

Wildfire Survivor and Former Amazon & Disney Executive Merritt Farren Enters Race for California Insurance Commissioner

Business and technology leader launches campaign to fix California's insurance crisis and restore coverage for homeowners and businesses

LOS ANGELES, CA, UNITED STATES, March 17, 2026 /EINPresswire.com/ -- Consumer advocate, wildfire survivor, and former senior executive at Amazon and the Disneyland Resort, [Merritt Farren](#) today announced his campaign for California Insurance Commissioner, pledging bold structural reforms to stabilize the state's collapsing insurance market and protect California homeowners.

Farren enters the race as California faces a worsening insurance crisis driven by devastating wildfires, skyrocketing premiums, and insurers pulling back from the state. The next Insurance Commissioner will be responsible for regulating the nation's largest insurance market and navigating the growing tension between consumer protection and insurer participation.

"The destruction Californians have suffered from wildfires and the post-fire insurance crisis is directly attributable to politicians without the requisite experience being elevated into roles of major responsibility that they were not equipped to handle. I'm not a career politician; I'm a problem solver. I have the legal, business and technology experience that's mandatory for this demanding role, which impacts the physical and financial security of all Californians. I want to use that experience to put in place the real, innovative solutions California's insurance crisis needs," said Farren.



Merritt Farren

For Farren, the issue is personal. In January 2025, the Pacific Palisades wildfire destroyed his family's home and much of his neighborhood. In the aftermath, he witnessed firsthand the breakdown of the insurance system as many fire victims struggled with delayed payments, confusing policies, and rising costs.

"After losing my home and much of my community, I experienced what millions of Californians are now facing — an insurance system that simply isn't working," said Farren. "Families are paying more, getting less coverage, and in many cases being abandoned altogether. California deserves leadership that understands both the human impact of these disasters and the complexity of fixing the system."

Following the fire, Farren took action by formally intervening in State Farm's rate increase proceedings as a consumer advocate, gaining firsthand insight into the regulatory system and the challenges facing both consumers and insurers.

With more than three decades of experience in law, business, and technology, Farren built his career at two of the world's most customer-focused companies. At Amazon, he served as Associate General Counsel for Media and New Technologies, helping launch services including Prime Video and Amazon Music, and later served as Chief Legal Officer for Audible. Earlier in his career he served as Senior Vice President and General Counsel for the Disneyland Resort, overseeing legal, claims, and security operations for one of the largest entertainment destinations in the world.

Farren says California's insurance system needs fundamental reform, not incremental changes. His campaign is centered on a three-pillar plan designed to restore competition, improve consumer protections, and modernize the insurance market:

- Lead a technology centric reinvention of our insurance regulations to bring consumers more insurance options at prices they can afford. Implement big, from the ground up, reform using innovation that recognizes the needs of both consumers and insurers. This plan will bring insurers back into California, simplify the rules for insurance, and bring consumers better protections than they have today.

- Implement CAL Reinsure to eliminate the need for Fair Plan and speed payment to consumers after tragedy strikes which will move community fire risk off the backs of insurers and onto a reinsurance authority. Based on other successful reinsurance models implemented in Florida for hurricanes, and the UK for natural disasters, CAL Reinsure will re-stabilize the California home insurance market. It will bring insurance companies back into California, allow all California homeowners to obtain affordable rates, and eliminate the post tragedy delay and deny California consumers face today.

- Provide aggressive leadership to make our communities safer and reduce the underlying costs making insurance unaffordable by introducing aggressive, new Department of Insurance

leadership on community safety. This plan will go after the underlying costs that are causing insurance prices to jump in home, auto, business and health insurance, and establish minimum community protection standards that Cities and Counties need to meet to help ensure Californians are safe from fire and other threats. It will attack the underlying costs that are driving insurance prices up and threatening the financial security of families and businesses across the State, and take on any special interests that resist cost reduction.

“California is the world’s greatest center of innovation, yet when it comes to insurance, we’ve failed to innovate where it matters most. We need bold solutions that bring insurers back to California, lower costs for families, and ensure people actually receive the coverage they pay for,” said Farren.

Farren’s experience leading complex risk, legal, and operational systems at major global companies uniquely qualifies him to modernize California’s insurance regulatory structure.

The California Insurance Commissioner has become one of the most consequential statewide offices in the coming election cycle, due to wildfire damage, rising premiums, and insurer withdrawals. The statewide primary election will take place in June 2026.

For more information about Merritt Farren’s campaign and policy plan, visit www.MerrittFarren.com

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