

Attachment "F"

Insurance Commissioner

- Heads the Department of Insurance, which enforces California insurance laws and adopts regulations to implement the laws.
 - Licenses, regulates, and examines insurance companies.
 - Answers public questions and complaints about the insurance industry.
-

The views and opinions expressed by the candidates are their own and do not represent the views and opinions of the Secretary of State's office. The order of the statements was determined by randomized drawing. Statements on this page were supplied by the candidates and have not been checked for accuracy by any official agency. Each statement was voluntarily submitted and paid for by the candidate. Candidates who did not submit statements could otherwise be qualified to appear on the ballot.

Insurance Commissioner		
Office	Candidate Name	Party Preference
Insurance Commissioner	Patrick Wolff	Democratic
Insurance Commissioner	Stacy A. Korsgaden	Republican
Insurance Commissioner	Jane Kim	Democratic
Insurance Commissioner	Sean Lee	Republican
Insurance Commissioner	Ben Allen	Democratic
Insurance Commissioner	Khaled Adham	Democratic
Insurance Commissioner	Robert Howell	Republican
Insurance Commissioner	Eduardo "Lalo" Vargas	Peace and Freedom
Insurance Commissioner	Merritt Farren	Republican
Insurance Commissioner	Steven Bradford	Democratic

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Candidate's Name: Patrick Wolff

Political Party Preference*: Democratic

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The following optional information will appear with your candidate statement.

For safety and privacy considerations, please do not list your personal residence.

This information is not included in the 250-word count.

Mailing Address: 3450 Sacramento St #430 San Francisco, CA 94118

Phone: () 415-323-6537

Email: patrick@patrickwolff.com

Social Media #1**: <https://www.instagram.com/wolffonyourside/>

Social Media #2**: <https://x.com/WolffOnYourSide>

****Please note: No more than two (2) social media accounts will be posted for each candidate statement.**

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California Secretary of State
Elections Division
FEB 10 2026

California is in an insurance crisis. We need an Insurance Commissioner with deep insurance and financial expertise to solve it – not someone who is part of the politics that created the problem. I am not a politician, and if elected this is the only elected office I will ever run for. From 2001-2005, I worked at a major bank where I built a home and auto insurance brokerage. Since 2005, I have worked as a financial analyst where, among other sectors, I analyzed insurance markets and companies. I know how insurance works inside out, and I am running to make our insurance system fair, efficient and transparent. The Insurance Commissioner must be a champion for customers and ensure the Department of Insurance is *never* under the influence of insurance companies. My campaign does not accept any money from insurance companies or fossil fuel companies, and I will never accept gifts from corporate or special interests. Before I graduated from college in 1997, I was a champion chess player: I became a chess grandmaster and was a two-time U.S. Chess Champion. I know how to fight and win in tough, complex situations and I will bring those skills to the role of Insurance Commissioner. You can read my detailed plan to fix the insurance crisis at <https://patrickwolff.com/my-plan>. I would be honored to have your vote, and as your Insurance Commissioner, I will be a Wolff on *your* side.

<https://patrickwolff.com/>

Patrick Wolff



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Candidate's Name: Stacy A. Korsgaden

Political Party Preference*: Republican

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This information is not included in the 250-word count.

Mailing Address: PO Box 972

Grover Beach, Ca. 93483

Phone: () 805-710-0732

Email: stacy@stacykorsgaden.com

Social Media #1**: X@SKorsgaden

Social Media #2**: Facebook: stacy Korsgaden for California Insurance Commissioner

***Please note: No more than two (2) social media accounts will be posted for each candidate statement.*

Ballot designation: Licensed Insurance Professional

Stacy Korsgaden is a licensed insurance professional (License #0750748), small business owner, and lifelong Californian running for Insurance Commissioner to unleash a competitive insurance marketplace that works for consumers, not Bureaucrats.

For nearly 40 years, she has worked directly with families, seniors, farmers, and small businesses, helping them protect their homes, livelihoods, and futures. She's seen firsthand how overregulation, market distortion, and regulatory failure have left consumers with fewer options and higher prices.

