

California Insurance Commissioner Candidates Answer Climate Risk Questions at Ceres-Moderated Forum

Ceres

SAN FRANCISCO — On Wednesday Ceres moderated a “first-of-its-kind” forum bringing together six California Insurance Commissioner candidates for a substantive conversation on climate risk, insurance affordability, the California FAIR plan, resiliency ideas and the future of the state’s insurance market.

Held at The Historic Klamath on Pier 9 at The Embarcadero as part of SF Climate Week, the event drew candidates and attendees for a 90-minute discussion on one of California’s most urgent economic and environmental challenges.

The forum was hosted in partnership with California Forward, Extreme Weather Survivors, The Greenlining Institute, and United Policyholders.

Participating candidates included State Sen. Ben Allen, State Sen. Steven Bradford, Merritt Farren, Jane Kim, Stacy Korsgaden, and Patrick Wolff. The forum was moderated by Steven M. Rothstein, Chief Program Officer at Ceres.

The conversation comes at a critical moment for California’s insurance market. In January 2025, the Los Angeles wildfires caused an estimated \$250 billion in damages — the costliest wildfire on record — leaving the state-run insurer with billions of dollars in exposure. As insurers continue to pull back from high-risk markets, the role of the Insurance Commissioner has become central to debates about affordability, market stability, and climate resilience across the world’s fourth-largest economy.

Candidates addressed topics including the growth of California’s FAIR Plan, increasing residential

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Date: May 13, 2026



resiliency through the newly enacted Wildfire Prepared Home program, and insurance company data collection.

Photos from the event are available [HERE](#). Raw video footage is available [HERE](#). An edited video will be available early next week.

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About Ceres

Ceres is a nonprofit advocacy organization working to accelerate the transition to a cleaner, more just, and resilient economy. With data-driven research and expert analysis, we inspire investors and companies to act on the world's sustainability challenges and advocate for market and policy solutions. Together, our efforts transform industries, unlock new business opportunities, and foster innovation and job growth – proving that sustainability is the bottom line. For more information, visit ceres.org.

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