

To: Interested Parties
From: Center for Climate Integrity and Data for Progress
Date: February 12, 2025
Re: California Voters Support Recovering Extreme Weather Event Costs From Oil and Gas Companies

Summary

Climate change has fueled increases in both the frequency and intensity of extreme weather events. These events create wide-ranging implications for both public and private institutions considering how to pay for the rising costs of adapting to the new normal. Across the country, home insurance premiums are spiking, insurance companies are reconsidering or [outright abandoning](#) offering new policies in affected locations, and insurers of last resort are facing [insolvency](#).

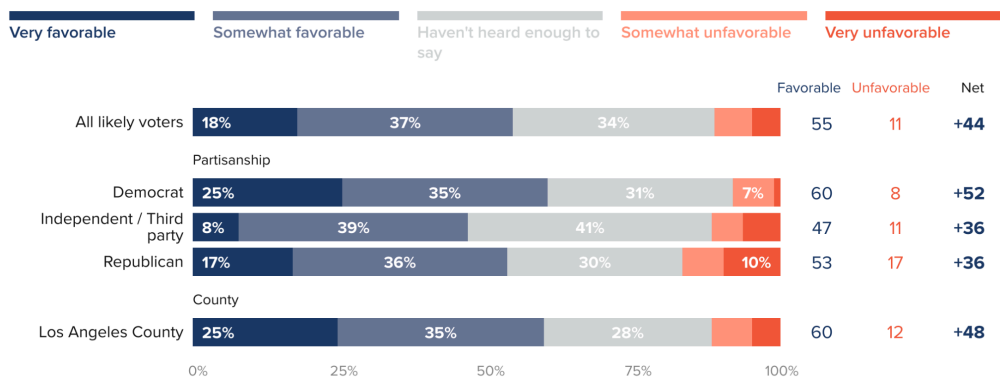
In the wake of the recent wildfires in California, the [Center for Climate Integrity](#) and [Data for Progress](#) recently [surveyed](#) likely voters across the state, including an oversample of Los Angeles County, to investigate awareness of the California Fair Access to Insurance Requirements (FAIR) Plan, understand sentiments on the climate change-fueled home insurance crisis, and assess support for proposals to address the crisis.

Awareness of the FAIR Plan is low, as a majority of California voters (51%) have not seen or heard anything about the FAIR Plan. However, after being provided with a brief description of it, a majority of California voters report having a favorable view of the FAIR Plan (55%), while a third (34%) still have not heard enough to say. Few voters (11%) hold an unfavorable view of the FAIR Plan after the brief description. Voters across partisanship hold favorable views of the FAIR Plan, with both Independents and Republicans being net +36-point favorable.

After a Brief Description of the FAIR Plan, Most Voters View the Plan Favorably

The California Fair Access to Insurance Requirements (FAIR) Plan is an insurer of last resort, meaning that it provides access to insurance policies for California residents and businesses who cannot obtain insurance through a regular insurance company.

Do you have a favorable or unfavorable view of the California FAIR Plan?



