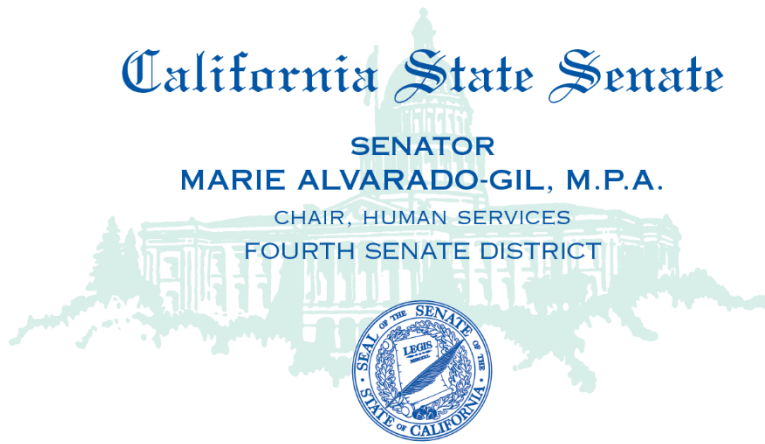


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California State Senate

SENATOR
MARIE ALVARADO-GIL, M.P.A.
CHAIR, HUMAN SERVICES
FOURTH SENATE DISTRICT



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GOVERNMENTAL ORGANIZATION
HUMAN SERVICES
INSURANCE
MILITARY & VETERANS AFFAIRS

October 17, 2025

The Honorable Ricardo Lara
California Department of Insurance
300 Capitol Mall, 17th Floor
Sacramento, CA 95814

RE: The Proposed FAIR Plan Rate Hike

Dear Commissioner Lara,

As the Senator representing California's Senate District 4, I write to you with urgency over the outrageous proposal by the California FAIR Plan to hike rates by 35.8%. This is an unconscionable assault on the rural families, farmers, and small businesses that I have sworn to protect.

This premium increase would be a devastating blow for the high-fire-risk communities in my district and across rural California where private insurers have fled and left us utterly dependent on the FAIR Plan as our sole provider of property insurance. This rate hike will only expedite the mass exodus of families and businesses out of California.

You have the authority—and the moral imperative—to deny this proposal immediately. As you stated recently, "As we tackle availability concerns and ensure that insurance companies provide consumers with policies in the traditional market as mandated by my new regulations, the FAIR Plan must offer essential support to its customers." A massive rate hike goes against your promise to the people of California.

Please honor that commitment: I urge you to reject the FAIR Plan's rate hike and commit to a more sustainable insurance future for all Californians.

Please do not hesitate to contact my office with any questions at Senator.Alvarado-Gil@senate.ca.gov or 916-651-4004.

Sincerely,

A handwritten signature in black ink, appearing to read 'Marie Alvarado-Gil', is written over a light blue horizontal line.

MARIE ALVARADO-GIL
State Senator, 4th District