

SF League of Pissed Off Voters 2026 Primary Questionnaire

Hello candidates! Thank you for filling out the League's questionnaire. Please complete the questionnaire by 5pm on Friday, February 27th if you wish to be considered for the League's endorsement. Please use this form rather than formatting it into a Word document or PDF. If you have any questions, you can contact us at TheLeagueSF@gmail.com.

Email *

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Name

Jane Kim

Office You Are Running For

California Insurance Commissioner

Campaign Contact

Edward Wright

Phone Number



Website

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Motivation

Why are you running for *this* office?

I'm running for Insurance Commissioner because this under-the-radar, under-leveraged office is a powerful platform—one from which we can advance a bold agenda for working families and re-imagine and re-design to serve working Californians.

My entire career, I have dedicated to fighting for everyday Californians. As a San Francisco Supervisor, I am proud to have negotiated record levels of affordable and middle income housing, authored the first \$15/hr wage ordinance in California, passed the strongest tenant protection legislation in the nation and made San Francisco the only city to make community college tuition free for all our residents. This is the energy I will bring to the Insurance Commission office.

What are your values, and how did you get them?

Growing up in a large and dense city, as a child in an immigrant family, I saw the stark differences between individuals who lived on our streets and the wealthiest amongst us. I witnessed how my parents were treated based on their race and language skills and as a young person, had a sharper view on how immigrants and people of color are marginalized in this society. I was also fortunate to have thoughtful teachers and mentors, who were deeply engaged in the Civil Rights Movement, Third World Organizing, the I-Hotel protest and the Philippines Freedom Movement. As a youth organizer and elected official, I continued to be mentored by and learn from long-time San Francisco organizers such as Gordon Chin, Norman Fong, Sharon Hewitt, Rose Pak, Calvin Welsh, Ted Gullickson, Mike Casey, Sandra Lee Fewer, Lateefah Simon and so many more. I am a proud to be integrated into a long lineage of courageous organizers.

During my 12 years in office, I saw the potential of governance and how a publicly elected and accountable government can lead and implement change at the scale our communities need. And I have witnessed more closely how capital has an outsized say in governance and how tenacious, disciplined and even organic people-based movement and organizing can counter this.

What communities do you represent, and how do they hold you accountable?

Over twelve years as an elected official, both citywide and on behalf of District 6, I actively engaged, listened to and was very accessible to a variety of communities. I hosted regular office hours and attended or convened countless school and community/neighborhood meetings. As a former organizer, I prioritized co-governing and convening— bringing in students, educators, parents, labor, neighborhood leaders, single room occupancy tenants and other tenants, organizers, and affordable housing advocates to co-write legislation with our office. I introduced legislation with stakeholders and community leaders and worked with them throughout the process.

What three endorsements are you most proud of?

U.S. Senator Bernie Sanders: Senator Sanders has had a seismic impact on electoral politics, inspiring thousands of candidates, largely young, lgbtq+, BIPOC individuals to run for office, on a platform for all of us, not just billionaire corporations. He has popularized an agenda which would uplift all Americans from Medicare for All and tuition free public college to eliminating student debt and affordable housing.

SEIU California: SEIU is the largest union in California representing over 750,000 workers who are on the front lines to reduce healthcare costs, strengthen schools, improve public services and raise wages for all workers. I am committed to working closely with SEIU and organized labor to hold billionaire corporations accountable.

Working Families Party: The last four years, I have served as the California Director of the Working Families Party to build a corporate free PAC and party to elect Working Families champions from school board to US Congress across the state. We believe the government is the prize worth fighting for and that everyday people can and should represent us, not billionaire corporations. Now as a candidate, I will work with WFP to make sure the next Insurance Commissioner is not afraid to stand up to insurers and put people over profits.

What are the top three issues you will work on, and what is your plan for achieving your goals?

My top three policy priorities are:

1) Establish a Universal and Public Home Disaster Insurance Program.

New Zealand already operates a successful single-payer home natural disaster system, and California should adopt a similar model. We can place all homes into a single statewide risk pool, keeping premiums and investment returns in California. As a state, we can reduce every home's risk by investing a share of premiums in community resiliency and improved infrastructure, especially in the highest-risk areas and offer zero- or low-interest loans to homeowners for home hardening and safety improvements. Instead of lowering risk by cancelling insurance as a profit driven insurance industry is, we can lower our collective risk and reduce future costs by funding preventive measures.

2) Medicare for Kids

Healthcare for all children is affordable and should be guaranteed. This investment is preventive, saving dollars in the future. No child should be denied care and annual check ups because of their parent's job or employment status. Meanwhile, roughly 400,000 low-income children lose their Medi Cal coverage every year because of a slight increase in income, missed renewal form or paperwork. While this office does not oversee managed health care plans, this office can write the plan and put it forward to legislators and voter. If we're serious about affordability and investing in the next generation, let's establish Medicare for All Kids.

