

For all candidates:

- What is your background in politics? If you are an incumbent, please state which offices you have held and when.
  - I've served as a State Senator for 6 years, currently on the Senate Commerce & Insurance, Judiciary, Redistricting & Elections, Budget, Justice & Public Safety Approps, and Education committees. I've done community work for the past 20+ years, including Moral Monday protests, gun violence prevention, Habitat for Humanity builds, marches in support of women's rights, volunteering at the local free health clinic, fostering homeless cats and kittens, and organizing voter registration drives.

Prior to serving as a state senator, I worked as a litigation attorney at the Brooks Pierce law firm and clerked for a federal judge in Greensboro. I also served in a development role at the Ada Jenkins Center, a community service center fostering financial independence in the North Mecklenburg area.

- Why were you drawn to run for office?
  - Like so many North Carolinians, I'm fed up with insurance companies squeezing our wallets while making record profits, and I'm sick of elected leaders misusing the public's trust to enrich themselves and their friends.

In the 8 years he's been Insurance Commissioner, Mike Causey has approved an unprecedented 16 insurance rate hikes and enabled a special loophole called Consent to Rate (CTR), that allows insurance companies to bill NC consumers 250% more than the max rate! We pay inflated insurance prices due to Causey's rate hikes and the CTR loophole — that's unacceptable. It's also wrong that he relies on \$250,000+ in campaign contributions from insurance industry sources and rewards his friends and unqualified political cronies with plum jobs at the Dept of Insurance, paid by taxpayers. He's supposed to work for the people, but has clearly lost his way.

We deserve affordable, reliable insurance and principled leadership. I'm not taking campaign donations from insurance companies because I want to work for the people, without any conflict of interest. I've served in public office for 6 years without ever misusing taxpayer funds and have experience representing people in the courtroom and in the Senate. I'll be the people's Commissioner.

- If you had to pick three issues (housing, economy, schools, policing, etc) which three issues would you say are most important to you?
  - It's critically important that the people of NC have an Insurance Commissioner who will provide accountability, advocacy, and transparency at the Department of Insurance. NC consumers need reliable, affordable insurance for their property, health, business and vehicles. We need a Commissioner who will deny excessive rate hikes and work transparently for the best interests of the people. In the 8 years he's been Insurance Commissioner, Mike Causey has approved an

unprecedented 16 rate hikes and enabled the Consent to Rate loophole, allowing insurance companies to bill NC consumers 250% more than the max rate! This is a significant expense for family budgets.

He approved all these hikes without holding a single public hearing — no data to justify the increases, no testimony under oath, and no cross-examination. Instead, Causey met with insurers in private, then announced yet another rate increase, expecting us to simply trust that he made a good deal for us. He also embraces CTR because it's what insurance companies want, even though it means 45% of NC policyholders pay more than the maximum rate allowed under state law!

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- As to the next proposed rate increase -- the pending 42.2% statewide average increase in homeowners -- Commissioner Causey has recently caved to pressure from my campaign and says he will finally hold his first public hearing before agreeing to the hike, but he won't be presiding himself. He's leaving it to a staff person to do the job instead.

I'll end the rate racket and restore transparency and accountability to the process. I'll hold public hearings and deny rate increases that are not justified by data. As a former litigation attorney, I'm experienced in the courtroom-like setting of public hearings, unlike my opponent who has sided with the insurance industry in raising our rates sixteen times without ever holding a public hearing.

- If elected, how would you work with fellow representatives on the other side of the political aisle?
  - I've worked in the NC Legislature for 6 years, serving on bipartisan committees including the Commerce & Insurance committee. I'm experienced in the workings of North Carolina's government and have worked well with the current Governor and legislative and agency officials.

I will continue to look for bipartisan agreement on ways to reduce the costs North Carolinians pay for insurance and housing, protect the people from excessive rate hikes, foster a vibrant marketplace of insurance options for NC consumers, reduce the number of uninsured drivers, underinsured homeowners and fraudulent insurance claims, and more.