Korsgaden brings real world experience, not ideology, to the job. As Insurance Commissioner, Stacy will fight for a free and fair market that will restore competition. Her goal is simple, lower costs, more choices, and a healthy insurance market that actually works for consumers.

Stacy Korsgaden respectfully asks for your vote to bring competition, accountability, and common sense back to California insurance.

Stacy Korsgaden

No Photograph Submitted

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Candidate's Name: Jane Kim

Political Party Preference*: Democratic Party

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The following optional information will appear with your candidate statement.

For safety and privacy considerations, please do not list your personal residence.

This information is not included in the 250-word count.

Mailing Address: 371 Lakeport Blvd #391
Lakeport, CA 95453

Phone: () _____

Email: info@janekim.org

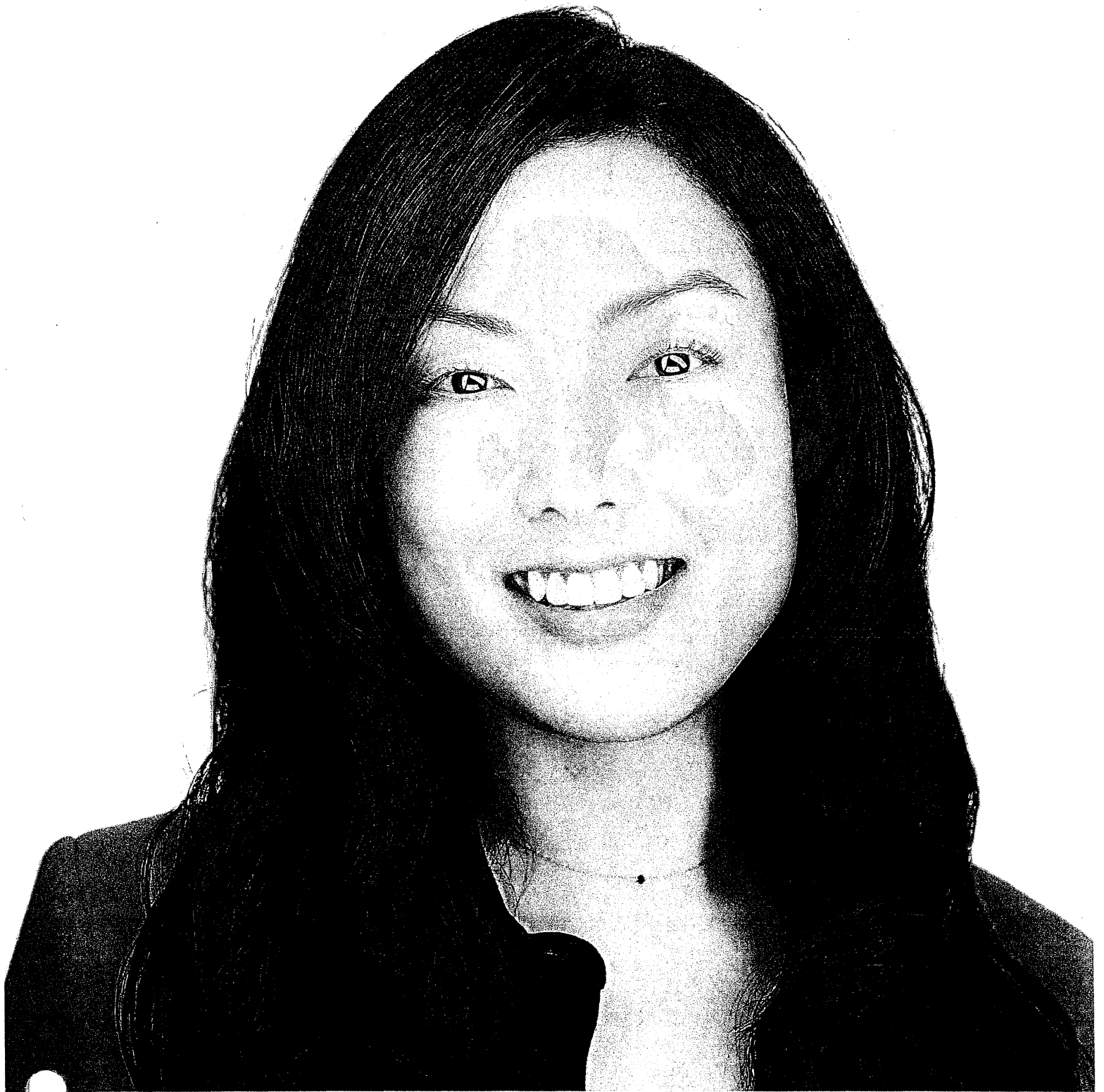
Social Media #1**: Instagram: @janekim

Social Media #2**: Facebook: https://www.facebook.com/JaneKimCA

***Please note: No more than two (2) social media accounts will be posted for each candidate statement.*

The insurance commissioner should be working for you to lower prices, not working for the industry to increase profits. That's why I will never take a dime of insurance industry money. Right now, the insurance system is broken. Insurance companies raise our rates, cancel our coverage, and deny our claims while they rake in record profits. As Insurance Commissioner, I'll *cap excessive profits* and *freeze your rates* when you file a claim. I'll create a public *Disaster Insurance for