

2026 California Insurance Commissioner Candidates
Responses to Consumer Watchdog Campaign Questionnaire

Question	Ben Allen California State Senator Democratic	Keith Davis Insurance Agent American Independent	Merritt Farren Consumer Advocate/Attorney Republican	Robert Howell Cybersecurity CEO Republican	Jane Kim Attorney/Consumer Advocate Democratic	Sean Lee Financial Services Executive Republican	Lalo Vargas Science Teacher Peace and Freedom
Impose strict ethics and good governance expectations on your office							
Refuse to accept campaign contributions from insurance companies and people who work in the insurance industry	YES	YES	YES	YES	YES	YES	YES
Refuse any job with the insurance industry for five years after leaving office	YES	NO	YES	YES	YES	YES	YES
Strengthen conflict of interest and post-employment restrictions for senior staff	YES	YES	YES	YES	YES	YES	YES
Hold insurance companies to their obligations							
Endorse requiring insurance companies to cover properties that meet state wildfire mitigation standards and use ratemaking authority to advance that goal	YES	YES	YES	YES	YES	YES	YES
Conduct a review of post-Los Angeles fire complaints and fast-track enforcement action against the worst actors in claims response	YES	YES	YES	YES	YES	YES	YES
Initiate investigations into significant destabilization in the California insurance market to determine whether unlawful differential treatment exists, for example, for affordable housing or in Low and Moderate Income (LMI) communities	YES	YES	YES	YES	YES	YES	YES
Collect data from each insurance company and publish annual reports on claims-handling and outcomes, the availability of insurance, nonrenewal rates, and affordability, including any demographic disparities for individual, multi-family, affordable housing, and mobile home/manufactured home properties	YES	YES	YES	YES	YES	YES	YES
Release results of market conduct exams	YES	YES	YES	YES	YES	YES	YES
Recognize that climate risk is insurance risk							
Require insurance companies to disclose their fossil fuel underwriting and investments annually	YES	YES	YES	NO	YES	NO	YES

Require insurance companies to develop and maintain transition plans addressing their exposure to climate-related risks	YES	YES	YES	NO	YES	YES	YES
Create incentives, investment strategies, and/or vehicles for insurance companies and other institutions to support individual and community scale climate risk mitigation in high-need areas	YES	YES	YES	NO	YES	YES	YES
Support authorizing the Attorney General to sue fossil fuel companies for insurance costs borne by the FAIR Plan and consumers due to climate disasters	YES	YES	NO	NO	YES	NO ANSWER	YES
Support requiring insurers to report their Scope 1, 2 and 3 (direct, indirect, and up-and down-stream) greenhouse gas emissions	YES	YES	YES	NO	YES	NO ANSWER	YES
Support public participation and transparency in rate regulation							
Protect public intervenors' right under Prop 103 to challenge any rate hike, including those under 7%, and to be compensated for that work, per current law	YES	YES	YES	YES	YES	YES	YES
Create a public review process for private catastrophe models in use by insurance companies	YES	YES	YES	YES	YES	YES	YES
Build procedures for public participation in the creation of the public wildfire catastrophe model authorized by the legislature last year	YES	YES	YES	YES	YES	YES	YES
Enable easy access to all public documents filed with the CDI, including prompt Public Records Act response	YES	YES	YES	YES	YES	YES	YES
What will your top priorities be as commissioner?							
<p>Ben Allen: My top priority is restoring stability to California's insurance market while keeping strong consumer protections at the center. Too many families are facing nonrenewals, rising premiums, and delays when they need help most. We have to fix that. First, I will demand real accountability from insurance companies. If we provide tools like catastrophe modeling and recognition of reinsurance costs, insurers must commit to writing policies in California, including in higher risk areas. The deal has to work both ways. Second, I will protect and strengthen Proposition 103. That means maintaining rigorous rate review and transparency while making the process more timely and predictable so it works for consumers in practice, not just on paper. Third, I will focus on reducing risk and lowering costs over time by scaling up wildfire mitigation and home hardening. When people invest in making their homes and communities safer, they should see that reflected in their premiums. Finally, I will fix the FAIR Plan so it functions as a true safety net and not the default option. We need to stabilize it financially and create a clear path for people to return to the traditional market. This is about making the system work for people again.</p>							

Keith Davis:

My top priority as Insurance Commissioner would be to review and redefine California's wildfire risk scoring and fire zone model. Right now, too much of the state is labeled high fire risk, and that drives up premiums and makes it harder for homeowners to keep or even get coverage. We need a fairer system that reflects real risk and rewards people for protecting their homes. Another priority is working directly with current carriers, and the ones that have left California, to rebuild confidence in our market and bring more competition back. More carriers means better options and more affordable coverage for consumers. I also want to create a review board for denied claims, so families and business owners have another layer of protection against wrongful denials. Too many people feel stuck when a claim is denied unfairly. These are just a few of the changes I want to make. My goal is simple: fix what's broken and create an insurance system that gives both consumers and carriers more confidence in California.

