is not uniform. "Workers comp is pretty flat right now; we're not seeing an increase or decrease," said **Trindl Reeves**, chief sales officer with Marsh & McLennan.

Trindl Reeves
Chief Sales Officer
Marsh & McLennan Agency

Several insurance executives said the current assumption under California law is that if an employee contracts COVID-19, it probably happened at work. That's not a fair assumption, they said.

Businesses would do well to have a strong COVID mitigation program, said **Jamie Reid**, chairman of **C3 Risk & Insurance Services** in Mission Valley. "Workers compensation is relatively flat, but the impact of COVID is yet to be seen. Workers comp has a long tail so it may start adding costs back into the workers comp system and force rates up."

Jamie Reid
Chairman
C3 Risk & Insurance Services

Preparation is key for those going into the market for insurance. Reeves said clients need to ask themselves two questions: Do I have the coverage I need in the current environment? And do I have it at the right price? She said her business has been seeing chief financial officers who have not budgeted for increases.

An absolute rule in the current climate is to shop early, Reeves said. While in the past, people could go into the market 45 to 60 days prior to renewal, the planning process circa 2021 has to begin 180 days out.

"Now if you're late, some people won't even quote [a price]; they're just buried," she said. "You have to be early."

Underwriters Measure Risk

Insurers may ask for a lot of information. Being transparent with an insurance company is just as important as being early, said **Chip Stewart**, chief sales officer for **Hub International**. If one leaves out important information when discussing their situation, it's likely that an insurer will "fill the void with premium dollars," he said wryly.

Chip Stewart
Chief Sales Officer
Hub International

Underwriters want to know how they will make money on a risk. They want to see a business continuity plan and want to know, if a business sustains a loss, just how that business will minimize the loss.

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Insurance

➡ *from page 11*

Cybersecurity insurance is a must, he added, when weighed against the damage a cyberattack can do to a business. Similar to kidnap and ransom insurance, a business in trouble can bring in cybersecurity professionals who know how to negotiate with shady characters, and identify whether the threat is merely a hoax.

Chris Reese, senior vice president and cyber and technology practice leader – Pacific Series with **Lockton**, said her company helps clients improve their cybersecurity with technical tips which, at the same time, help them qualify for better insurance rates.

Chris Reese
Senior Vice President, Cyber and Technology Practice Leader - Pacific Series
Lockton

"We at Lockton, we're not IT security people," Reese said. "We look at claims data and best practices through multiple sources." From experience, Lockton can advise businesses to use multifactor authentication for all remote access to a company network. It also recommends endpoint protection; **CrowdStrike** software is one example of a best-in-class tool, she said.

When it comes to cybersecurity incidents, "The reality is, 90% of what we read about in the paper is self-inflicted," Reese said. That is actually good news, because businesses can take control of the situation. "There's a lot we can do to better protect ourselves," she said.

It can be a tough road for clients, she said. Is it worth it? "Oh, absolutely," she said.

Not Your Usual Purchase

Insurance is a unique product, said **Jeff Cavignac**, president of **Cavignac**, an insurance brokerage with its main office downtown. People pay hundreds of thousands of dollars on something they hope they never have to use.

Jeff Cavignac
President
Cavignac

Actually it takes more effort than hoping. As in the cybersecurity example, those who insure their businesses should look for ways to manage risk.

Reeves, with Marsh & McLennan, said that in many instances an insurer will have concrete advice on operations. For example, it might say it really needs a client to change the way its inventory is stacked in a warehouse.

A lot of brokers simply sell a product and react to questions, Cavignac said. By contrast, a professional broker takes a more active role, not only working with a client to manage risk but negotiating with an insurance company to get proper coverage at the lowest realistic price.

Reeves said there are creative ways to design coverage, adding that a big company like Marsh has lots of options for clients.

A Change in Attitude

The atmosphere in insurance sales is not the same as it was in previous years.

Prospective clients are more receptive and have a lot more interest in the subject, people who work in the industry say.