All* program so we are protected when fires, floods or earthquakes strike. I'll crack down on *illegal price-fixing*, stop insurers from using credit scores to deny coverage, and fight for *guaranteed healthcare for every child* in California. I'm a civil rights attorney, organizer and consumer advocate, and I know how to take on big challenges and win for working families. As an elected San Francisco Supervisor, I won *universal tuition-free community college*, California's *first \$15 minimum wage*, and *record levels of affordable housing*. I've earned the support of state and national leaders like United States Senator Bernie Sanders, Controller Malia Cohen, teachers, and healthcare workers because they know I'll fight for *you*. It's time for an insurance system that works for *all* working families, and I would be honored to earn your vote. Visit JaneKim.org to learn more.

Jane Kim



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Candidate's Name: SEAN Lee

Political Party Preference*: Republican

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This information is not included in the 250-word count.

Mailing Address: 300 Spectrum Center Drive, #400
Irvine, CA 92618

Phone: (213) 568-5515

Email: seanli@antai.us

Social Media #1**: www.linkedin.com/in/sean-lee-phd-055662461

Social Media #2**: www.facebook.com/ad.lee.39

****Please note: No more than two (2) social media accounts will be posted for each candidate statement.**

State Voter Information Guide Statement

Sean Lee | Candidate for Insurance Commissioner

Sean Lee is a Financial Services Executive committed to protecting California consumers, families, homeowners, seniors, and small businesses.

