

Balice in Law360: California FAIR Plan Bill Could Recast Role of Last-Resort Insurer

February 13, 2026 Joseph Balice

PRACTICES Insurance Recovery, Litigation

Haynes Boone Counsel [Joseph Balice](#) recently spoke with *Law360*, discussing California's new FAIR Plan Bill and whether the bill will help or hurt insureds.

Joseph Balice, a policyholder attorney with Haynes Boone, said that lawmakers involved in the bill and the insurance commissioner's office would have to work out the fine print with respect to any regulations connected to the bill. But overall, he said, the goal of the act is sound and would benefit insureds.

"I think it comes from a good place of trying to help homeowners and improve the protection that they would get in a FAIR Plan policy," Balice told Law360.

He also suggested that, despite the possibility of premium increases, the bill's calls for more efficiencies in the FAIR Plan could make the coverage more cost-effective.

Read the full article from *Law360* [here](#).