With COVID in the news every day, "people are a lot more eager to talk to us, meet with us," said **Nash Subotic**, CEO of **WestPac Wealth Partners** in La Jolla. Since Subotic's company specializes in wealth management, his insurance focus is primarily life insurance — an important tool for business owners and for keeping wealth in the family.

Nash Subotic
CEO
WestPac Wealth Partners

Life insurance is a powerful tool, he said. One handy thing about it is that it has a cash value. Subotic said he has seen business owners borrow money against themselves, getting millions of dollars. There was a lot of activity in the second quarter of 2020, he said.

It was good thing, he said, because that's what insurance is for: emergency funds.

Tony Steigerwald
President and CEO
Dunhill Marketing & Insurance Services

"Life insurance is the No. 1 estate planning tool," added **Tony Steigerwald**, president and CEO of **Dunhill Marketing & Insurance Services Inc.**, a Mission Valley business specializing in life insurance and annuities.

"Younger couples are seeing about buying insurance," Steigerwald also said. Unlike past years, people age 35 who have their first child are "not feeling invincible" in the current environment. The executive said he is seeing increased business.

People used to procrastinate. "Now all of a sudden they're calling agents," said Steigerwald.

The times make potential customers consider the benefits of life insurance, said **Myron Jucha**, CEO of **BJA Partners**, an insurance brokerage that also offers financial services. "I think people are much more aware of what insurance can do [when they see the world is] in a crisis."

Myron Jucha
CEO
BJA Partners

The Role of Federal Policy

Steigerwald sees business ahead. With a Democrat now in the White House, he said, life insurance sales are poised to go up.

That is because the federal estate tax is not as likely to be as generous as it has been under a Republican administration. Specifically, the portion of the estate that is left untaxed is likely to shrink. It may happen as early as 2022, he said.

With the government tax authorities poised to change, families buy life insurance policies to spare children from liquidating an estate to pay federal taxes.

"Insurance business will go up — it's that simple," Steigerwald said.

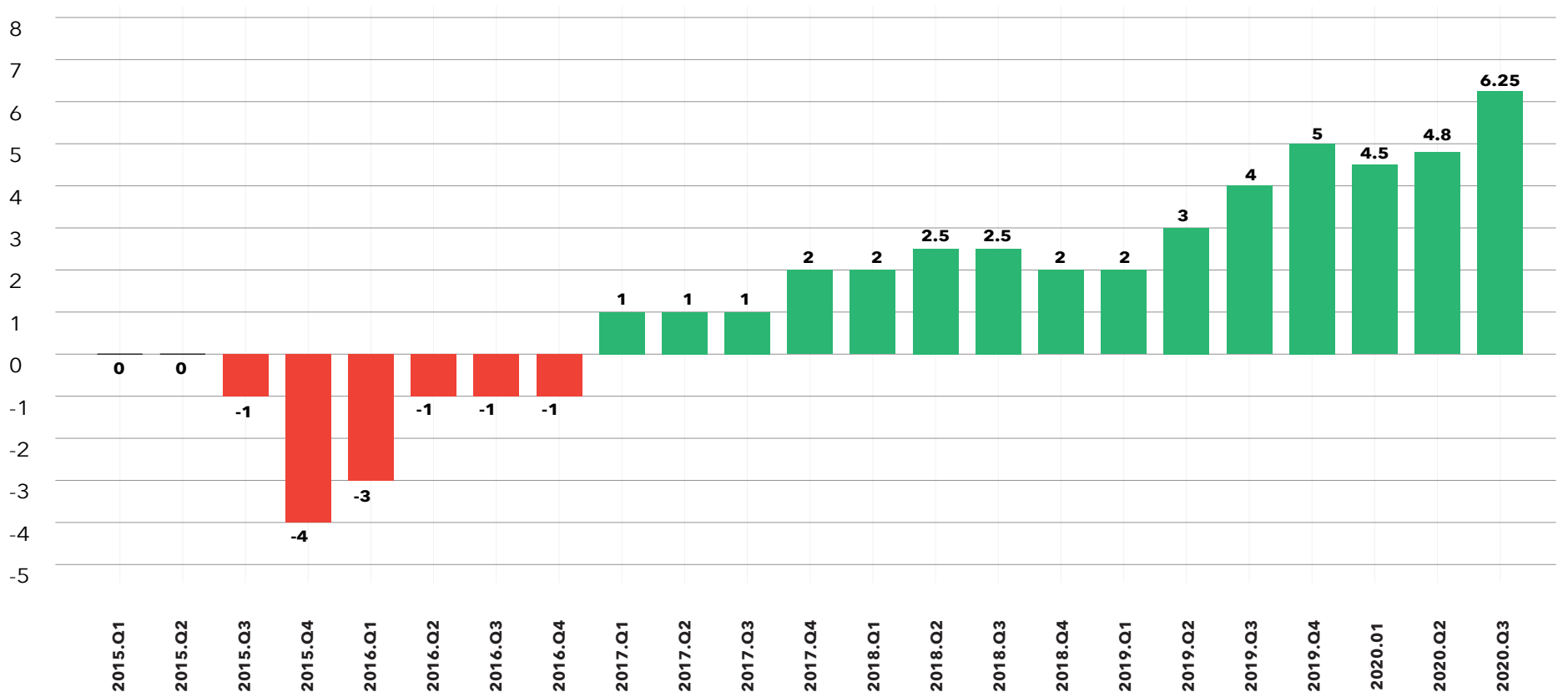
People are buying more insurance, said BJA Partners' Jucha.