3) Guarantee Fast and Fair Claims

Your rates shouldn't go up because you filed a claim, asked about filing one, or got hit by someone else. I will freeze the rates when you file a claim. I'll also require insurers to advance most of your contents coverage within two weeks of a total to make sure disaster survivors get money fast. I'll require insurers to pay interest on claims they don't settle promptly, investigate insurers with high complaint rates, and publish claims performance data so everyone can see which companies actually pay. Finally, I want to establish a Policyholder Bill of Rights by law: timely decisions on claims, clear written explanations for any denial, access to independent appraisal, and documentation of all communications with your insurer.

What local and state commissions or policy bodies have you served on?

San Francisco Board of Education, 2007 - 2011

San Francisco Board of Supervisors, 2011 - 2019

San Francisco Democratic County Central Committee, 2016 - Present

What political organizations are you a member of (e.g., democratic clubs)?

I am a dues paying member of the Working Families Party, Harvey Milk LGBTQ Democratic Club and Rose Pak Democratic Club.

What for-profit or non-profit boards have you served on, including political organizations?

I serve on the Board of Close the Gap, a statewide initiative to achieve gender balance in the California Legislature, and the Rose Pak Community Gala Fund. I previously served on the boards of Asian American Theater Project, Teachers 4 Social Justice and the San Francisco People's Organization.

What campaigns have you worked on?

I served as the California Political Director for Bernie Sanders in 2020, and have spent the last four years as the California Director of the Working Families Party, working to elect more than 130 progressive champions across California. I first volunteered for Matt Gonzalez for Mayor in 2003!

What recent candidates and ballot measures have you supported financially?

You can see WFP's endorsed California candidates here: <https://workingfamilies.org/state/california/>

What is one concrete thing about the League of Pissed Off Voters (for example, something we have done, said, or published) that you appreciate and that would make you proud to have our endorsement?

In 2004, the League of Pissed Off Voters released a book, How to Get Stupid White Men Out of Office and began distributing innovative pocket size endorsement leaflets to support independent, progressive candidates up and down the ballot. As a youth organizer and activist who was long skeptical of government, which had often proven to be a partner of the elite and wealthy, not a counterweight, I was inspired to run by the stories of young people, people of color and LGBTQ community leaders, chronicled in this book, who ran and won. I have been proud to earn LOPV's endorsement in every race I have run since I first ran for the Board of Education in 2004.

I have long admired LOPV independent and thoughtful endorsement process— even debating candidates and ballot measures which are considered clearly “progressive.” LOPV has not only bucked the corporate establishment, LOPV has even bucked the progressive establishment to endorse what they believe is right. In addition, I love the smart and witty pocket sized guides that voters actually enjoy taking— and I have distributed many different voter guides and flyers. One of my favorite gifts is a binder of all of LOPV guides and I now continue to fill it every election cycle. I am a major fangirl of LOPV— but the thoughtful and independent endorsements and pocket sized guides are my favorite aspects of LOPV's incredible organizing work.

Statewide Office

What is a top legislative achievement or policy you are most proud of delivering for California?

While I am proud of many legislative accomplishments, from passing the first \$15 minimum wage in California to negotiating record levels of affordable housing, I am particularly proud of our work to make San Francisco the only city in the nation to make community college tuition free for all of our residents, regardless of income, age or GPA requirements. Community college is our only life long learning institution and an important investment for our community. This institution has raised more Americans into the middle class than most four year universities.

What are the unique challenges California faces and how will you address them if elected/re-elected?

California's consumers are in a state of crisis– driven by the profit driven insurance industry, climate crisis and a political courage crisis.

The Insurance Commissioner can be a powerful platform to propose a bold agenda for working families. With political courage, we can take on big fights and propose and implement big ideas.

A universal single payer natural disaster insurance is one of those ideas– and it isn't radical or new. Other countries, like New Zealand, have established single-payer universal disaster insurance. In New Zealand, homeowners buy policies from private insurers, but disaster coverage, for which policyholders pay an assessment with their policy, is provided by the state. France and Spain also guarantee disaster coverage.

Meanwhile, the FAIR Plan – which stabilizes insurers, not Californians – is not a public insurance program; it's privately run and is designed by the insurance industry to protect itself. Its coverage is limited and the premiums are punishingly high, leaving people underinsured.

It'll take time to create a single payer program, and there are many steps we can take in the meantime to provide affordable and accessible insurance, including:

- Lowering rates immediately by capping insurance company CEO pay and profits
- Requiring at least 65% of premiums are spent on claims and the difference are refunded to policy holders or invested in a state resiliency fund
- Prohibiting non-renewal of coverage without cause
- Freezing your rate when a valid, no-fault claim is filed
- Requiring rate reductions after home hardening and resilience improvements
- Requiring transparency of insurance companies' investment income and marketing expenses (ie Super Bowl ads)
- Creating a universal risk assessment map, instead of letting every insurer use their own
- Penalizing companies for claims payment delays and requiring them to pay the claimant interest when they deny, delay or underpay a valid claim

These reforms will benefit other property insurance categories as well.