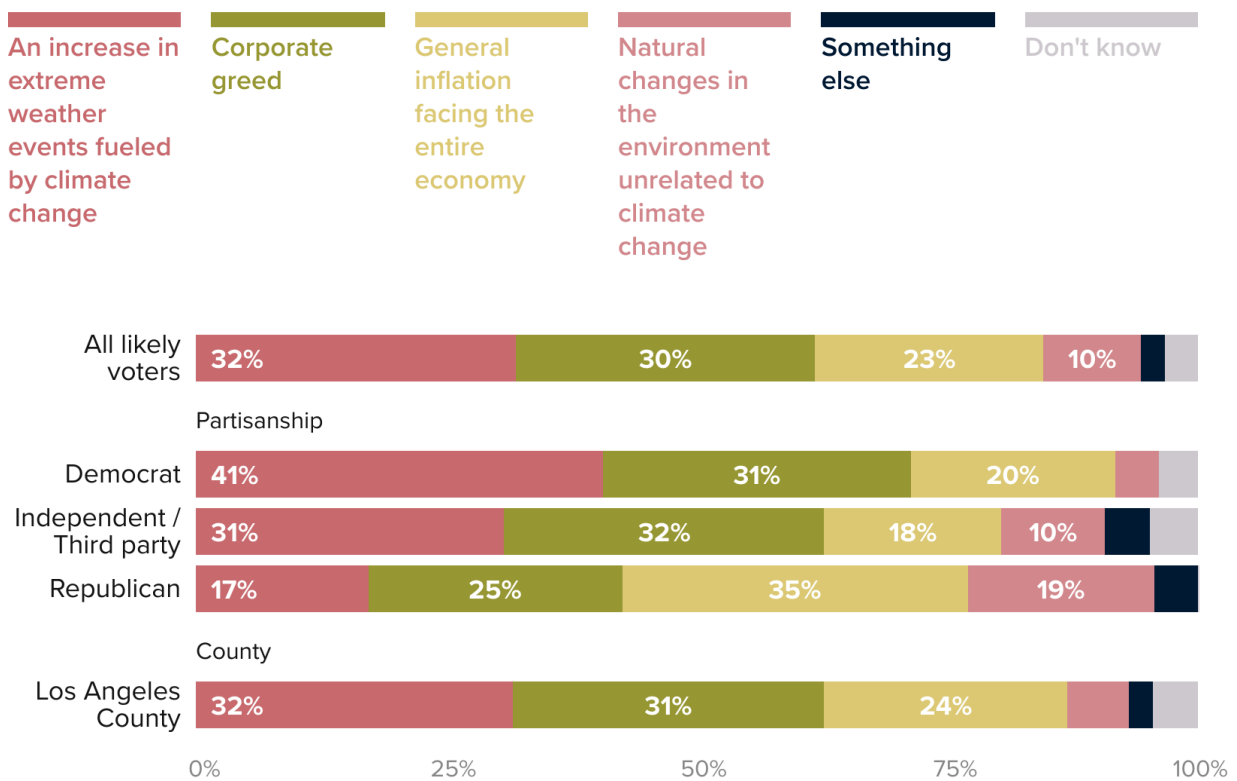
January 28-30, 2025 survey of 656 likely voters in California, including an oversample of likely voters in Los Angeles County

California voters are split over what is most responsible for recent spikes in home insurance rates, with just under a third (32%) placing responsibility on “an increase in extreme weather events fueled by climate change,” followed by 30% who place the most responsibility on corporate greed, and just under a quarter (23%) placing responsibility on general inflation.

Republicans are more inclined to place responsibility on general inflation (35%) and “natural changes in the environment unrelated to climate change” (19%), though a quarter (25%) place the most responsibility on corporate greed.

Climate Change and Corporate Greed Seen as the Most Responsible for Recent Spikes in Home Insurance Rates

Which of the following do you think is **most responsible** for recent spikes in home insurance rates?