Selling insurance in 2021 takes a little more work, he noted. The CEOs, CFOs and human resources specialists that make up his potential customers are all working from home. The team at BJA Partners makes an attempt to reach them via personal email addresses and cell phone numbers.

But he said he has found something interesting. If a salesperson gets over the wall and contacts an executive at home, that executive seems to be more receptive.

Perhaps it is because insurance is tied so closely to domestic life. "Insurance is about family," Jucha said.

Commercial Lines Rate Change (vs. Year Earlier) Since Q1 2015



Sources: ISO/PCI; Insurance Information Institute.

The insurance market has been hardening. Data from the Insurance Information Institute shows recent quarter by quarter rate increases in different kinds of commercial insurance, also known as commercial lines. Rates for some types of insurance may moderate in the last part of 2021.

THE LIST PROPERTY/CASUALTY INSURANCE SERVICES

Ranked by number of local full-time employees as of January 1, 2021

Rank	Company Address Website Phone	# of employees: 2021 2020 % + (-)	% of premium volume: Personal lines	Workers' comp.	Commercial/multi peril	Other	Specialty services	Parent company Headquarters	Top local executive(s) Year est. locally	
1	**Marsh & McLennan Agency LLC** 9171 Towne Centre Drive, Suite 500, San Diego 92122 www.marshmma.com 800-321-4696	206 201 2	2	19	18	61	Employee Health & Benefits, Retirement Services, Compliance, Actuarial, Technology Advisory Services	Marsh & McLennan Agency LLC San Diego	Chris Williams 1909	
2	**Alliant Insurance Services Inc.** 701 B St., Sixth Floor, San Diego 92101 www.alliant.com 619-238-1828	146 147 (1)	0.34	19.86	78.96	0.84	Full service insurance brokerage: Commercial, personal, employee benefits, underwriting, consulting.	Alliant Insurance Services, Inc. Newport Beach	James Castle 1925	
3	**Atlas General Insurance Services LLC** 4365 Executive Drive, Suite 400, San Diego 92121 www.atlas.us.com 800-952-1494	100 89 12	0	70	30	0	Full-service general insurance agency	Atlas General Insurance Services LLC San Diego	Mike Mathews 2009	
4	**HUB International Insurance Services Inc.** 9855 Scranton Road, Suite 100, San Diego 92121 www.hubinternational.com 858-373-6976	87 87 0	8	35	57	0	Full-service brokerage firm: commercial lines, health & safety, personal lines, employee benefits	HUB International Chicago, Ill.	Daniel M. Kabban 2000	
5	**Snapp & Associates Insurance Services Inc.** 438 Camino del Rio S., Suite 112, San Diego 92108 www.snappassociates.com 619-908-3100	65 65 0	25	20	50	5	Full-service insurance broker; commercial, personal, employee benefits, bonds, etc.	Snapp & Associates Insurance Services Inc. San Diego	John Toon Dan Beck 1947	
6	**Wateridge/ Assured Partners Insurance Services** 10717 Sorrento Valley Road, San Diego 92121 www.wateridge.com 858-452-2200	64 82 (22)	26	20	47	7	Full-service all lines insurance brokerage with offices in S.D. & Sacramento; licensed in 50 states	Wateridge Insurance Services San Diego	Jeffrey Byroads John Dorris 1984	