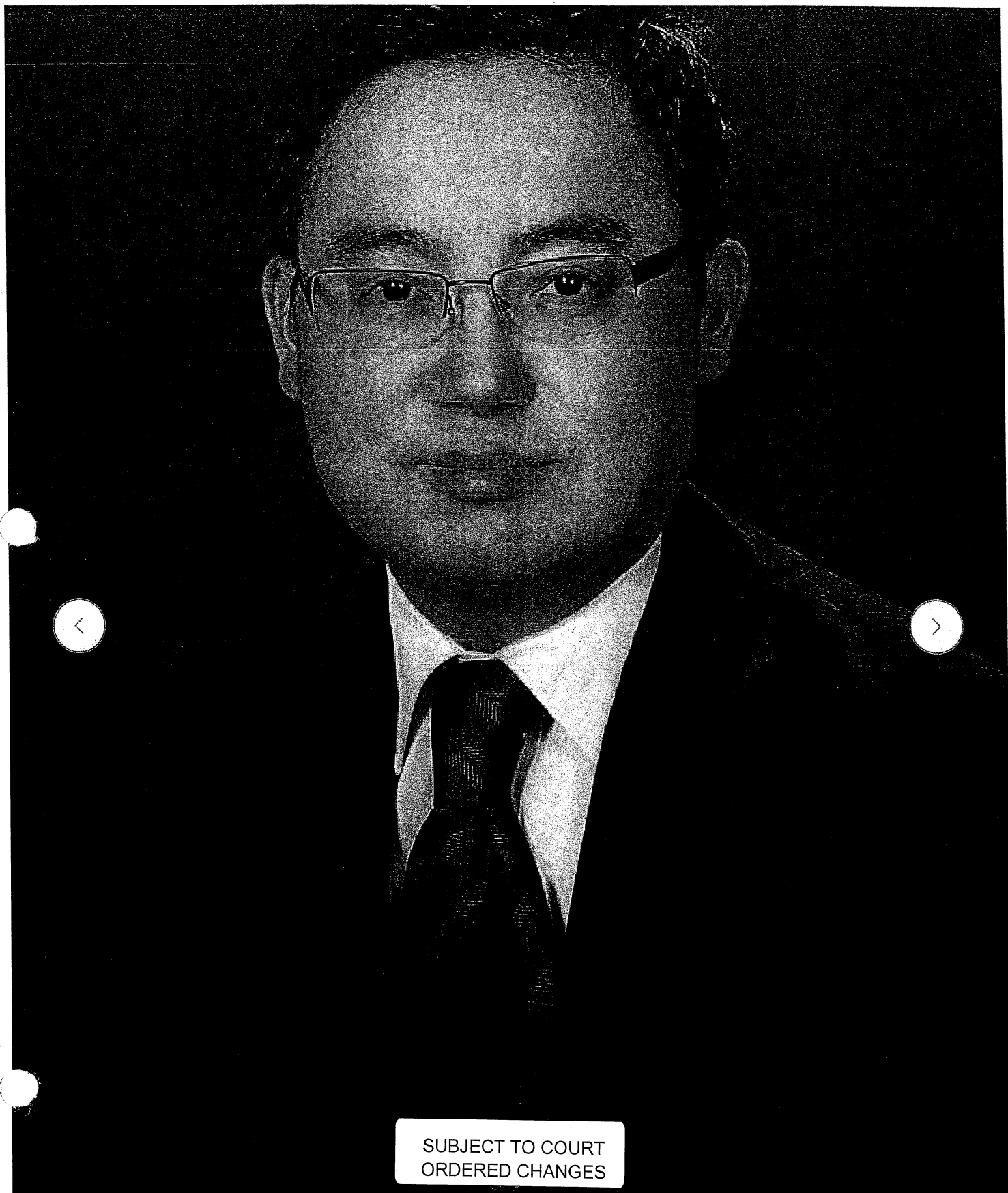
For over two decades, Lee has helped individuals and business owners understand insurance coverage, manage financial risks, and make informed decisions. He has worked with families facing rising premiums, homeowners seeking reliable protection, and seniors concerned about financial security.

Earlier in his career, Lee conducted scientific research at JPL / NASA through Caltech, developing a disciplined, data-driven approach to analyzing complex problems. He later applied those analytical skills in the insurance and financial services industries.

Lee believes the Insurance Commissioner must be an independent regulator focused on fair insurance rates, clear policy language, and strong consumer protections. He supports transparency, accountability, and effective oversight of insurance practices.

Lee also supports the responsible use of emerging technologies, including artificial intelligence and InsurTech, to improve efficiency and combat fraud.

If elected, Sean Lee will work relentlessly to protect consumers and strengthen California's insurance marketplace.



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Candidate's Name: Ben Allen

Political Party Preference*: Democratic Party

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The following optional information will appear with your candidate statement.

For safety and privacy considerations, please do not list your personal residence.

This information is not included in the 250-word count.

Mailing Address: 1700 Tribute Rd Suite 201
Sacramento CA 95815

Phone: (805) 334-0154

Email: info@benallencal.com

Social Media #1**: instagram @benallencal

Social Media #2**: X (formerly Twitter) @BenAllenCA

****Please note: No more than two (2) social media accounts will be posted for each candidate statement.**

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California Secretary of State
Elections Division

FEB 10 2026

On January 7, 2025, the Palisades Fire erupted just miles from my home, tearing through a community I've represented in the State Senate for over a decade. Helping hundreds of constituents who lost everything successfully navigate insurance claims gave me a front-row seat to our broken insurance system. Standing amid smoke, ashes, and uncertainty, I saw what failure looks like.

California must do better. That's why I'm running for Insurance Commissioner: to protect consumers, safeguard the environment, and make government accountable to the people it serves.