- What do you see as the role of the office you seek?
  - The role of the Commissioner of Insurance is to represent the people of North Carolina in regulating the insurance market, keeping rates as low as possible, making sure that insurance companies treat their policyholders fairly, and maintaining a vibrant marketplace of insurance options in our state.
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  - In order to protect us from unfair, excessive insurance prices, the Commissioner should have an adversarial relationship with the Rate Bureau (the collective of

insurance companies that seeks to maximize insurance companies' profits) and should not approve rate increases if they are not justified by data. The Commissioner should not be beholden to the insurance companies and should not, as my opponent has, take campaign contributions from insurance industry sources. Instead, the Commissioner of Insurance should work on behalf of NC consumers who need an advocate who will look out for us.

- Which city do you live in and what are three favorite things about it?
  - I live in Davidson. I love having Davidson College in town, which draws bright young people to town and hosts many cultural and educational opportunities for the community. I love the way the town feels like a collection of neighbors, small enough to see people I know whenever I'm out and about. And I appreciate Davidson's excellent network of greenways and walkable connections, which are great for exercise and add to our sense of community.

For state races:

- Where do you think our state is headed? What stands in the way? How can you help us get there?
  - Our state is growing in population and innovation. Our future is bright — if we invest in our people, their education, health and safety, and take steps to allow working families to afford the things they need to get ahead. One thing that stands in the way is the rising cost of insurance, which is a big part of most families' budgets. The average American spends about as much on insurance as on food. Most of us are required to have homeowners and auto insurance and our bills have been skyrocketing under Causey's watch, even when we haven't filed a claim. It's a problem that voters of every party affiliation have noticed.
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  - In North Carolina, the Commissioner of Insurance is responsible for protecting our wallets from insurance companies that seek to make massive profits on products we're required to have, like auto and homeowners insurance. But the Commissioner we have now is a captured regulator focused on his own interests over those of North Carolinians, who has sided with the insurance companies every chance he gets, allowing them to raise rates and charge us higher and higher prices for basic insurance.
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  - I'll remember that the Commissioner's job is to ensure rates don't rise one penny more than necessary to maintain a healthy insurance market. I'll help unlock our potential by allowing North Carolinians to save on insurance costs, so they can spend their hard-earned money on other priorities.

Also our new, massive challenge is rebuilding Western NC after Helene. Folks lost their homes and so much more -- their livelihoods, their communities, their loved ones and pets, and their land too in some cases. They will have to do battle with their insurance companies to get their damage claims paid fairly and promptly. We cannot rely on Mike Causey to work on behalf of the victims of Helene. He's

already proven his lack of interest in fighting for consumers by closing the only Dept of Insurance regional office in all of WNC in 2021 and replacing it with a PO Box address in Arden, by moving several other regional offices from population centers to hard to access remote locations, by relying on insurance industry sources to fund his campaigns, by not doing enough to ensure folks have flood insurance, and by shrinking the consumer protection department at the Department of Insurance. I've been an advocate for people all my life and will fight for North Carolinians when I am the next Commissioner of Insurance.

- Our state seems divided by party. What are some of the things that both parties agree on?
  - Voters of both parties agree about the corrupting influence of campaign donations on elected leaders, particularly when the money comes from sources that create clear conflicts of interest and undermine leaders' willingness to do what's best for the people they are supposed to represent. Money in politics often comes with strings attached, and North Carolinians of all political affiliations want public officials they can trust to manage our state responsibly.

My opponent has accepted over \$250,000 from insurance industry sources. In stark contrast, I am not accepting any corporate insurance money for my campaign because I want to remain unentangled with the industry I will be empowered to regulate. I want to work for the people, without any conflict of interest. I hope more candidates, regardless of party, join me in this commitment.

Members of both parties also agree that it's wrong for insurance companies to make massive profits on the backs of North Carolinians in order to offset losses in other states. And finally, there is bipartisan agreement that elected leaders should not use taxpayer money to pay their personal and political friends for "make work jobs" and other plum government positions for which they are unqualified.

- What are the drawbacks of gerrymandered districts to our state? Are there any benefits?
  - When politicians use their power to rig the election maps so that they can't lose and their opponents can't win, it makes voters feel like it's not worth the effort to vote or to even work for change. For many races on the ballot, the outcome of the election is predetermined, before a single vote is cast. That makes it less likely that qualified candidates will run for office and less likely that people will have an incentive to vote. And it makes it impossible for the people to choose who represents them. That's why gerrymandering is bad for democracy.