7	**Cavignac** 450 B St., Suite 1800, San Diego 92101 www.cavignac.com 619-234-6848	49 47 4	6	15	74	5	Risk Mgmt and Insurance - we reduce our clients' cost of risk & drive dollars to their bottom line	Cavignac San Diego	Jeffrey Cavignac 1992	
8	**Teague Insurance Agency Inc.** 4700 Spring St., Fourth Floor, La Mesa 91942 www.teagueins.com 619-464-6851	42 42 0	16	31	53	0	Full-service agency focused on client service, relationships & guidance on best available options	Teague Insurance Agency Inc. La Mesa	Byron Johnston 1954	
9	**Gallagher** 3655 Nobel Dr. Suite 450, San Diego 92122 www.ajg.com (858) 481-8692	40 40 0	10	40	40	10	Property/casualty & workers compensation insurance brokerage	Gallagher Rolling Meadows, Illinois	Tyler LaMantia 1987	
10	**Champion Risk & Insurance Services** 12250 El Camino Real, Suite 375, San Diego 92130 www.championrisk.net 858-369-7911	34 32 6	5	50	45	0	Full-service regional insurance brokerage firm providing commercial, personal & employee benefits	Wood Gutmann & Bogart Insurance Brokers San Diego	Mark Raby 2004	
11	**Lockton Insurance Brokers LLC** 4275 Executive Square, Suite 600, La Jolla 92037 www.lockton.com 858-587-3100	31 35 (11)	0	33	67	0	Insurance brokerage, risk management, employee benefits & retirement services	Lockton Cos. Kansas City, Mo.	Sallie Giblin 2002	
12	**C3 Risk & Insurance Services** 404 Camino del Rio S., Suite 410, San Diego 92108 www.c3insurance.com 619-233-8000	30 28 7	10	35	50	5	Workers comp, business & personal insurance, employee benefits, specialty markets, claims management	C3 Risk & Insurance Services Mission Valley, San Diego, CA	Gabe Erle 2017	
13	**B.H. Gold Insurance Agency Inc.** 9699 Tierra Grande, San Diego 92126 www.bhgold.com 858-578-0020	28 28 0	65	5	30	0	Local & family owned full-service insurance agency	B.H. Gold Insurance Agency Inc. San Diego	Matt Habeger William Habeger 1986	
14	**NFP** 3636 Nobel Dr., San Diego 92122 www.nfp.com (858) 259-5800	23 23 0	50	25	25	0	Employee benefits, property and casualty, retirement, and individual private client solutions	NFP Corp. New York, NY	Art Morgenstein 1947	
15	**McGriff** 750 B St., Suite 2400, San Diego 92101 https://www.mcgriff.com/ 619-231-1010	20 26 (23)	0	33.33	33.33	33.33	Property, Casualty, Workers' Comp., Surety, Mgmt. Liability, Life, Employee Benefits, etc.	Truist Winston-Salem, N.C.	Mark Russ 1891	
16	**IOA Insurance Services** 4370 La Jolla Village Drive, Suite 600, San Diego 92122 www.ioausa.com 619-574-6220	19 20 (5)	6	19	75	0	Property/Casualty, Workers Compensation, Professional Liability, Employee Benefits, Personal Lines	Insurance Office of America Longwood, Fla.	John Tenuto 2005	
17	**La Jolla Professional Insurance Associates Inc.** 10225 Barnes Canyon Road, Suite 210, San Diego 92121 www.ljpia.com 858-834-4040	2 2 0	40	10	50	0	Mercury auto & home insurance. Professional Liability & Office insurance for Consultants	La Jolla Professional Insurance Associates Inc. San Diego	William Ritman 2002	

