

Partner Jan Larson and Summer Associate Averí Suk Discuss California FAIR Plan's Expanding Role in *Law360*

Publications

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Partner Jan Larson, Co-Chair of the firm's Insurance Recovery and Counseling Practice, and Summer Associate Averí Suk co-authored an article for *Law360* examining how a historic rate increase, a significant litigation outcome, and a new round of legislation are together reshaping the California FAIR Plan's role in the state's insurance market.

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Jan and Averí note that the FAIR Plan — originally created as a temporary safety net for property owners unable to secure coverage elsewhere — has grown substantially since the January 2025 Palisades and Eaton fires, with total exposure and policies in force rising sharply and prompting a 29.1% average rate increase approved by the California Department of Insurance. They also discuss a recent Los Angeles Superior Court ruling in *Consumer Watchdog v. Lara*, which upheld the mechanism allowing FAIR Plan member insurers to recoup assessment costs from policyholders, as well as pending legislation, including the Make It FAIR Act, that would impose new oversight and reporting requirements on the FAIR Plan.

Jan and Averí conclude that these developments point toward the FAIR Plan becoming a durable, closely regulated fixture of California's insurance market, rather than the temporary bridge it was originally intended to be.

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