

# MACA

## Insurance Affordability

**Lower premiums. Broader protection. Real security for every family.**

MACA will tackle rising insurance costs by improving competition, speeding claims, and building statewide programs that protect drivers, homeowners, seniors, truckers, and families in every county.

- 1. Auto insurance relief.** MACA will push for fairer pricing, anti-fraud enforcement, safe-driver credits, and stronger competition so California drivers pay less for the coverage they are required to carry.
- 2. Truckers and commercial driver protection.** MACA will support owner-operators and small fleets with cargo-theft prevention, safer parking, better underwriting options, and payment flexibility that helps keep goods moving.
- 3. Home insurance stability.** MACA will reward home hardening, strengthen wildfire mitigation, and expand coverage options so Californians can keep insuring their homes in both high-risk and standard markets.
- 4. Senior 65+ security promise.** MACA will pursue a 50 percent discount goal on eligible auto and home insurance costs for seniors over 65 so people living on fixed incomes are not priced out of protection.
- 5. Funeral and life security benefit.** MACA will advance a California funeral-expense life insurance benefit of up to \$15,000 so families have dignity, support, and immediate help at the hardest moment of life.
- 6. Every county, every age, statewide.** MACA will build one statewide insurance platform with local help centers and simple enrollment so rural towns, inland counties, suburbs, and cities all receive the same attention.
- 7. Accountability, faster claims, and public savings.** MACA will publish results, crack down on unfair delays and cancellations, and measure household savings so Californians can see whether insurers are delivering on price and service.