na Not applicable

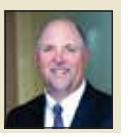
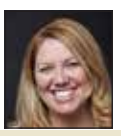
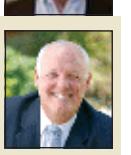
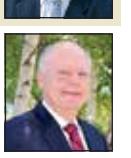
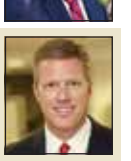
Source: The companies.

The companies are ranked by local full-time employees in 2020.

To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions to the Research Department at the San Diego Business Journal. ealderete@sdbj.com. This list may not be reprinted in whole or in part without prior written permission from the editor. Some companies have declined to participate or did not return a survey by press time. It is not the intent of this list to endorse the participants or to imply a company's size or numerical rank indicates its quality.

THE LIST LIFE/HEALTH INSURANCE SERVICES

Ranked by the number of life/health revenue for the fiscal year of 2020

Rank	Company Address Website Phone	Life/Health revenue (millions): 2020	# of local employees: 2021 2020 % + (-)	# of companywide: Employees Offices	% of premium volume Life insurance	 Health/accident	 Annuities	Specialty services	Top local executive Headquarters Year est. locally	
1	**Marsh & McLennan Agency LLC** 9171 Towne Centre Drive, Suite 500, San Diego 92122 www.marshmma.com 800-321-4696	$50 Million	161 161 0	7,433 173	20	70	10	Employee Health & Benefits, Retirement Services, Compliance, Actuarial, Technology Advisory Services	Chris Williams San Diego 1909	
2	**HUB International Insurance Services Inc.** 9855 Scranton Road, Suite 100, San Diego 92121 www.hubinternational.com 858-373-6976	$25 Million	95 95 0	13,000 450	10	90	0	Human capital, global, Rx, compliance, communication, wellness, analytics, underwriting, technology	Shannon Taylor Chicago 2000	
3	**Alliant Insurance Services Inc.** 701 B St., Sixth Floor, San Diego 92101 www.alliant.com 619-238-1828	$18.9 Million	25 27 (7)	4,499 117	6.3	93.7	0.0	Strategy, Employee Engagement, Procurement, Analytics, Wellness, Compliance, Ben Admin, Global Svcs	Mark Conway Newport Beach 1925	
4	**Lockton Insurance Brokers LLC** 4275 Executive Square, Suite 600, La Jolla 92037 www.lockton.com 858-587-3100	$9.8 Million	26 35 (26)	8,000 100	0	100	0	Benefits consulting, actuarial, compliance, health risk management, communications services	Sallie Giblin Kansas City, Mo. 2002	
5	**Gallagher** 3655 Nobel Dr. Suite 450, San Diego 92122 www.ajg.com (858) 481-8692	$8.4 Million	97 97 0	32,400 1,040	wnd	wnd	wnd	Health, Engagement, PBM Management, HR & Technology, HR & Compensation, Voluntary, and Multinational	Erin Krehbiel Rolling Meadows, Ill. 1987	
6	**Dunhill Marketing & Insurance Services Inc.** 2635 Camino Del Rio S., Suite 210, San Diego 92108 www.dunhillinsurance.com 619-578-7800	$8 Million	11 13 (15)	1 1	90	0	10	Life, annuities, estate planning, LTC, disability, impaired risk, premium financing, wealth mgmt.	Tony Steigerwald San Diego 1992	
7	**WestPac Wealth Partners** 4275 Executive Square, Suite 800, La Jolla 92037 www.westpacwealth.com 619-684-6400	$6.8 Million	48 48 0	200 6	92	7	1	Business planning, Wealth Managment,executive benefits, life insurance, disability income planning,	Nash Subotic San Diego 2012	
8	**Morrison Insurance Services Inc.** 6096 Innovation Way, Carlsbad 92009 www.misbenefits.com 760-438-9311	$3.6 Million	14 13 8	14 2	10	90	0	Simplify the benefit program process, HR and compliance support and provide excellent service	Jim Morrison Carlsbad 2002	