California needs leaders with the determination and track record to deliver results. I have a long track record of success working for the public interest: In the State Senate, I've taken on insurance industry lobbyists, passed some of the nation's strongest consumer protection laws, and led efforts to invest \$10 billion in wildfire prevention, water infrastructure improvements, and climate resilience.

As Insurance Commissioner, my #1 priority will be putting consumers first. That means:

Holding polluters accountable: I'll make corporate polluters financially responsible for climate damages that drive up insurance costs.

Fair treatment after disasters: I'll protect consumers and require insurers to facilitate expedited, resilient rebuilding.

Ben Allen

Preventing future disasters: I'll accelerate vegetation and forest management programs that reduce fire risk and lower your insurance costs.

Free from industry influence: I'm refusing insurance industry campaign contributions.

I'm honored to have support from leaders like U.S. Senator Adam Schiff, California Environmental Voters, California Professional Firefighters, and California Federation of Teachers. I hope to earn your support, too.

benallenca.com

Ben Allen

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Candidate's Name: Khaled Adham

Political Party Preference*: Democratic

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Mailing Address: 11711 Sterling Ave Suite C
Riverside, CA 92503

Phone: () 951-897-1192

Email: adhamforcommissioner@hotmail.com

Social Media #1**: _____

Social Media #2**: _____

****Please note: No more than two (2) social media accounts will be posted for each candidate statement.**

Khaled Adham
Candidate Statement

I have 35 years' experience in the insurance industry. My goal is to lower insurance rates for all Californians. I know why the current system is failing Californians and I know how to fix it. I will implement File-and-use insurance rating laws allowing insurance companies to implement new premium rates immediately after filing them with state regulators. This will accelerate rate changes to match market conditions. Many insurance companies left our California as a result of outdated regulations and climate change. My plan will bring them back to our state and all Californians will benefit from that. I will also modernize the Department of Insurance with data-driven solutions to protect residents in high-risk areas and reward homeowners who invest in new technologies that will reduce claims severity. Please vote for me on June 2, 2026.

Khaled Adham



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Candidate's Name: ROBERT HOWELL

Political Party Preference*: REPUBLICAN

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Mailing Address: 1145 ARDSLEY CT
SAN JOSE, CA 95120

Phone: () 408 629 7600

Email: ROBERT@HOWELL@REAGAN.COM

Social Media #1**: ELECT ROBERT HOWELL.ORG

Social Media #2**: _____

****Please note: No more than two (2) social media accounts will be posted for each candidate statement.**

Robert Howell — Republican

Cybersecurity Company CEO

Candidate for California Insurance Commissioner

Years before the Los Angeles fires, I warned that California's insurance system was failing the people it was supposed to protect. Today, that failure is both tragic and undeniable.

California's insurance system is broken, and it did not fail overnight. Insurance companies have operated with little oversight for years. Policies canceled, coverages reduced, and premiums increased, while regulators sit on the sidelines. Californians do everything right. They pay their premiums and follow the rules. Yet when they need urgent coverage, the system fails them.

Career politicians who are beholden to insurance insiders have created these problems. I pledge to *never* take political donations from insurance companies.

I am a husband, father, and grandfather. I'm a business owner who understands affordability in the real world. As the CEO of a Silicon Valley cybersecurity manufacturing company, we employ American workers and manage bottom-line budgets.

Voting Robert Howell for Insurance Commissioner will guarantee an independent watchdog for consumers. I will hold insurance companies accountable to the rules and challenge abusive practices. I will implement an "Insurance Payers Bill of Rights" to protect policyholders from unfair cancellations and unjustified rate increases.

We deserve an Insurance Commissioner who enforces the law and answers to the people. Everyday Californians must come first. I take that responsibility very seriously.

Vote Robert Howell for California Insurance Commissioner.

BTW... more than 5.4 million Californians voted Robert Howell for Insurance Commissioner in 2022. This time, let's win together!