Merritt Farren:

Our insurance mess was created by elected officials who don't come from a business background and who aren't lawyers who have overseen legal teams handling tough legal problems in high pressure situations. They have created layer upon layer of laws and regulations that don't work - that have gotten us where we are today - a place that works for neither insurers or consumers. Ricardo Lara was completely lacking in the necessary expertise to succeed. I'll use the skills I learned at Disney, Amazon and Sony Pictures to innovate, taking a stronger lead in using the position's executive functions to jump in and create clear and immediate results consumers need - and will also get experts together to go line by line in insurance - home, auto, business, workers comp, health - to root out the key drivers of increasing insurance cost and to tackle them - to get us all the insurance we need at a price we can afford. As just one example, I was asked recently by the LA Times what I think about Ricardo Lara's proposal for standards on smoke damage remediation. My response: yes, we need those standards but we needed them 14 months ago. At Amazon or Disney we would have studied the problem and come out with standards in one week's time, two weeks max. Not 14 months. My plan is three part: a tech revolution in insurance to bring new players into the market and get consumers the insurance they need; CAL Reinsure plan to eliminate the need for Fair Plan and greater safety for our communities matched with tackling the underlying costs driving insurance costs up. As Insurance Commissioner, I'll bring the customer-centric innovation and expertise in business, technology, and law that I gained at Disney and Amazon to increase options and lower costs for consumers and businesses—and make California the worldwide leader in insurance reform it ought to be.

Robert Howell:

As in 2020, I agree and would enforce the bulk of the Consumer Watchdog policy points. There is zero chance that I will have anything to do with back room deals. I believe the CDI has been leaderless for the last 7 years. As a CEO of a successful business in San Jose, I know how to manage and motivate my team, with the goal of making my customers happy. As for your questions on climate change, I believe the state of California has made serious errors that have directly led to some of the worst fires in history. Putting the responsibility back on insurance companies will only lead to even higher premiums for all Californians. In general, it is impossible to discuss what needs to be done to Make Insurance Affordable Again in just 200 words or less. I am not running for this office as nothing more than a steppingstone to other political offices. I have never worked for an insurance company or will take any of their donations. Robert Howell will be sitting on the consumer side of the negotiation table.

Jane Kim:

Insurance should protect people, not profits. As commissioner, my top priorities start with what we can do immediately: enforce Proposition 103 rigorously, ensure catastrophe models are transparent, require immediate payouts for total loss survivors, and crack down on unfair claims practices by instituting interest on late claims. I'll also require that mitigation efforts translate into real rate reductions and steady renewals. I will create a publicly available insurer performance dashboard to show how insurers handle claims, including denial rates and processing timeframes, and where premium dollars go. I will also build a transparent, multi-risk, public catastrophe model for objectively evaluating what carriers are charging and where mitigation must be prioritised. Finally, I will pursue reforms to strengthen the FAIR Plan — families depend on it right now. But the FAIR Plan model rewards companies for shedding risk rather than reducing it, which means it will fall short no matter how well it's governed and reformed. That's why a top priority is laying the foundation for a public, nonprofit disaster insurance system that unifies risk pooling and risk reduction under one structure, for more affordable and available residential property insurance coverage in the long term.

Sean Lee:

California's insurance system is not just strained; it is failing in slow motion. Carriers are exiting, policies are being non-renewed, and the FAIR Plan is becoming the default insurer of last resort. That is not a sustainable system, it is a warning sign. My first priority is to restore market reality to California's regulatory framework. We cannot ignore risk, suppress pricing signals, and expect insurers to stay. I will bring discipline, speed, and predictability to rate approvals so responsible carriers can compete and expand coverage. Second, I will implement a California Catastrophe Reinsurance Partnership (CCRP) to directly address the root problem — unmanaged catastrophic risk. Without stabilizing the reinsurance layer, no amount of regulation will bring capacity back. CCRP is how we attract capital, reduce volatility, and rebuild availability. Third, I will enforce accountability on both sides. Insurers must meet their obligations, but regulators must also stop creating uncertainty that drives carriers out. This race is not about slogans. It is about whether California remains insurable. I am running to restore balance — protect consumers, bring back capital, and rebuild a functioning market.

Lalo Vargas:

Under socialist leadership, the Department of Insurance would operate using a simple principle: the needs of people must always be put before the profits of the insurance industry. That means prioritizing enforcement and holding insurance companies accountable for exploitative business practices and claim procedures that are more focused on profiteering than on actually providing the coverage that consumers paid for. We will immediately open up market conduct investigations into the ten largest property and casualty insurers in the state. We will launch a massive outreach campaign to solicit formal complaints from policyholders and ensure all victims of the insurance industry are paid the full compensation they deserve plus interest. I will deny approval for all major rate increases, launch an audit of rate hikes over the last 5 years, and establish guidelines to quickly rollback rates. Countless survivors of the Eaton and Palisades fires have reported that their insurers have partially or fully denied their insurance claims. Under our administration, this type of behavior will be punished to the fullest extent of the law. We will also prioritize the creation of new regulations and laws that further criminalize the exploitative practices of the insurance companies and their executives.