9	**CBIZ** 13500 Evening Creek Drive North, Ste 450, San Diego 92128 www.cbiz.com wnd	$3.6 Million	16 16 0	450 110	20	70	10	Benefits consulting, administration, retirement plan services, human capital advisory, payroll, wealth management and special risk insurance	Branson Cobb Cleveland 1972	
10	**Cavignac** 450 B St., Suite 1800, San Diego 92101 www.cavignac.com 619-234-6848	$3.4 Million	8 9 (11)	62 2	5	95	0	Risk mgt & insurance: we provide employee benefit programs, life insurance, & HR consulting services	Jeffrey Cavignac San Diego 1992	
11	**C3 Risk & Insurance Services** 404 Camino del Rio S., Suite 410, San Diego 92108 www.c3insurance.com 619-233-8000	$2.5 Million	9 8 13	82 4	5	95	0	Tailored Employee Benefits package, Cost Management Strategies, Annual Renewal Planning.	Gabe Erle Mission Valley 2017	
12	**BJA Partners** 11405 W. Bernardo Court, San Diego 92127 www.bjapartners.com 858-376-1800	$2.5 Million	13 16 (19)	13 1	8	90	2	Strategic approach to employee benefits consulting; modern solutions, integrated HR tech.	Myron Jucha San Diego 1983	
13	**ELT Insurance Services** 16835 W. Bernardo Drive, Suite 212, San Diego 92127 www.eltinsurance.com 858-304-3000	$2 Million	5 5 0	3,000 256	5	80	15	Group health, dental, life, disability, 401(k)	Edward Lee Grand Rapids, Michigan 2006	
14	**CCB Insurance Solutions akd California Corporate Benefits** 13475 Danielson St., Suite 200, Poway 92064 www.cabenefits.com 858-753-4102	$1.4 Million	4 4 0	625 44	4	74	22	We helpl growing businesses with independent advice and comprehensive retirement & health benefits	Robert Recchia Poway 1986	
15	**WSP Corporate Benefits & Insurance Services Inc.** 5650 El Camino Real, Suite 207, Carlsbad 92008 www.wspinsurance.net 760-931-0550	$700,000	5 5 0	0 0	20	80	0	Employee benefits agency for all size businesses. Add'l tools, resources, wellness programs,HR etc.	Scott Pieratt Carlsbad 2005	
16	**JS Downey Insurance Service** 2333 Camino Del Rio S., Suite 200, San Diego 92108 www.jsdowney.com 619-297-5888	$700,000	4 3 33	7 7	2	98	0	Homeowners, auto, health, employment practices liability, cyber, life, travel, short-term, etc.	Steve Downey San Diego 1924	
17	**Champion Risk & Insurance Services** 12250 El Camino Real, Suite 375, San Diego 92130 www.championrisk.net 858-369-7911	$500,000	2 2 0	2 1	0	100	0	Full-service regional insurance brokerage firm providing a complete range of employee benefits	Mark Raby San Diego 2004	

wnd Will not disclose

Source: The companies.

The list is based off of life/health revenue. In case of a tie, agencies are ranked by number of 2020 local full-time employees.

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WEALTH PARTNERS®

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WHO WE ARE

WestPac Wealth Partners is a privately held wealth management firm that was founded with the goal of assisting clients in every aspect of their financial lives.

OUR MISSION

To provide excellence in service and innovative financial product design

to help our clients reach their financial objectives in the accumulation, maximization, protection and enjoyment of wealth by advocating for them to make informed financial decisions which reflect their value system, love of family and commitment to community.