ElectRobertHowell.com

CRAgop.org

Robert Howell



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Candidate's Name: Eduardo "Lalo" Vargas

Political Party Preference*: Peace and Freedom Party

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Mailing Address: _____

Phone: () (213) 770-8485

Email: info@lalovargas4ca.com

Social Media #1**: lalovargas4ca.com

Social Media #2**: @lalovargas4ca

***Please note: No more than two (2) social media accounts will be posted for each candidate statement.*

Eduardo "Lalo"
Vargas

Every year Californians pay higher insurance premiums for less coverage. I pledge to freeze insurance rates and lower premiums, to investigate and hold insurance executives accountable for exploitative claim procedures, and to fight for a public insurance system that guarantees full and fair coverage for all. As a socialist, science teacher, union organizer, former firefighter and EMT - I have extensive experience serving ordinary people and putting their interests first. Vote Socialist 2026! Vote LeftUnitySlate.org.

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Eduardo "Lalo"
Vargas



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Candidate's Name: Merritt Farren

Political Party Preference*: Republican

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Mailing Address: 26565 West Agoura Road Suite 200
Calabasas, CA 91302

Phone: () _____

Email: Merritt@MerrittFarrenCA.com

Social Media #1**: @MerrittFarrenCA

Social Media #2**: www.facebook.com/MerrittFarrenCA

*****Please note: No more than two (2) social media accounts will be posted for each candidate statement.***

I'm Merritt Farren, a California wildfire survivor, former Amazon lawyer, and former head of legal, guest claims, and security operations for the Disneyland Resort.

I lost my home in the Pacific Palisades fire and saw firsthand how broken our insurance system is. After the fire, I joined the State Farm rate-increase proceedings to represent consumer interests.

California is in the midst of an insurance crisis. Millions of us—individuals, families, and businesses—can't get the insurance we need. Those who can are facing skyrocketing costs, and consumer treatment continues to worsen.

How's this possible? California is the world's great center of innovative problem solving. Our private sector is second to none. Yet when it comes to insurance reform, our government has failed us.

I have experience at two of the world's most innovative, customer-centric companies: Amazon and Disney. Both understand that putting the customer first doesn't limit success; it's the best way to drive it.

I want to bring the customer-centric innovation I've learned to California insurance regulation. Not incremental change around the edges. Real reform. Reform that expands your insurance options, lowers your costs, and keeps your family safe.

Elect me as Insurance Commissioner, and you'll see the bold thinking and decisive action we need—in home, health, business, and auto insurance.

