

[Tuolumne Resident On New CA Insurance Commission Task Force](#)

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California Insurance Commissioner Ricardo Lara has created a new Smoke Claims and Remediation Task Force.

It was developed following the recent wildfires in Los Angeles, and the group will recommend science-based insurance standards and best practices for safely returning to and restoring homes.

Lara says, “Wildfire smoke is fundamentally a health and safety issue that must be addressed by experts who understand the challenges involved. I am entrusting these leaders with recommending where standards are needed and determining which state agencies, beyond my department, should be involved in their implementation and enforcement.”

The group is made up of state and local public health experts, fire safety experts, smoke remediation specialists, industrial hygienists, consumer advocates, and members of the insurance industry.

Among the 13 people selected is Tuolumne resident Kristofer Griffith, who is the Vice President of Operations at Anderson Group International, a restoration firm that manages fire recovery efforts. Griffith has over 25 years of experience in fire and smoke damage recovery.

Lara adds, “As smoke damage becomes an increasingly critical problem, it requires collaboration among government, businesses, and consumers to find solutions.”

The full list of appointments, with bios, is below:

Tony Cignarale serves as Deputy Commissioner of the Consumer Services and Market Conduct Branch of the California Department of Insurance, which directs the statewide activities of the Department’s

Consumer Hotline, consumer assistance, and market conduct functions. As part of this position, he oversees the Department's Disaster Response Team, which includes assisting survivors with their insurance claims and disaster recovery. Cignarale has been appointed to the Task Force as Commissioner Lara's designee and Chair.

Dr. Rita Nguyen is Assistant State Public Health Officer at the California Department of Public Health (CDPH). In her current role, Dr. Nguyen supports the State Health Officer in addressing pressing and emerging public health issues. She leads CDPH's Population Health pillar which includes oversight of the Center for Environmental Health, the Center for Healthy Communities, the Center for Family Health, and the Center for Health Statistics and Informatics. Formerly, she served as Assistant Health Officer and Chronic Disease Physician Specialist for the City and County of San Francisco Department of Public Health. Dr. Nguyen has been appointed to the Task Force as a public health expert representative.

Dr. Nichole Quick serves as Chief Medical Advisor for the Los Angeles County Department of Public Health. Dr. Quick is a Health Sciences Associate Clinical Professor, the Director of the Master of Public Health Program, and the Director of Public Health Practice at the University of California, Irvine. Her career has been dedicated to population health through governmental public health service and healthcare leadership. She is an advocate for underserved populations through outreach, education, and resource alignment within the public and private sectors. Dr. Quick has been appointed to the Task Force as a public health expert representative.

Chief Frank Bigelow is Deputy Director of Community Wildfire Preparedness and Mitigation for the California Department of Forestry and Fire Protection (CAL FIRE) in the Office of the State Fire Marshal. Chief Bigelow has been instrumental in advancing CAL FIRE's technological and operational capabilities. He played a key role in the development of the Online Burn Permit process and was part of the team that implemented the CALFIRS system in 2018. Additionally, he co-developed a field data collection application for fuels reduction projects used by fuels crews. Chief Bigelow is a Board of Directors member for the California Fire Safe Council and member of the Cal Poly WUI FIRE Institute Advisory Council. He is also a State Fire Marshal Training instructor and a California Specialized Training Institute instructor. Chief Bigelow has been appointed to the Task Force as a fire safety expert representative.

Amy Bach is Executive Director of United Policyholders (UP). As co-founder and primary spokesperson for UP, Bach has overseen the Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action programs. Bach is in her second term as an appointed member of the Federal Advisory Committee

on Insurance and has been an official Consumer Representative with the National Association of Insurance Commissioners since 2009. She is a member of the Fire Victim Trust Oversight Committee and a Redwood Credit Union Associate Board Member. Bach has been appointed to the Task Force as a consumer advocate representative.

Richard Holober is Board Treasurer of the Consumer Federation of California Education Foundation, a nonprofit, nonpartisan organization dedicated to protecting the interests of California consumers. From 2001 to 2020, Holober served as the Executive Director of the Consumer Federation of California (CFC), which sponsors the CFC Education Foundation. Since 2020, he has served as Board President of CFC. He brings decades of experience advocating before lawmakers, regulators, and in public campaigns on insurance and consumer protection issues. He has served as an elected member of the Board of Trustees of the San Mateo County Community College District since 1997. Holober has been appointed to the Task Force as a consumer advocate representative.

