



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

October 13, 2025

The Honorable Stacey Eads  
District Attorney  
Humboldt County District Attorney's Office  
825 5th Street  
Eureka, CA 95501

**RE: Grant Award for Automobile Insurance Fraud Program  
Fiscal Year 2025-26**

Dear District Attorney Eads,

Pursuant to California Insurance Code section 1872.8, the California Department of Insurance (Department) has set the Fiscal Year 2025-26 Automobile Insurance Fraud Program (Program), District Attorney grant distribution total at \$18,452,202 [\$15,259,000 base funds/\$3,193,202 additional funds (subject to the Department of Finance/Legislative approval)].

- **Humboldt County** has been awarded a total of **\$88,395**.
  - \$88,395 base award.
  - \$0 projected additional award (subject to approval).

The appropriation for this Program is based on projected revenues, including the amount of restitution collected. Grant disbursements are contingent on actual revenues; therefore, if the amount of revenue collected is less than the projected amount, then the grant distribution will be adjusted accordingly.

Each application received for grant funding was thoroughly reviewed, with careful consideration given to the applicant's plan to achieve the goals and objectives set by the Insurance Commissioner earlier this year.

It is the Department's expectation that these funds be used effectively to pursue and investigate automobile insurance fraud across California. It is also important to focus these finite resources on combating fraud committed by individuals, businesses, providers, and others who prey upon the system. Additionally, a coordinated and aggressive outreach program to all communities by your office, including to diverse and underserved communities, with measurable outcomes remains a high priority for the Department.

In preparation for the Fiscal Year 2026-27 grant cycle, I wanted to inform you that the Department is currently reviewing the Program's grant administrative procedures with the purpose of ensuring greater accountability, heightened transparency, and effective stewardship of public funds. Any necessary changes to the Program's process and requirements will be published in the Grant

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Management System and included in the grant workshops conducted next year, where the Department will address any questions.

Thank you for submitting your application for grant funding and, moreover, congratulations on your award. The Department looks forward to working together with you in our continuing pursuit against automobile insurance fraud.

Please feel free to contact the Department, via email, at [LAU@insurance.ca.gov](mailto:LAU@insurance.ca.gov) should there be any questions regarding your award. The Department will reach out to you regarding your budget.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Eric Charlick', with a stylized flourish at the end.

**Eric Charlick**

Deputy Commissioner, Enforcement Branch  
California Department of Insurance

cc: Kyla Baxley, Chief Investigator