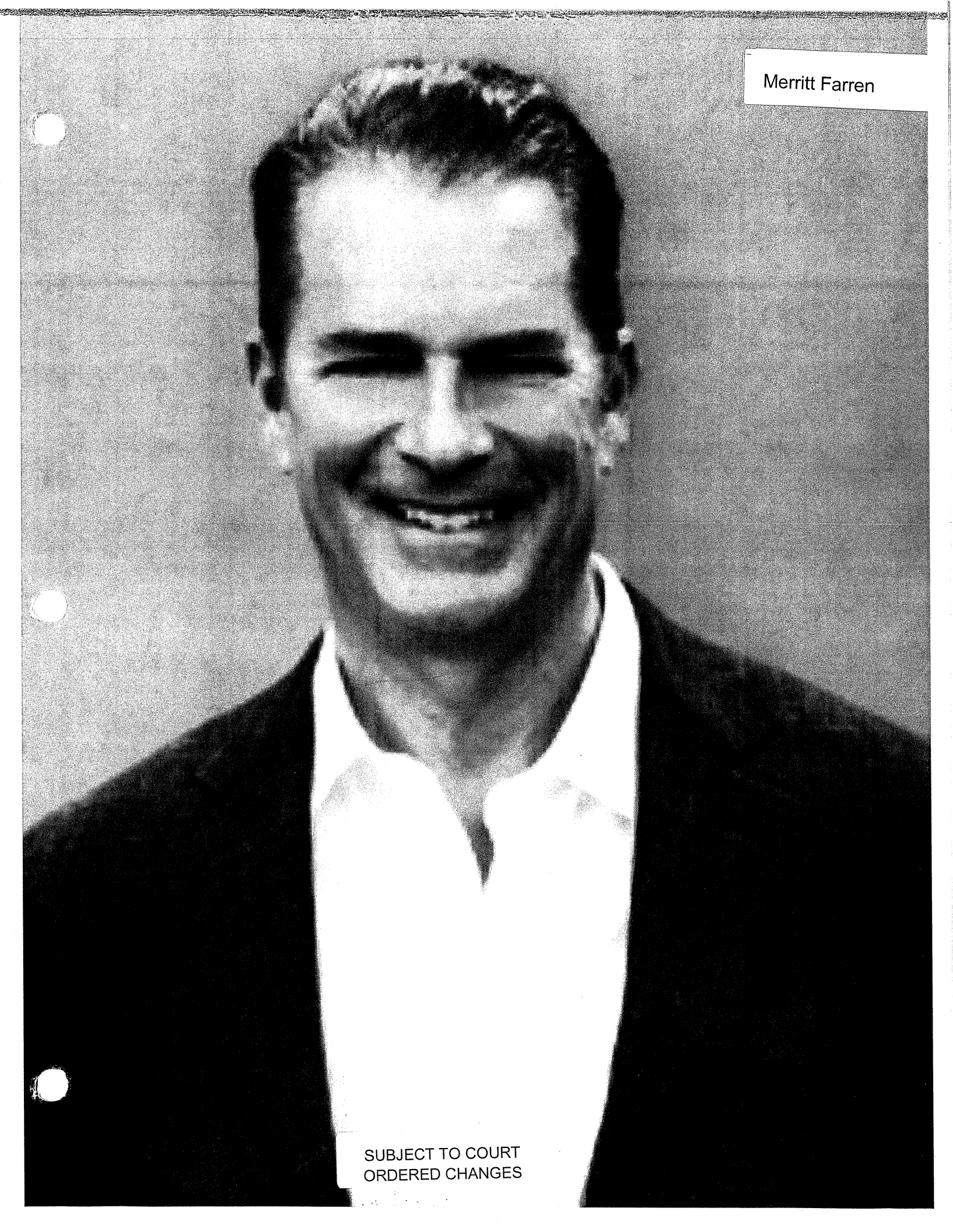
Merritt Farren

Oh, and I define myself as a California Values candidate. I value most what Californians value most: optimism, creativity, personal responsibility, safety for our communities, individual liberties, and compassion for others.

Thanks,

Merritt

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A black and white portrait of a man with short, dark hair, smiling. He is wearing a dark suit jacket over a white collared shirt. The background is a plain, light-colored wall. Three punch holes are visible on the left edge of the image.

Merritt Farren

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Candidate's Name: Steve Bradford

Political Party Preference*: Democratic Party

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Mailing Address: _____

Phone: () _____

Email: info@bradfordforcalifornia.com

Social Media #1**: https://x.com/stevebradford

Social Media #2**: https://www.facebook.com/BradfordForCalifornia/

****Please note: No more than two (2) social media accounts will be posted for each candidate statement.**

Steve Bradford is running for California Insurance Commissioner to restore stability, fairness, and affordability to California's insurance marketplace.

A former State Senator and public servant, Bradford brings decades of experience in government and policymaking to this critical role, including service on the State Legislature's Insurance Committee where he helped build consensus on complex regulatory challenges.

Bradford believes no Californian should face financial devastation after a manmade or natural disaster, and will work collaboratively with insurers, regulators, local governments, and consumers to stabilize markets, make insurance more affordable, and stop insurers from dropping Californians from being covered.

Steve's plan includes bringing transparency to insurance pricing, rewarding people who protect their homes, rebuilding the insurance market in high risk areas, and making rates make sense. Bradford will support safer moves for the most at-risk, modernize the Department of Insurance, and put equity front and center.

