



Nov 14, 2025

Categories:

[In the News](#)
[Publications](#)

Authors:

[Michele L. Levinson](#)

California Insurance Showdown 2026: Competing Ballot Initiatives Set to Reshape the Market

Frost Brown Todd's [Michele Levinson](#) authored an article for the [Daily Journal](#), "California Insurance Showdown 2026: Competing Ballot Initiatives Set to Reshape the Market."

In this follow-up to [her earlier piece](#) on California's ballot-driven insurance reforms, Levinson explores three initiatives slated for the 2026 ballot that could significantly reshape the state's property and automobile insurance markets. The measures range from proposals aimed at protecting accident victims to efforts that would "rewrite the rules established by Proposition 103" through a modernized regulatory framework intended to restore market stability and competition.

"The coming election could once again place voters at the center of the state's insurance market policy," Levinson writes. Her analysis arrives as carriers continue withdrawing from California amid wildfire-related losses and tightening regulations.

[*Read the full article.*](#)

© 2026 FBT Gibbons LLP. May be considered attorney advertising in some jurisdictions.