

Coastside Democrats Insurance Commissioner Candidate Survey

An email address is required to ensure integrity. Please note this form in its entirety will be posted for Public Review.

Thank you for your interest in applying for the endorsement of the Coastside Democrats. Please complete this submission by Saturday, May 2nd 2026. All Club members will vote on candidate endorsements. A question with a red asterisk requires a response to proceed.



Candidate Name *

Ben Allen

As a Club under the California Democratic Party, we only endorse fellow Democrats. *

If you do not wish to proceed further, please email demclubcoastside@gmail.com

Click this box to confirm you are registered to vote as a Democrat.

I am a registered Democrat and have been since... *

My whole life

I certify the information provided on this application and in any subsequent interview or written submission is true and correct. *

Yes

No

If this form is filled out by someone other than the Candidate, please provide the Staffer's name

Joanna

Statement Questionnaire

Answers are limited to 1000 characters. Your answers below will be shared with all members and publicly broadcast.

Why are you running for this office?* *

My north star has always been clear: put the public interest first. After years of leadership on environmental policy and political ethics, transparency, and accountability, that mission came into sharper focus for me when the Palisades Fire erupted in communities I have represented for more than a decade in the State Senate.

For me, the Palisades and Eaton Fires underscored what we have known for years: our world is changing beneath our feet. I am running for Insurance Commissioner because California needs urgent, practical leadership to make our insurance system adaptable to the realities of a changing world if we want to keep California affordable and livable.

What will your top priorities be if elected? *

Californians deserve to build a future without fear that disasters or rising premiums will push them out of their homes. I will pursue the following goals:

1. Stabilize the market and lower premiums by rewarding resilience

Modernize rate setting with wildfire catastrophe modeling and transparent reinsurance costs, paired with strong consumer safeguards. Scale up risk reduction, enforce insurer participation, and create a clear pathway for people to transition off the FAIR Plan.

2. Reduce climate driven financial risk and stop insurers from worsening the problem

Restore transparency rules on insurer investments and ensure they are not bankrolling fossil fuel projects.

3. Protect consumers and survivors with accountability and transparency

Simplify and speed up claims. Strengthen FAIR Plan oversight. Modernize Departmental customer service, publish dashboards on insurer performance, create an independent consumer advocate, and make sure regulators serve the public, not the industry.

What do you see as the major issues on the Coastside that your office will address? *

Climate change has exacerbated natural disaster risk across the state -- and with this risk, has come unaffordable insurance rates or a complete lack of coverage, leaving so many Californians stranded. As climate-driven natural disasters increasingly threaten communities, drive up the cost of homeownership, and ravage natural landscapes, we must bring industry to bear in partnering with the state to find solutions. The Commissioner can and must be a champion and advocate on climate issues, emphasizing the real economic costs of climate inaction on regular Californians, while advocating for more climate-resilient policies and investments that will help to drive down risks.

Specific Questions

Coastsiders are being rejected for homeowner insurance in significant numbers, apparently because of concerns around wildfires. What will you do to get Coastside homeowners the comprehensive insurance coverage they need to protect their homes and meet the conditions of their mortgages? *

As Insurance Commissioner, I'll push to get insurers back to writing and renewing real, comprehensive policies in communities like the Coastside, not just forcing families onto the FAIR Plan. If a homeowner hardens their home, clears defensible space, upgrades a roof, or if a community invests in wildfire prevention, insurers should recognize that in their decisions.

During my time in the Senate, I've helped pass billions of dollars for vegetation management, forest health, home hardening, and fire risk reduction. That is the long term work we have to keep doing, because the answer cannot just be higher premiums. We have to reduce the actual risk and make the insurance market reflect that. The FAIR Plan should be a safety net, not the destination. My goal is to get Coastside families back into affordable, comprehensive coverage that protects their homes and satisfies their mortgages.

How will you collaborate with Fire Districts to help communities and neighborhoods reduce fire risks through expedited home fire-mitigation best practices? *

Fire districts are on the front lines of this crisis, and they need to be treated as core partners in solving the insurance problem.

As Insurance Commissioner, I would work directly with local fire districts to identify the neighborhoods most at risk, the mitigation work that will make the biggest difference, and the barriers slowing homeowners down. That means clear home hardening standards, faster permitting for proven fire mitigation work, better coordination with local governments, and making sure insurers actually give homeowners credit when that work gets done.

This is also why we exempted key wildfire risk reduction projects from CEQA, including prescribed fire, defensible space clearance, and fuel breaks. As Commissioner, I'll make sure that work connects directly to insurance availability and affordability. The goal is simple: reduce real risk, document that progress, and require the insurance market to recognize it.

What will you do to support the solvency of insurers in the face of climate change and coastal erosion issues? *

Insurer solvency matters because if the market fails, consumers pay the price. As Insurance Commissioner, I would take climate risk seriously and make sure insurers are financially strong enough to pay claims after major disasters. That is also why I authored the \$10 billion climate bond, which included \$1.2 billion for coastal resilience. We have to invest now in protecting communities from the risks that are already here, not just ask homeowners to pay more after the fact.

As Commissioner, I would support transparent rate review, responsible use of catastrophe models, strong public oversight, and clear commitments from insurers to keep writing coverage in California communities. I would also look seriously at broader risk sharing tools, including state supported reinsurance or catastrophe financing, to help stabilize the market as climate risk grows.

Is there anything else about you we should know? *

I'm running for Insurance Commissioner because this work is personal to me.

When wildfire hit my own community, I saw how devastating it is when families are trying to rebuild, understand their coverage, and get straight answers from their insurer. I have worked with thousands of Californians navigating that process, and it has shaped how I think about this job.

I'm not coming to this work for the first time. In the Senate, I have taken on major fights on climate, wildfire resilience, consumer protection, and disaster recovery. I authored the \$10 billion climate bond, helped pass billions for wildfire risk reduction, expanded protections for policyholders and small businesses after disasters, and pushed to make home hardening easier and more accessible.

At the end of the day, I want to be on the side of everyday Californians who are doing everything right and still struggling to get or keep the coverage they need.

Click Back to return to a previous question. Toggle the option below to request a copy of your responses. Click Submit when you are done.

Feel free to contact demclubcoastside@gmail.com if you have any questions.

Final results will be posted on <https://coastsidedems.org>

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