

Who Controls Your Home Insurance? A High-Stakes California Race Could Decide

John & Rusty Report

Few statewide elections stand to matter more this year than the race for insurance commissioner — the primary official tasked with stemming a wildfire-stoked home insurance crisis that has sent rates soaring across California.

The insurance commissioner leads the state agency that approves rate hikes for home and auto plans, investigates complaints about providers and enforces consumer protections. While many voters may be unfamiliar with the position, it has become an increasingly critical role as destructive blazes have upended the state's home insurance market.

Citing the growing risk, insurance companies in recent years have won approval repeatedly to raise homeowner premiums while dropping hundreds of thousands of policyholders statewide. Some of the largest insurers, including State Farm and AllState, have even paused writing new home policies anywhere in California.

“We are now in an era where it really matters who the insurance commissioner is,” said Amy Bach, executive director of United Policyholders, a nonpartisan consumer advocacy group based in San Francisco.

California voters will choose between a dozen candidates to replace outgoing commissioner Ricardo Lara, who critics have alleged has grown too cozy with the insurance companies after he received campaign donations and paid trips from the industry.

The incoming commissioner will face a daunting list of challenges. One of the most crucial decisions will be whether and how to continue a recent policy from Lara aimed at luring insurers back to the state, a move critics argue will lead to even higher rate hikes. They will also likely need to consider reforms to the

FAIR Plan, the state's rapidly growing private pool of high-risk homeowner policies. And they will face mounting frustration from fire victims who allege that carriers are failing to honor their policy claims.

Three of the race's top Democratic contenders — state Sen. Ben Allen, financial manager Patrick Wolff and former state lawmaker Steven Bradford — are largely aligned in their main policy proposals.

All of them support continuing to implement Lara's Sustainable Insurance Strategy, which aims to persuade insurers to expand coverage by allowing them to use climate models to justify rate increases to the state Department of Insurance. In exchange, providers are expected to write more policies in high-fire areas.

The three candidates have also called for expanding the state's wildfire mitigation efforts, such as grant programs that help homeowners clear vegetation, arguing that doing so is essential to help policyholders of the FAIR Plan. And they support accelerating the insurance department's lengthy rate-approval process while promising that all rate hikes would be fair and reflect actual risk.

Another top Democratic candidate, former San Francisco Supervisor Jane Kim, has distinguished herself by proposing a public disaster insurance program that she says would lower homeowner premiums and expand coverage.

Meanwhile, one of the top Republicans in the race, insurance agent Stacy Kolsengard, has called for deregulating the industry, arguing it will increase market competition and bring down costs.

As with all statewide elections, the top two candidates in the June 2 primary, regardless of party affiliation, will advance to the November general election.

Candidates are presented in the order in which they ranked in campaign fundraising as of this week. There is currently no publicly released polling for this race.

Ben Allen (D)

Allen, a Democratic state senator from Los Angeles County, has the race's largest campaign war chest, at more than \$1 million. He's also secured key endorsements from California Sens. Adam Schiff and Alex Padilla.

Allen, who was inspired to run after seeing his constituents struggle to resolve insurance claims following the Los Angeles wildfires, has authored a handful of fire-insurance bills, including a recent law requiring larger upfront insurance payments for lost possessions. He was also behind a massive climate bond voters approved in 2024, in part to fund fire mitigation programs.

As part of his platform, Allen has proposed requiring insurance companies to disclose their investments in oil and gas companies. Carriers have blamed climate change for fueling devastating wildfires, despite holding billions of dollars in investments in the industry.

He also supports legislation that would allow the state and insurance companies to sue the fossil fuel industry to recoup wildfire losses.

“Shouldn’t the folks whose product is the most clear driver of these crises, shouldn’t they have a role to play?” he said.

Patrick Wolff (D)

Wolff, a longtime San Francisco financial manager with experience analyzing insurance companies, has pitched himself as the candidate with the deepest understanding of the intricacies of insurance policy.

