

TO Interested Parties

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RE: California Voter Attitudes toward Insurance Companies

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A survey¹ conducted in June among California voters shows a 55% majority holds a very unfavorable opinion of “insurance companies”, and in total, more than eight in ten (86%) voters rate them unfavorably compared to one in ten (11%) that regard these companies favorably. This intense level of antipathy is rooted in how voters perceive insurance companies treat Californians – when asked about the policies and actions of a range of businesses and corporations, voters are the most likely to identify “insurance companies canceling homeowners’ policies” and “insurance companies raising prices on homeowners and renters” as extremely or very serious concerns. (See Figure 1) Notably, more voters regard the business practices of insurance companies as more problematic than corporate executives and corporations not paying their fair share of taxes or denying workers affordable health insurance and other benefits.

Figure 1: Concern about Issues Related to Corporations and Big Business

Issue	Percentage Extremely Serious Concern	Percentage Extremely/Very Serious Concern
Insurance companies canceling homeowners’ policies	72%	93%
Insurance companies raising prices on homeowners and renters	67%	89%
CEO’s and corporate executives not paying their fair share of taxes	61%	77%
Denying workers affordable health insurance and other benefits	57%	79%
Corporations not paying their fair share of taxes	57%	72%

The survey also finds that voters are highly supportive of enacting proposals to reform how insurance companies operate and increase insurance policyholders’ rights to ensure fair treatment. As Figure 2 on the next page shows, 81% strongly support requiring insurance companies to provide a policy owner with a documented reason for cancellation or non-renewal, and the right to appeal a cancellation or non-renewal. The vast majority of California voters favor changing existing rules to require insurance companies to disclose more information when cancelling homeowner’s policies, and that homeowners should be allowed to make repairs and upgrades to maintain their coverage, and insurance companies should have to treat smoke damage as no different than fire damage.

Figure 2: Insurance Company Reform Proposals

Issue	Percentage Strongly Support	Percentage Strongly/Somewhat Support
Require insurers provide specific written justification for denying or not renewing a policy, and allow consumers the right to appeal	81%	94%
Requires insurers to give customers sufficient time to make home repairs and improvements to prevent cancellation of policies	78%	97%
Require insurance companies to offer home insurance to Californians who have fire-proofed their homes, even if they've previously filed claims	64%	86%
Require non-renewal of insurance policies to be based on specific, documented defects or safety issues	62%	85%
Require that insurers allow homeowners to make reasonable repairs -- not just full replacements -- to keep their home insurance when insurers threaten to cancel policies	61%	91%
Require insurers to treat smoke damage the same as fire damage with full coverage; any attempt to deny a valid smoke-related claim would be considered bad faith under the law	59%	89%

In sum, these survey results show Californians are highly dissatisfied with insurance companies and how the industry treats policy owners. Furthermore, there is broad based support for implementing a series of reforms to change how insurance companies operate – notably, this includes increasing disclosure requirements and giving policyholders the ability to retain their insurance coverage if they make specific homes repairs and upgrades.

ⁱ **Survey Methodology:** From May 31-June 5, 2025, FM3 conducted a survey of 828 California voters likely to cast a ballot in the November 2026 Gubernatorial election. Respondents were contacted via text messaging, email and telephones and interviews were conducted online and via landline and cell/mobile telephone by live interviewers. The sample margin of error for the statewide results is +/-3.5% at the 95% confidence level. Due to rounding, some percentages may not sum to 100%.