Brad Kovar is the founder and CEO of Safeguard EnviroGroup, Inc., and Managing Partner of EnviroLegal. Kovar served as Chairman of the Consensus Body for the Institute of Inspection, Cleaning, and Restoration Certification (BSR/IICRC) S760 Standard for Professional Wildfire Inspection and Restoration of Impacts to Structures, Systems, and Contents. He also served as a consensus body member and contributing author of the American National Standards Institute (ANSI)/IICRC S700 Standard for Fire and Smoke Damage Restoration. Additionally, Kovar served as a primary author of the AIHA Technical Guide on Wildfire Impact Assessment for the OEHS Professional. He holds multiple accredited certifications and was the developer of the ACAC accredited certification, and also is a Council-certified Fire and Smoke Damage Consultant (CFSC). Kovar has been appointed to the Task Force as a smoke remediation specialist representative.

Patrick Moffett is President of Blue Sky Environmental Consulting, Inc. Moffett is an industrial and occupational hygienist with over 35 years of experience specializing in the assessment and remediation of fire and wildfire-damaged structures. He holds multiple advanced certifications, including Institute of Inspection, Cleaning and Restoration Certification (IICRC) Master Restorer, and Restoration Industry Association (RIA) Fire Loss Specialist. Moffett is an instructor with the IICRC, and a recipient of the IICRC's highest award for standards writing. He has served on many industry standards committees, including as Vice Chair of the IICRC S760, Standard for Professional Wildfire Investigations and Restoration of Impacts to Structures, Systems, and Contents. Moffett has been appointed to the Task Force as a smoke

remediation specialist representative.

Kristofer Griffith is Vice President of Operations at Anderson Group International, a restoration firm managing fire recovery efforts across multiple regional offices. Griffith is a certified Restoration Manager with over 25 years of experience in fire and smoke damage recovery, including wildfire response, large commercial chemical fires, and complex residential losses. He oversees end-to-end operations for fire restoration projects, including emergency response, remediation, pack-outs, and rebuilds. He is also a certified Institute of Inspection, Cleaning and Restoration Certification (IICRC) technician in Water Restoration, Fire and Smoke Restoration, and Odor Control, and is certified by the National Air Duct Cleaners Association (NADCA) with extensive training in HVAC system hygiene and indoor air quality improvement. Griffith has been appointed to the Task Force as a smoke remediation specialist representative.

Hamid Arabzadeh is the founding Principal of HRA Environmental Consultants Inc. and is Adjunct Assistant Professor at the UCLA Environmental Health Sciences Department at the Fielding School of Public Health. Arabzadeh has worked with governmental and corporate entities on environmental and worker protection efforts. He has extensive experience assessing wildfire and fire impacts on residential and commercial buildings and structures. He has served on the advisory boards of Occupational and Environmental Health and Safety at the University of California as well as the California State University Workers' Compensation Reform Board. Arabzadeh has been appointed to the Task Force as an industrial hygienist representative.

Michelle Rosales is Director of Environmental Health Services at Forensic Analytical Consulting Services. Rosales has more than 20 years of experience managing complex environmental health and industrial hygiene service projects throughout California and the U.S., and has managed hundreds of investigations involving a variety of physical, chemical, and biological hazards in sensitive occupational and community settings that include healthcare facilities and schools. Rosales has been involved with the evaluation of wildfire smoke impact to properties along the west coast for over 16 years. She is a member of the American Conference of Governmental Industrial Hygienists, American Industrial Hygiene Association (AIHA), Southern California American Industrial Hygiene Association (SCAIHA), and California Industrial Hygiene Council. Rosales has been appointed to the Task Force as an industrial hygienist representative.

Allison Adey is a Legislative Advocate at the Personal Insurance Federation of California (PIFC), a trade

association representing major property and casualty insurers operating in California. Adey currently manages PIFC's all-member company working group on smoke claims. She previously served as Legislative Director in the California State Senate and has extensive experience developing legislative strategy and regulatory engagement across a range of complex issues, including technology, privacy, and insurance law. Adey has also presented on public policy and resilience at forums hosted by the U.S. Chamber of Commerce and leading universities. Adey has been appointed to the Task Force as an insurance industry representative.

Karen Collins is Vice President, Property and Environmental in the Policy, Research, and International Division for the American Property Casualty Insurance Association (APCIA). Prior to joining APCIA, Collins acquired 20 years of insurance experience with several major insurance carriers, in roles spanning Product, Sales, Information Technology, and Claims. Collins is recognized as a policy expert on insurance and wildfire and has served as a subject matter expert on panels for numerous state, federal, and international hearings and conferences. She has authored white papers on issues impacting property insurance markets across the U.S., such as inflation, natural catastrophes, and environmental impacts, and was a contributing subject matter expert for the federal Wildland Fire Mitigation and Management Commission. Collins has been appointed to the Task Force as an insurance industry representative.