



Government affairs update for the week of Sept 13, 2026

Insurance Commissioner Discusses FAIR Plan and Insurance Market

With California homeowners facing continued insurance challenges and recently announced rate increases for some FAIR Plan policies, understanding the state's changing insurance market is increasingly important for REALTORS®.

The latest episode of the California Association of REALTORS® (C.A.R.) [Unlocking California Politics](#) podcast features C.A.R. Senior Vice President of Government Affairs Sanjay Wagle interviewing California Insurance Commissioner Ricardo Lara. They discuss the Sustainable Insurance Strategy, the FAIR Plan, growing climate risks and what changes in the insurance market could mean for homeowners, homebuyers and REALTORS®.

How this impacts your business: Insurance availability and affordability can affect whether homebuyers can obtain financing and complete real estate transactions. Insurance challenges also impact the on-going viability of homeownership for many California residents.

If you have any questions about Bay East advocacy activities or any government-related real estate issues you want Bay East to research, contact [David Stark](#), Bay East Chief Public Affairs and Communications Officer.



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