Ballots, Burn Zones, and Bottom Lines: How California Voters Have Shaped the State's Insurance Market

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Frost Brown Todd's Michele Levinson authored an article for the Daily Journal, "Ballots, burn zones and bottom lines: How California voters have shaped the state's insurance market."

Levinson explores the powerful influence California's ballot initiatives have had on the insurance industry, impacting everything from rate regulation to claims handling and coverage availability.

"The influence stems in large part from California's citizen-initiated ballot measure system, a form of direct democracy that allows members of the voting public to pass laws or amend the state constitution," Levinson writes.

She further notes that this unique structure has long allowed voters to directly influence insurance regulation and will continue to play a decisive role as the state navigates rising wildfire risks and the upcoming 2026 election.

Read the full article.

FBT Gibbons