

# 2026 California Insurance Commissioner Candidates

## Responses to Consumer Watchdog Campaign Questionnaire

| Question                                                                                                                                                                                                                                                                                                      | Ben Allen<br>California State Senator<br>Democratic | Jane Kim<br>Attorney/Consumer Advocate<br>Democratic |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------|
| 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                                                  |
| Refuse any job with the insurance industry for five years after leaving office                                                                                                                                                                                                                                | YES                                                 | YES                                                  |
| Strengthen conflict of interest and post-employment restrictions for senior staff                                                                                                                                                                                                                             | 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                                                  |
| Conduct a review of post-Los Angeles fire complaints and fast-track enforcement action against the worst actors in claims response                                                                                                                                                                            | 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                                                  |
| 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                                                  |
| Release results of market conduct exams                                                                                                                                                                                                                                                                       | YES                                                 | YES                                                  |
| Recognize that climate risk is insurance risk                                                                                                                                                                                                                                                                 |                                                     |                                                      |
| Require insurance companies to disclose their fossil fuel underwriting and investments annually                                                                                                                                                                                                               | YES                                                 | YES                                                  |
| Require insurance companies to develop and maintain transition plans addressing their exposure to climate-related risks                                                                                                                                                                                       | 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                                                  |
| 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                                                  |
| Support requiring insurers to report their Scope 1, 2 and 3 (direct, indirect, and up-and down-stream) greenhouse gas emissions                                                                                                                                                                               | YES                                                 | 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                                                  |
| Create a public review process for private catastrophe models in use by insurance companies                                                                                                                                                                                                                   | YES                                                 | YES                                                  |
| Build procedures for public participation in the creation of the public wildfire catastrophe model authorized by the legislature last year                                                                                                                                                                    | YES                                                 | YES                                                  |
| Enable easy access to all public documents filed with the CDI, including prompt Public Records Act response                                                                                                                                                                                                   | YES                                                 | YES                                                  |

### What will your top priorities be as commissioner?

#### 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.

#### 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.