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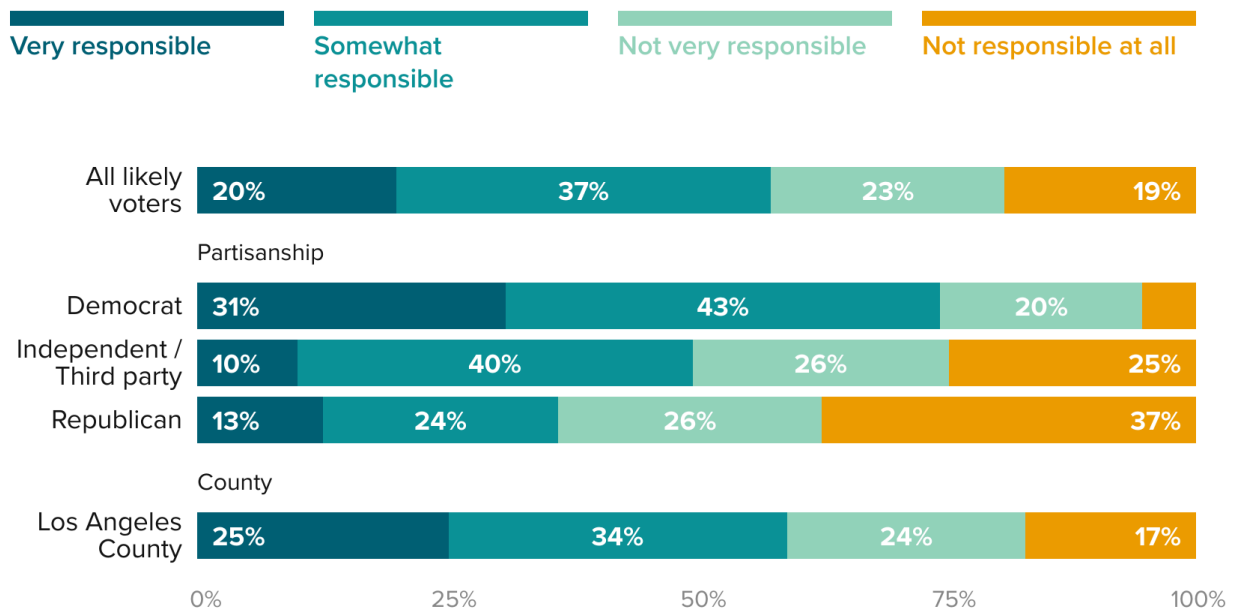
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The fossil fuel industry is widely seen to have at least some responsibility for the recent wildfires in California, as 57% of voters statewide say the industry is very or somewhat responsible. Voters under 45 (77% very or somewhat responsible), Democrats (74%), and Los Angeles County voters (59%) place more responsibility on the fossil fuel industry.

A Majority of California Voters See the Fossil Fuel Industry as Very or Somewhat Responsible for the Recent California Wildfires

How responsible do you think **the fossil fuel industry**, including major oil and gas companies, is for the ongoing wildfires in Los Angeles, California, if at all?



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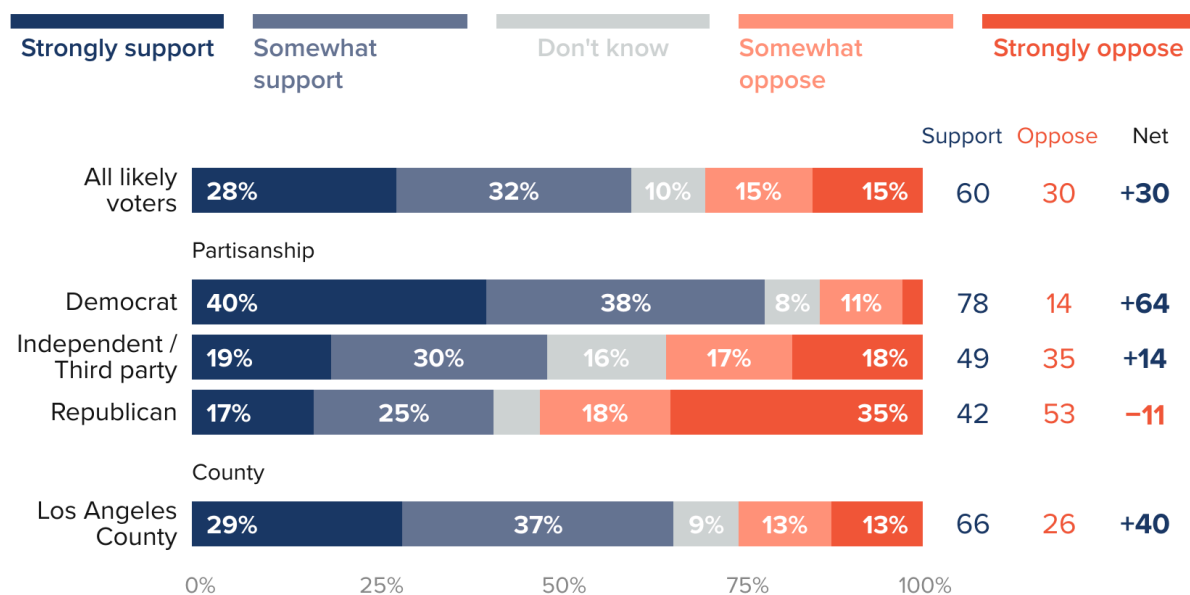
Respondents were then presented with a description of [California SB 222](#), new proposed legislation that would enable individuals and insurance companies harmed by climate disasters and extreme weather events, like the recent wildfires, to recover their losses from oil and gas companies directly.

