

# Gaines not fazed by insurance commissioner loss; plenty to do as Tahoe's state senator

By Kathryn Reed

Even though Ted Gaines will not be California's next insurance commissioner, he is happy with many of the outcomes from the Nov. 4 election – namely propositions 45 and 1.

Gaines' loss in the statewide race means he continues on as Lake Tahoe's state senator. District 1 encompasses a large swath of the northeast part of the state. His term is up in two years. He's not sure if he will run for another four-year stint in the Senate or go for a statewide office in 2018. He also knows his wife, Beth, who is in the Assembly, would one day like his Senate seat.

Running for insurance commissioner made sense because that is the business he came from before getting elected to the Assembly in 2006. His daughter and son-in-law now run the day-to-day operations of the business. But Gaines was running against the incumbent – Dave Jones. Jones won with 56.4 percent of the vote compared to Gaines' 43.6 percent.

Controller or treasurer are also on Gaines' radar because he has always been interested in financial issues.



State Sen. Ted Gaines, R-Rocklin, is contemplating his options. Photo/LTN file

For now, though, he will be focusing on issues relevant to his district and the state as a whole.

He brought Senate President Pro Tem Kevin de León, D-Los Angeles, to Tahoe about a month ago to explain the environmental and economic issues affecting the basin.

“We went out on the lake and looked at milfoil, found out what is happening with Asian clams and talked about how those issues need to be addressed,” Gaines told *Lake Tahoe News*.

While he doesn't have any specific pieces of legislation he plans to introduce, he is looking at how to create more jobs in the state that pay a decent wage.

“I would like to see us provide some relief of burden for small business owners so they can hire people,” Gaines said. “Studies show 80 percent of job creation comes from small businesses. We need to look at regulatory reforms; specifically how they impact business.”

He is concerned with county jails being overcrowded and inmates being released prematurely. Redding, which is in his district, is encountering what Gaines calls a “dramatic” increase in crime committed from criminals who are getting an early release. Gaines would like to create a revenue stream so sheriffs have the option to transfer people to facilities in or out of state that have room for the inmates.

Proposition 45 would have given the state insurance commissioner veto power when it came to rate increases for individual and small-business health insurance policies. Gaines was against this measure, with much of his campaign wrapped around it.

The \$7.5 billion water bond was another issue Gaines supported.

“It will take a lot of time to get water storage built, but at least we have the means of funding it. It will help us in the long run,” Gaines said.

As a skier who has a second home in Truckee, Gaines has seen what the natural snowpack has been like the last three winters.

“I’m hoping for an awesome season that dumps lots of fresh powder,” Gaines said. “Looking at the ‘Farmers Almanac’ it says normal precipitation for the Pacific. I hope that is in the form of snow in the Sierra Nevada.

“So much of the economy is driven by that. I pray the snow falls at the right time and we can break through the drought.”