And I'm excited to expand California's public, Low Cost Automobile Insurance Program to more Californians, and write a plan to create Medicare for Kids in California. While the Insurance Commissioner doesn't have sole jurisdiction over health care, this office has significant resources and a bully pulpit to write an actionable plan and build political support for Medicare for Kids. I also support removing the bifurcation that has managed health care regulated by a different department – which is an unique quirk of California's system.

In what ways would your work in this office align with, or be different from, the last person elected to this office?

I'm not running to placate the insurance industry, I'm running to reshape it for working people.

How will you use your office to help the state address chronic wildfires and other impacts of climate change?

The private insurance business model is to price risk and avoid losses, not to reduce risk. When wildfire exposure grows, they don't invest in fire prevention or community resilience – they pack up and leave taxpayers to foot the bill. We have socialized the costs of climate catastrophe but privatized the gains.

A public, nonprofit disaster insurance system would do the opposite. Coverage would be automatic and universal. Everyone would be in the same pool and pay premiums based on property cost and risk. A nonprofit program doesn't need to generate shareholder profits or fund marketing budgets. Investment returns can stay in California, strengthening reserves instead of padding executive compensation.

But the real difference is structural: a public system would address climate disaster instead of avoiding it.

A public insurer would invest in prevention and resiliency, and the public would benefit with fewer claims to pay out. A state-run model could tie premiums directly to mitigation, giving homeowners clear and transparent financial incentives to harden properties and communities to invest in defensible space. A portion of the state pool could be invested in resilience infrastructure: fuel management, firefighting capacity, and early warning systems. It could require the worst corporate polluters to pay into the system, connecting the source of climate risk to its costs. And it could guarantee coverage in high-risk areas, because abandoning communities isn't an option when you're accountable to people instead of shareholders.

Will you support overturning the Costa-Hawkins Act, allowing cities to control their own rent control policies?

Yes— I have long supported this effort.

Do you have a realistic strategy for repealing Prop 13?

I support split rolling Prop 13 to reassess commercial and industrial properties and we should invest in this measure as a two cycle campaign, assuming that we lose the first time. This effort requires a great deal of education, particularly for home owners who are worried that this will eventually capture their homes. However with home ownership becoming increasingly out of reach for most Californians, we may see a shift in the adversity towards reforming or repealing Prop 13.

What is your opinion of the statewide initiative process?

In San Francisco, ballot measures have been a pathway to win progressive legislation that a more moderate Board of Supervisors or Mayor would not support. In a citywide election, grassroots organizing can beat back money. I do believe that this process should be used sparingly— when good legislation cannot be passed in City Hall first.

However, this seems to be less true at the statewide level. While its origin is rooted in expanding voter participation in the policy making process, statewide ballot measure outcomes are more a reflection of which side spent the most money, not the actual position of voters. In addition, complex statewide ballot measures and dueling measures are often just a boon to political consultants and firms than a benefit to voters.

What is your opinion of California's redistricting process?

I support our independent redistricting commission and also voted for Prop 50 in November 2025 to temporarily suspend the process in response to Trump's unprecedented effort to steal the election this November 2026.

What role do you see AI playing in our public sphere?

In insurance, we know that the increasing use of AI and algorithms for setting prices or assessing risk leads to disparate outcomes—I will work to end these forms of discrimination.

Endorsements and Support - June 2026

Who will you support in the June 2026 election?

US Congress, District 11

I have not made an endorsement yet

Supervisor, District 2

I have not made an endorsement yet

SFUSD School Board

Phil Kim

SF Superior Court, Seat 16

Alexandra Pray

Governor

I have not made an endorsement yet

Attorney General

Rob Bonta

Insurance Commisioner

Jane Kim

State Superintendent of Public Instruction

I have not made an endorsement yet

Past Props

How did you vote on specific ballot measures in past elections?

Nov 2024 Prop 32: Raise Minimum Wage

Yes

No

Nov 2024 Prop 33: Allow Local Rent Control / Repeal Costa Hawkins

Yes

No

Nov 2024 Prop 36: Treat Misdemeanors as Felonies

Yes

No

Upcoming Measures

How will you vote on upcoming ballot measures?

Nov 2026 Statewide Billionaire Tax

Yes

No

Jun 2026 CA Public Financing of Elections

Yes

No

In Closing

What is your favorite San Francisco restaurant and what would you order there?

Beef and Leeks Pan Fried Noodle Soup Pho from Turtle Tower

Is there anything else you want to tell us?

I love the League of Pissed Off Voters and am proud of being endorsed by LOPV in each race I have run since I ran for Board of Education in 2004!

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