PERSONAL STRATEGIES

- Financial Organization
- Financial Decision Prioritization
- Multi-Generational Wealth Transfer
- Future Tax Strategies[1]
- Estate Planning
- Savings Rate Optimization
- Savings Diversification
- Insurance Optimization
- Wealth Management, Accumulation and Distribution
- Retirement Planning
- Debt Restructuring and Efficiency

BUSINESS OWNER STRATEGIES

- Business Exit Planning Coordination
- Tax Strategies (Present and Future)
- Tax Efficiency (Retirement Plan Optimization)
- Financial Team Assembly and Coordination
- Business Succession Planning

COMMUNITY VALUE/CONTRIBUTION

$1.8 BILLION[2]
ASSETS ADMINISTERED

31 THOUSAND
CLIENTS

$15B
LIFE INS. COVERAGE IN FORCE

$138M
ANNUAL RECURRING PREMIUM

$59M
INCOME PROTECTION IN FORCE

$16M
ANNUAL LIFE DIVIDENDS

200+
TEAM MEMBERS

K = Thousand | M = Million | B = Billion

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Medicine and Insurance Adapts New Practices for 2021

HEALTHCARE: Pandemic, Cost Containment, Mass Events Occupy Executives

■ By BRAD GRAVES

The medical and insurance communities are dealing with circumstances unique to early 2021, on top of issues that have been around for a while.

The timely issue, of course, is the reaction to COVID-19.

More timeless issues include work to bend the cost curve.

Many insurers are absorbing COVID-related costs, for now at least.

Jane Finley
Area Manager
Kaiser Permanente
San Diego

Kaiser Permanente, for example, has agreed to waive all member out-of-pocket costs for screening, testing, and treating COVID-19-related services (inpatient and outpatient) through at least March 31, or as long as the public health emergency lasts, said **Jane Finley**, area manager for Kaiser Permanente San Diego. "This action means that members diagnosed with COVID-19 will not have to pay copays or other cost-sharing related to their care and treatment of COVID-19, even if they must stay in the hospital through the end of the month."

An executive with **Cigna** noted customers receive $0 cost sharing for all FDA-approved COVID-19 vaccines, as well as $0 cost sharing for COVID-19 diagnostic and pre-hospital admission testing in the United States. Cigna said it is also helping to shield customers from unexpected costs for COVID-19 care through "surprise" or "balance" bills from out-of-network providers.

More Emphasis on Telemedicine

Telemedicine — consultation with a doctor via voice or video — is one technology that is getting more use during the pandemic.

Beth Andersen
President
Anthem Blue Cross of California

"COVID-19 represented a watershed moment in the adoption of virtual care," said **Tim Rhatigan**, vice president for small business sales and account management for **UnitedHealthcare** in California.

Kaiser's Finley said her organization has been working with the technology for decades. At the height of the nationwide shelter-in-place orders in April, she said, more than 80% of Kaiser's walk-in visits were conducted as virtual appointments, up from 15% before the pandemic.

"The use of telehealth has increased dramatically and shown us a clear path to scaling cost-effective ways for the safe delivery of care to those who need it," said **Beth Andersen**, president of **Anthem Blue Cross of California**, in recent public remarks. And it is more than a doctor in the loop. To make it easier for providers to manage resources and capacity, Andersen said, Anthem was able to rapidly develop and deploy a COVID-19 symptom checker on Sydney Care, its app powered by artificial intelligence.

Value and the Big Picture

As for controlling costs, Anthem said it is concentrating on high-quality, value based care. "By working to accelerate growth in value-based payment models, we reward our care providers for efficiency, coordination, health outcomes and experience, rather than on the volume of care provided," Andersen said.

Cigna is also pursuing value based payments. "Providers who participate in these arrangements are compensated when they meet targets for quality and cost," said **Vicki Clements**, vice president of sales and client management, and COO for Cigna's Southern California/Nevada markets.

Finley said that a coordinated, team-based model lets Kaiser provide the right care at the right time, reducing unnecessary treatments. For example, she said, team-based care means that doctors can focus on medicine instead of running a practice, which streamlines care and reduces medical errors and waste. "Also, Kaiser Permanente caregivers can pull up our members' entire medical history — including lab test results. As a result, tests do not get repeat ordered unless crucial to care, reducing duplication and overall costs," she said.

