

[Insurance Commissioner candidates stump for votes at the beach](#)

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As wildfire recovery continues across communities including Pacific Palisades, Malibu and Altadena, the race for California Insurance Commissioner has evolved beyond discussions of premiums and policies into something much larger; a debate over who gets rebuilt, how quickly communities recover and whether California's insurance system itself can remain sustainable.

That urgency filled Jonathan Beach Club Thursday evening, where more than 100 attendees gathered for an Insurance Commissioner Candidate Forum featuring State Senator Ben Allen, Steven Bradford and Patrick Wolfe, alongside industry experts Stacey Korsgaden and Merritt Farren. Moderated by Amy Bach of United Policyholders and hosted by James Woods, the conversation moved well beyond campaign rhetoric into a larger discussion about rebuilding, regulation and consumer protection.

While candidates shared concerns over affordability and market instability, clear distinctions emerged around how California should move forward. Steven Bradford repeatedly emphasized modernization and accountability. Bradford focused heavily on underinsurance, arguing that many homeowners only discover gaps in coverage after disaster strikes. "Consumers buy homes and assume they're covered," Bradford said, pointing to homeowners in Pacific Palisades and Altadena who learned too late that replacement costs had far exceeded policy limits.

His proposed solution included a consumer facing online dashboard where homeowners could enter an address and home information to determine realistic replacement values based on current labor, inflation and material costs. "Show me the math," Bradford said later in the discussion while arguing for greater transparency surrounding premium increases and stronger requirements for insurers to justify rates before receiving approval.

Korsgaden focused on underinsurance through a different lens, arguing that structural changes in policy

design have created vulnerabilities for homeowners. Korsgaden pointed to the industry's move away from guaranteed replacement cost policies following earlier catastrophic fires and suggested California should reconsider bringing those protections back. "What happens if your entire community burns?" Korsgaden asked, noting that labor and rebuilding costs can surge dramatically after a large scale disaster.

She additionally emphasized the importance of stronger consumer advocacy and criticized delays in addressing complaints involving policyholders and claims handling. "When there's a complete loss, that's the easiest claim to have. You write the check," she said, arguing that survivors should not face months of burdensome inventories after losing everything.

Farren repeatedly returned to simplification and consumer usability. Drawing on experience in both law and technology, Farren argued that consumers should not need specialized expertise to understand whether they are adequately protected. Among his proposals was creating annual Department of Insurance rebuilding benchmarks by zip code and requiring insurers to identify potential coverage gaps directly to homeowners. "We need to simplify that and do it in a way that works for consumers," Farren said.

Allen focused on resilience and long term insurability. Allen argued that attracting insurers back into communities ultimately depends on rebuilding differently than before. He pointed to examples where communities enforcing strict fire safety standards and infrastructure investments have successfully lowered risk and attracted carriers. "The insurers are only interested in coming back to communities if they're built to the highest fire safety standards," Allen said.

Allen cited examples from Palisades and other communities where investments in resilient infrastructure, fire prevention systems and stricter standards helped restore insurability. Rather than framing insurance solely as a market challenge, Allen argued that rebuilding itself has become an insurance strategy.

Wolfe emphasized restoring trust in the office itself and protecting its long term credibility. Calling the Department of Insurance "fragile," Wolfe warned that California had reached an inflection point and stressed the importance of leadership focused solely on the role rather than broader political ambitions. "This may be the hardest job in California," Wolfe said, adding that the office would require difficult decisions and long term commitment.



Across differing approaches, one theme repeatedly emerged as insurance is no longer simply about premiums and policies – increasingly it may determine whether communities recover at all.

For many homeowners still rebuilding after disaster, California’s next Insurance Commissioner may help decide not just who receives coverage, but what California itself looks like in the years ahead.

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