He has largely funded his campaign with at least \$600,000 of his own money. But election disclosure filings show he’s also received large contributions from some moderate Democratic power players, including Y Combinator CEO Garry Tan.

While Wolff supports Lara’s insurance strategy, he worries it lacks teeth to require carriers to add policies in high-fire areas. He said he would seek reforms to the policy.

Wolff was quicker to criticize the current commissioner than his Democratic opponents, arguing that Lara’s conflict-of-interest scandals have led to “a loss of confidence in the integrity of the office of insurance commissioner.”

“I’m very committed to restoring that integrity,” he said.

Steven Bradford (D)

Bradford is a former longtime state senator and lawmaker from southern Los Angeles County who chaired the Assembly Committee on Utilities and Commerce. His endorsements include powerful Democrats, including Los Angeles Mayor Karen Bass and former Senate President pro Tempore Toni Atkins, as well as a number of the state’s powerful labor unions.

As part of his platform, Bradford emphasizes equity programs to reach rural communities, low-income households and families of color.

One proposal that stands out is a voluntary buyout program to help fire victims move to more insurable areas. Bradford said the funding could come from an existing insurance department program aimed at increasing insurance industry investments in underserved communities, as well as from public-private partnerships.

“It makes no sense to rebuild in an area when they don’t feel comfortable there,” he said.

Jane Kim (D)

Kim is a former San Francisco supervisor and was a key figure in Bernie Sanders’ 2020 presidential campaign before taking over as California director for the progressive Working Families Party. She’s won endorsements from Sanders and some state labor unions.

Rather than continuing Lara’s insurance strategy, she has proposed creating a state-run natural disaster insurance program that all homeowners would pay into, thereby guaranteeing universal coverage for catastrophes such as wildfires and floods.

“This position requires some political courage and some big ideas to transform how this industry is done, because we don’t have a choice,” Kim said.

Kim argues that putting the state in charge of disaster coverage would allow it to invest a portion of the premium revenue it collects in wildfire mitigation. She cites a similar program in New Zealand, which officials there describe as a success but critics warn could face funding challenges in the years ahead. Kim said the proposal would need additional study, but argued removing the profit motive would lead to lower premiums for many homeowners.

Critics, including consumer advocates, argue the proposal would saddle the public with the greatest insurance risk, while private companies would benefit from only having to offer more profitable, scaled-back home coverage. They also note that the program would need approval from state lawmakers and could require tens of billions of dollars to launch as California faces a long-term budget deficit.

Kim has proposed securing initial funding for the program in part through fees on insurance companies. She maintains that residents and taxpayers are already paying for wildfire losses and that the program will reduce those costs by lowering overall fire risk.

Stacy Korsgaden (R)

Among Republicans in the race, Korsgaden has garnered some of the highest-profile endorsements, including from state Senate Republican Leader Brian Jones.

An insurance agent from San Luis Obispo County, her platform highlights plans to make it easier for insurance companies to offer new kinds of policies and coverage options, in hopes of boosting market competition and bringing down costs. Consumer advocates argue that reducing regulations over coverage options would likely serve the interests of the industry rather than policyholders.

She also aims to crack down on insurance fraud, create an online hub for consumers to find and choose providers and help homeowners transition from expensive FAIR Plan policies to the traditional insurance market.

Korsgaden's campaign did not respond to requests to discuss her platform in more detail or provide a campaign photo.

Other candidates

The rest of the field, for the most part, does not appear to have secured as many high-profile endorsements or raised comparable campaign funding.

The other candidates include Robert Howell, a Silicon Valley businessman who represented Republicans in the 2022 general election for insurance commissioner; Eric Thor Aarnio, a Republican contractor from Sacramento; and Merritt Farren, a Calabasas Republican attorney and consumer advocate.



Also running are Eduardo Vargas, a science teacher with the progressive Peace and Freedom Party; Keith Davis, a Southern California insurance agent with the American Independent Party; and Sean Lee, a Republican financial services executive from Irvine.

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