Anthem's Andersen said the pandemic "has shown us technology holds the promise to a healthcare future of greater access to transparency and data allowing the healthcare consumers, employers and other partners to make better-informed decisions."

Pulling Together

The COVID-19 pandemic has created a certain esprit de corps, with non-clinical staff volunteering for mass screening and vaccination efforts, Kaiser representatives said. A spokeswoman said it is not unusual to see a high-level executive assistant directing pedestrian traffic at a recent vaccine event.

Vicki Clements
Vice President of
Sales and Client
Management, COO
Cigna

"These extraordinary times have called for exceptional measures from all," Finley said, including doctors, nurses, aides, respiratory therapists, pharmacists, housekeepers, labor leaders, managers, and the entire staff.

"Without a doubt, the best work-related moment I've experienced in the last six months is witnessing the Kaiser Permanente San Diego team coming together from their respected disciplines to take care of our patients and their families and each other," she said. ■

THE LIST HEALTH CARE PROVIDERS

Ranked by current number of local enrollees as of February 1, 2021

Rank	Organization Address Website Phone		# of local enrollees 2021 2020	# of local contracting physicians	Parent company	Top Local Executive Headquarters Year est. locally	
1	**Kaiser Permanente San Diego** 9455 Clairemont Mesa Blvd., San Diego 92123 www.kp.org/sandiego 858-266-5000	KAISER PERMANENTE	631,895 628,687	1,404	Kaiser Foundation Health Plan & Hospitals,	Jane Finley Oakland 1967	
2	**Community Health Group** 2420 Fenton St., Suite 100, Chula Vista 91914 www.chgsd.com 619-422-0422	Community Health Group	289,000(1) 206,000(2)	2,759(3)	Community Health Group,	Norma Diaz Chula Vista 1982	
NR	**Aetna Inc.**(4) 10260 Meanley Drive, San Diego 92131 www.aetna.com 877-421-4501	aetna	wnd wnd	wnd	Aetna Inc.,	Michael Giar Hartford, Conn. 1979	
NR	**Anthem Blue Cross of California**(4) 9655 Granite Ridge Drive, Suite 600, San Diego 92123 www.anthem.com/ca 858-571-8185	Anthem	wnd wnd	wnd	Anthem Inc.,	Alexi Vontsolos Indianapolis, Ind. 2004	
NR	**Blue Shield of California**(4) 2275 Rio Bonito Way, Suite 250, San Diego 92108 www.blueshieldca.com 619-686-4200	blue california	wnd wnd	wnd	California Physicians' Service dba Blue Shield of California,	Paul Markovich San Francisco 1988	
NR	**Cigna HealthCare of California**(4) 3636 Nobel Drive, Suite 250, San Diego 92122 www.cigna.com 760-809-7404	Cigna	wnd wnd	wnd	Cigna Corp.,	Steve Schwerdtfeger Bloomfield, Conn. 1977	
NR	**Health Net of California**(4) 3131 Camino del Rio N., San Diego 92108 www.healthnet.com 818-676-6775	Health Net	wnd wnd	wnd	Centene Corp.,	Kirsten Hubbard Woodland Hills 1979	
NR	**Sharp Health Plan** 8520 Tech Way, Suite 200, San Diego 92123 www.sharphealthplan.com 858-499-8300	SHARP HEALTH PLAN	wnd wnd	wnd	Sharp HealthCare,	Melissa Hayden Cook San Diego 1992	

wnd Would not disclose
NR Not ranked
Source: The organizations and their websites.

To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions to the Research Department at the San Diego Business Journal. Eric Alderete, ealderete@sdbj.com. This list may not be reprinted in whole or in part without prior written permission from the editor. Some companies have declined to participate or did not return a survey by press time. It is not the intent of this list to endorse the participants or to imply a company's size or numerical rank indicates its quality. It is not the intent of this list to endorse the participants nor to imply an organization's size or numerical rank indicates its quality.

(1) According to Community Health Group (chgsd.com).
(2) According to Local Health Plans of California (lhpc.org).
(3) 564 Primary care physicians & 2,195 specialists.
(4) Did not respond to our survey.