

MACA Seven-Point Insurance Affordability Plan

California's insurance problem is both cost and access: auto premiums are above the national average, while many homeowners in wildfire-risk counties face shrinking options and growing dependence on the FAIR Plan.

1. Auto Insurance Relief

California drivers are paying too much for mandatory coverage because of high repair costs, traffic density, theft losses, and shrinking affordability. MACA will create a statewide Auto Insurance Affordability Plan that uses rate transparency, anti-fraud enforcement, safe-driver credits, group purchasing power, and stronger market competition to lower premiums for working families.

2. Truckers and Commercial Drivers

Truckers keep California moving, yet rising commercial premiums, cargo theft, repair bills, and downtime make it harder for owner-operators and small fleets to survive. MACA will launch a Truckers Protection Program with fleet-safety credits, cargo-theft enforcement, secure parking support, fairer underwriting for small operators, and flexible monthly payment options.

3. Home Insurance Stability

California's home insurance crisis is most serious in high-risk communities where availability is collapsing even when statewide averages do not tell the full story. MACA will restore coverage by rewarding home hardening, expanding wildfire mitigation grants, supporting reinsurance solutions, speeding policy approvals, and bringing more insurers back into the market county by county.

4. Senior 65+ Security Promise

Seniors living on fixed incomes deserve immediate and measurable relief. Under MACA, eligible Californians over age 65 will receive a 50 percent discount on auto insurance and a 50 percent discount on home insurance, with simple enrollment, clear eligibility rules, and local assistance so no senior is priced out of protection.

5. Life and Funeral Security

No family should face financial fear at the worst moment of life. MACA will create a California Funeral Expense Life Insurance Benefit that provides up to \$15,000 in coverage for every Californian, funded through a MACA Governor's Office benefit program so families can honor loved ones with dignity, security, and peace of mind.

6. Every County, Every Age, Statewide

Insurance relief must reach rural towns, inland counties, wildfire zones, farming communities, suburbs, and big cities alike. MACA will build one statewide insurance platform that serves drivers, homeowners, renters, seniors, workers, and families in every county, with local help centers and online enrollment designed for both urban and rural communities.

7. Accountability, Faster Claims, and Public Savings

MACA will publish rates, compare carriers, enforce faster claims handling, stop unfair cancellations, and measure savings publicly so Californians can see results. Our commitment is to save families 50 percent or more wherever possible through smarter purchasing, fraud reduction, competition, and public accountability. MACA stands with Californians before a loss, during a crisis, and in the last moments families will always remember.