

**NAME: Raphael Baker**  
**PARTY: Democratic**  
**SEEKING: Insurance Commissioner**

**1. Why are you seeking your office?**

When I attended the 2018 Democratic Convention, John Lewis, who was known for creating “good trouble”, gave a soul-stirring speech. He said that the Democratic Party needed some fresh blood, and it was time to pass the torch. I felt like he was talking directly to me. It was at that moment I decided that I was going to run for office. I was going to become the change I wanted to see in our state.

**2. What do you expect to accomplish if elected?**

I will use my almost two decades of industry experience and industry relationships to advocate for reasonable rates. I will directly address some of the most prevalent issues that lead to higher rates, such as improper risk segmentation.

I will also work with insurance carriers, lawmakers and the National Association of Insurance Commissioners to research and eliminate socioeconomic factors which cause inequity in insurance rates for Black people, factors which have nothing to do with driving history such as marital status, credit scores and homeownership.

**3. What distinguishes your candidacy?**

I am a person before I am a politician. The people are who will elect me, so I prioritize their needs. I am not beholden to special interest groups or political parties. I am beholden to the people of the state of Georgia. In the words of Shirley Chisolm, I am “unbought and unbossed.”

**4. Pick any one issue. Expand on how you will address it.**

To address the large number of uninsured Georgians, I strongly advocate for the expansion of Medicaid. Currently, non-disabled adults without dependent children are ineligible for Medicaid regardless of what their income is. This means there are several Georgians either below the poverty line or working poor who cannot be covered. According to the Kaiser Family Foundation, there are 260,000 Georgians who are in the

Medicaid coverage gap. They aren't eligible for Medicaid, and don't qualify for subsidies in the exchange. I will work with the Governor and other elected officials to make this expansion a reality. Healthcare is a right.

**5. What are your ideas on curbing all the many area-wide shooting?**

Common-sense gun laws need to be enacted. Additionally, the root causes of increased violence must be explored. Prices in Georgia are going up, but salaries aren't. Many are desperate and are trying to survive by any means necessary.

As Insurance Commissioner, I will use my platform to create educational and career opportunities for those who are often underserved and underrepresented in the industry.

**6. Please give a 100 word summary on your background.**

I am an award-winning entrepreneur, author, philanthropist, mentor, family man and friend. I began my insurance career as a front-desk receptionist at a small agency. I received my insurance licenses and delved into sales. My ambition led me to open my own insurance agency, and I proudly served Georgians in this capacity for 6 years. Over the last 5 years, I have held a leadership position with a major insurance carrier. I am responsible for recruiting, hiring, mentoring, developing and coaching budding insurance agency owners.