The proposal garners 2-1 support statewide, with 60% of voters in support and 30% opposed. In Los Angeles County, this proposal is supported by two-thirds of voters (66%). Democrats (78%), voters under 45 (71%), and Latino voters (65%) express high levels of support, while Republicans are the only demographic group in net opposition to the proposal (-11 points).

A Proposal to Enable Individuals and Insurance Companies to Recover Losses From Oil and Gas Companies Is Widely Supported

Some lawmakers in your state are proposing legislation that would enable individuals and insurance companies harmed by climate disasters and extreme weather events to recover their losses from oil and gas companies. They point to evidence that oil and gas companies have lied to the public about the role their products play in fueling climate change as a reason why these companies should pay.

Do you support or oppose this proposal becoming law in your state?



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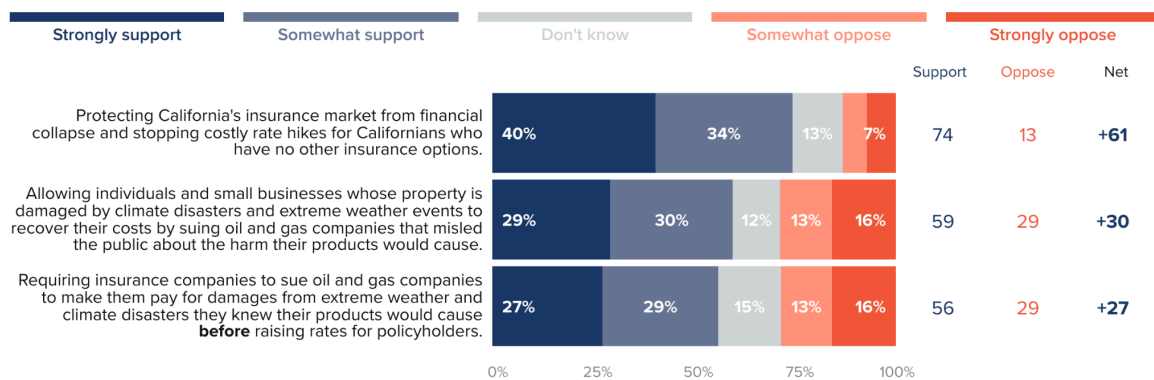
Breaking out key components of the proposed legislation reveals outsized support for protecting California’s insurance market from financial collapse and ensuring ratepayers who have no other insurance options do not face rate hikes, with three-fourths of voters (74%) supporting this component of the bill. This finding is in line with the high favorability for the FAIR Plan in previous findings, and indicates that actions taken to bolster insurers of last resort are supported by voters statewide.

Other key parts of the legislation, such as creating a private right of action for individuals and insurance companies harmed by climate fueled-extreme weather events to recover costs via litigation against oil and gas companies (59% support) and requiring insurance companies to seek to recover costs from oil and gas companies before raising rates for policyholders (56%), receive similar support, in line with responses to the initial description of SB 222.

Protecting California's Insurance Market and Stopping Rate Hikes for Californians With No Other Insurance Options Is the Most Supported Component of the Proposed Legislation

Now, you'll read some **key parts** of proposed legislation that would enable individuals and insurance companies harmed by climate disasters and extreme weather events to recover their losses from oil and gas companies.

For each, please indicate if you support or oppose that specific part of the legislation becoming law in your state.



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Conclusion

As California deals with the fallout of extreme weather events and their implications for the home insurance market, a wide range of solutions must be evaluated. These results indicate that California voters agree that the fossil fuel industry bears responsibility for climate disasters such as the recent Los Angeles fires, and that they support a proposal to recover losses caused by such disasters from oil and gas companies.

Survey Methodology

From January 28 to 30, 2025, Data for Progress and the Center for Climate Integrity conducted a [survey](#) of 656 likely voters in California, including an oversample of Los Angeles County, using web panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, geography, and recalled presidential vote, accounting for the Los Angeles County oversample. The survey was conducted in English. The margin of error associated with the sample size is ± 4 percentage points.