

Wildfire mitigation work group report

SHB 1539 (2025 session)

OFFICE of the INSURANCE COMMISSIONER
WASHINGTON STATE

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Wildfire mitigation & resiliency work group

Develop recommendations to reduce wildfire risk, strengthen resilience, and support availability of insurance (SHB 1539, 2025 session)

a) The development and alignment of wildfire property mitigation standards with nationally recognized, science-based standards.
b) Enhancing wildfire mitigation at the community level.
c) Sharing data between appropriate state agencies and the insurance industry regarding successful implementation of wildfire mitigation efforts.
d) Improving transparency for consumers regarding wildfire hazard and risk.
e) Establishing a homeowner grant program for purposes such as retrofitting and evaluations, with framework recommendations for decreasing insurance nonrenewals.

Wildfire mitigation and resiliency standards work group final report

Methodology

Over eight meetings, the work group heard from more than 20 experts and engaged representatives from state agencies, the insurance industry, fire services, local governments, Tribes, utilities, landowners, and nonprofit organizations.

Preliminary work included briefings from experts on:

- The benefits of mitigation and an introduction to Insurance Institute for Business & Home Safety wildfire mitigation science;
- The Department of Natural Resources' efforts at the community level;
- Wildfire risk scores as used by the insurance industry;
- Data sharing with state agencies and wildfire risk assessment; and
- Developing a wildfire mitigation grant program for residential properties.

Though some areas require continued discussion, the work group reached alignment on several core strategies.

(a) Wildfire property mitigation standards

The report recommends reconstituting this work group under the leadership of the State Fire Marshal's Office with support from DNR and OIC to complete this effort.

The work group was unable to reach full consensus within the timeframe on whether Washington should adopt a single statewide mitigation standard or use a suite of standards tailored to different use cases (e.g. insurance availability, community engagement, etc.).

The report captures the work group deliberations on mitigation standards, with more discussion needed.

(b) Enhancing community wildfire mitigation

The work group reached strong consensus that community-level mitigation is essential for reducing wildfire risk, improving public safety, and stabilizing insurance availability.

Key recommendations include:

1. **Expand DNR's Community Resilience program implementation** to support additional statewide and locally coordinated campaigns to drive community engagement and enhance the use of nationally recognized, science-based wildfire mitigation standards.
2. **Return full funding to the community resilience investments** portion of the wildfire response, forest restoration, and community resilience account (HB 1168, 2021 session).
3. **Increase the funding to support community mitigation efforts** from the community resilience investments program.
4. **Build on existing efforts and establish a formal policy framework** that incentivizes and sustains local-level wildfire risk mitigation coordinating groups.

(c) Data sharing

The work group broadly agreed that improved coordination and sharing of wildfire hazard, risk, and mitigation data among state agencies, local entities, and the insurance industry are essential to better understand wildfire risk and mitigation efforts.

Key recommendations include:

1. **Develop a policy framework directing cross-agency coordination of wildfire hazard and risk mitigation data sharing** through the Natural Hazards Data Portal at WaTech with linkages to other existing systems where appropriate.
2. **Explore contracting with an existing entity with expertise in hazard and risk analytics** to provide state agencies, local governing bodies like fire districts, and Washington state residents with accurate and up to date wildfire hazard and risk assessments at the parcel level.
3. **Direct relevant agencies to develop a policy framework that would establish an information repository** where property owners, state agencies, local governing bodies like fire districts, and communities can provide up-to-date wildfire risk mitigation efforts to increase understanding of completed mitigation activities.

(d) Improving transparency for consumers

Many in the work group acknowledged that current reporting and disclosure practices by some in the insurance industry do not provide a clear picture of how wildfire risk affects the residential insurance market and that greater transparency could help both the state and consumers make more informed decisions, encourage risk-reduction activities, and promote market stability.

Key recommendations include:

1. **Internal tracking of wildfire-related nonrenewals and cancellations:** require insurers to internally record instances in which wildfire risk materially contributes to a policy nonrenewal, cancellation, or eligibility determination.
2. **Targeted disclosure of wildfire risk scores when used:** when an insurer uses a wildfire risk score, or risk assessment, in determining eligibility or pricing, the Legislature should consider requiring that the consumer receive the score and an explanation when wildfire risk contributes to a nonrenewal, cancellation, or significant premium increase.
3. **Consumer education and mitigation guidance:** to ensure that transparency efforts lead to actionable understanding and empower consumers to reduce risk

(e) Voluntary grant program

Work group members strongly agreed that measurable, science-based wildfire mitigation practices supported by public investment would be critical to reducing wildfire-related insurance nonrenewals and cancellations in Washington's residential market.

Establish a voluntary grant program to help retrofit existing homes using the Insurance Institute for Business & Home Safety IBHS Wildfire Prepared Home™ standards.

Grant objectives:

- Apply to retrofits of existing structures, not new construction.
- Reduce the number of nonrenewals and cancellations of residential property insurance due to wildfire risk.
- Prioritize projects in areas with high wildfire risk, limited insurance access, and historically underserved populations.
- Promote measurable wildfire risk reduction across communities statewide.

Questions?

David Forte
Senior Policy Advisor, Property & Casualty Insurance
David.Forte@oic.wa.gov

Lauren Burnes
Senior Policy Analyst, Property & Casualty Insurance
Lauren.Burnes@oic.wa.gov

Connect with us!

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