

Delaware Commissioner Begins Third-Term Run Against Two Democrat Primary Challengers

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DOVER, Del., Feb 02, 2016, (A. M. Best via COMTEX) --

Delaware Insurance Commissioner Karen Weldin Stewart will face at least two challengers in the state Democratic Party primary elections on Sept. 13.

Stewart will be running for a third term as insurance commissioner. She won a difficult primary battle in 2012, in which she became the nominee with just 32.9% of the vote against three opponents, one of whom the state Democratic Party endorsed. Stewart won her second term when she captured 60% of the vote in defeating Republican challenger Benjamin Mobley in the general election (Best News Service, Nov. 7, 2012).

One of her primary challengers to date is Paul Gallagher, who finished third in the 2012 Democrat primary with almost 20% of the vote. Gallagher is an independent insurance industry veteran of nearly 40 years.

Delaware needs to elect a candidate that is actually qualified for the job, rather than needlessly hope our current insurance commissioner or another politician with little relevant experience may effectively fill these crucial roles, Gallagher's campaign website said. My entire career has been spent protecting my clients and helping them obtain the best possible insurance coverage for their money. I believe this, along with the intimate knowledge of Delaware's insurance industry I have gained throughout my career, makes me by far the best qualified candidate for insurance commissioner.

New Castle County Sheriff Trinidad Navarro is the other primary candidate. Navarro is a former licensed life insurer who had spent 20 years as a police veteran before his election to sheriff. He told Best News Service he wanted to run for commissioner after experiencing difficulties in helping his father deal with his health insurance.

Navarro said the insurance industry has run roughshod over Delawareans during the past five years, citing high automobile insurance and workers compensation insurance rates.

Stewart's goals for another term would include reducing health care costs; maintaining or increasing transparency within the rate regulation process and continuing intervention directly with carriers on behalf of consumers, she said in a statement.

Stewart said she would work with the state's congressional delegation and others to meet Affordable Care Act challenges. The No. 1 pressing concern currently are the cost drivers associated with health care in Delaware, she said, adding she is looking forward to seeing the results of processes being tested and implemented by a model team in the hopes of reducing costs and premiums.

Stewart approved a 7.2% workers compensation loss costs increase for 2016, about half what had been proposed by the Delaware Compensation Rating Bureau. Navarro said the increases in workers compensation in recent years are essentially another tax on businesses. It's killing jobs, he said.

Navarro cited the 2014 Oregon Workers Compensation Premium Rate Ranking Summary, in which Delaware had the nation's ninth-highest premium rate index after the state was listed as 30th in 2012 (Best News Service, Oct. 10, 2014). And Navarro said Delaware has among the highest automobile insurance rates nationwide. In my opinion, we have an administration that is a rubber stamp for the industry, he said, arguing the industry is allowed to use non-risk-based factors such as credit scores in determining rates. It discourages people from shopping for new insurance, he said.

As of Feb. 1, state elections records show that no Republicans have filed formally, although there are reports of interest from at least one potential candidate.

(By Thomas Harman, Washington Bureau manager, BestWeek: Tom.Harman@ambest.com)