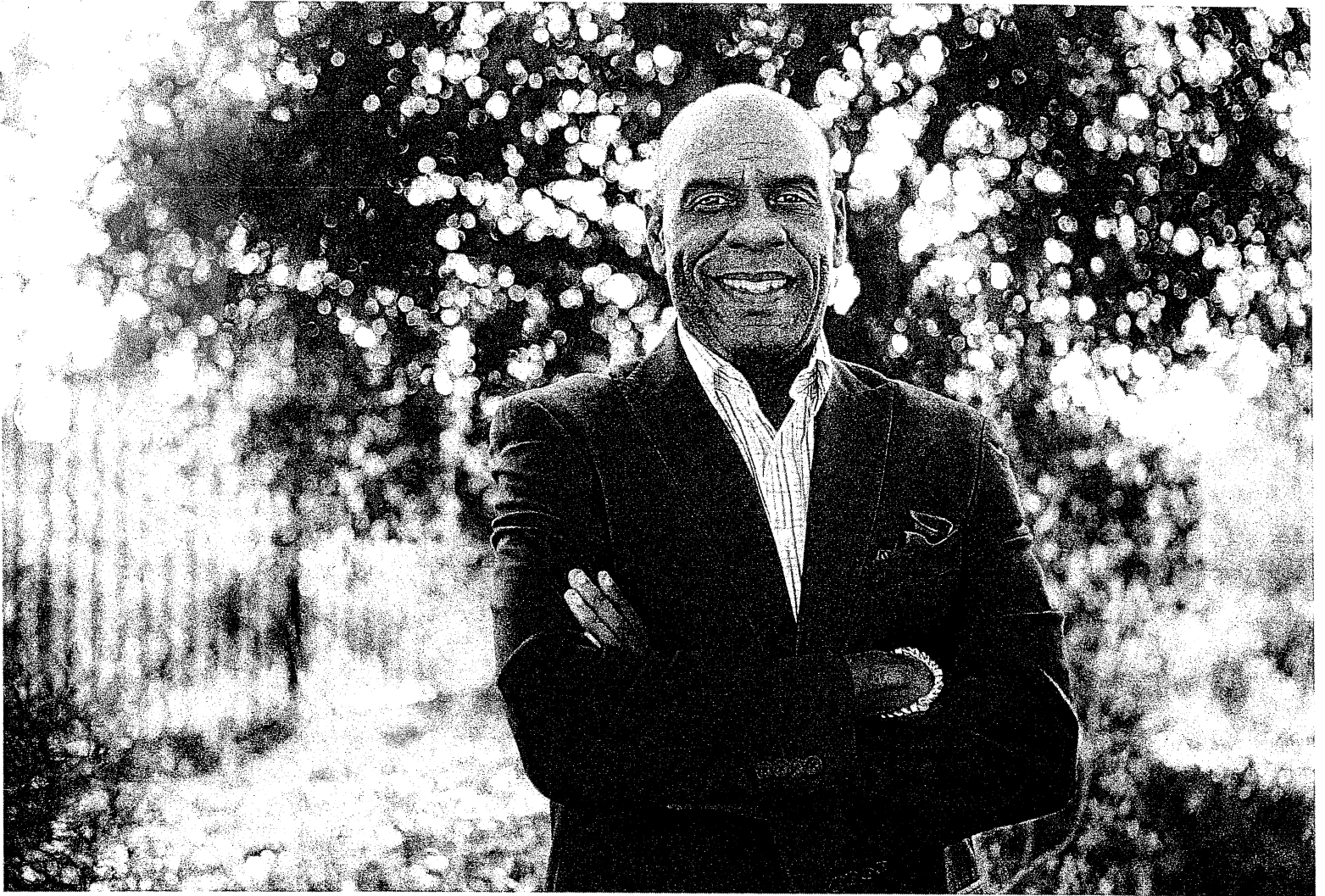
Throughout his career, Bradford has fought for working families, equitable access to healthcare, economic opportunity, and consumer protection. He's authored legislation to expand healthcare access, promote financial literacy, and protect communities statewide, and has a proven record of lifting up underserved Californians.

That's why Bradford is endorsed by grassroots Democrats, Teamsters, construction workers, and leaders like Secretary of State Shirley Weber, State Treasurer Fiona Ma, Congressman Adam Gray, Former State Senate President Toni Atkins - because they recognize his leadership, integrity, and relentless advocacy for accountability and an insurance market that works.

By June 2nd, Vote Steve Bradford for Insurance Commissioner. **Learn more at**

www.bradfordforcalifornia.com

Steven Bradford



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