

Ben Allen *for* Insurance Commissioner



Why This Race Matters

California's Insurance System is Broken — Ben is Running to Fix It.



In the aftermath of the Palisades Fire, Senator Ben Allen went to work — helping thousands of constituents who lost everything rebuild their homes and their lives.

He held insurance companies accountable to pay homeowners what they were owed, pushed for faster rebuilding, and funded the brush clearing and forest management that keeps the next fire from becoming the next catastrophe. As State Senator Ben has spent a decade authoring consumer protection laws that hold insurance companies accountable and deliver impactful results for consumers. As a leader on wildfire prevention, Ben has a record of preparing California for the fires we know are coming — not just responding after the damage is done.

As a candidate for Insurance Commissioner, Ben has refused to take a dime from the insurance companies.

Ben's Plan To Fix A Broken System

California's insurance market is broken — insurers are pulling out of communities, homeowners are stranded on the overburdened FAIR Plan, and costs keep climbing. Ben's plan is built on a simple idea: lower costs for Californians by reforming and stabilizing the market so it benefits consumers - no insurance companies bottom lines.

1. Lower costs by bringing insurers back to the market

Increase competition by holding insurers to real standards on transparency and accountability — so more companies choose to write policies in California again, which means more options and lower costs for you.

2. Hold insurers accountable when they deny or delay claims

End the practice of insurers stalling or denying legitimate claims after a disaster. Ben will make sure Californians get paid what they're owed, when they need it.

3. Protect consumers, not profits

Ben has already authored laws requiring insurers to make upfront payments on personal property claims, offering low-interest loans for risk-reduction projects, and protecting homeowners' coverage when they address insurer-identified

risks. As Commissioner, he'll continue holding insurers accountable and delivering for consumers.

4. Prevent the next fire before it starts

Ben authored Prop 4, a \$10 billion statewide infrastructure bond that strengthens firefighter safety, improves community wildfire preparedness, and supports proactive wildfire prevention at the local level. He'll continue to focus on prevention that keeps communities safer and keeps insurance available and affordable.

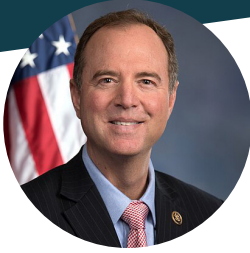
5. Enforce the law and go after insurance fraud

Insurance laws only matter if they're enforced. Ben will crack down on fraud and hold bad actors accountable.

6. Refuse insurance industry money

Ben doesn't take contributions from the industry he'd regulate.

Ben Is Supported By



US Senator Adam Schiff



US Senator Alex Padilla



San Francisco Chronicle



CALIFORNIA DEMOCRATS ENDORSE BEN

On August 1st, the California Democratic Party endorsed Ben for Insurance Commissioner. Democrats are consolidating behind Ben in the General Election after staying neutral in the Primary. This is a significant blow to Jane Kim's ability to consolidate Democratic voter support, especially in a low profile race where Democrats across the state will be looking to the Party recommendation.



See Ben's full list of endorsers at [BENALLENCA.COM](https://benallenca.com)

About Ben Allen

Before joining the Senate, Ben served as President of the Santa Monica-Malibu Unified School District Board of Education and lecturer at UCLA Law School. He and his wife, Melanie, an attorney, live in Santa Monica with their two young children.



Join Ben Allen's Campaign

Follow Ben at: [BENALLENCA.COM](https://benallenca.com)



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Contact the campaign at info@benallenca.com to discuss a contribution, endorsement, or for more information.