

What we learned in the Wildfire Mitigation and Resiliency Standards Work Group

By Insurance Commissioner Patty Kuderer

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People deserve to know more about their wildfire risk score and need more options to do something about it.

Those two messages resonated the most with me after the Wildfire Mitigation and Resiliency Standards Work Group delivered its mandated report on December 1.

The group, which I co-chaired with state Commissioner of Public Lands Dave Upthegrove, was tasked by the 2025 Legislature with studying and making recommendations on wildfire mitigation and resiliency standards.



Wildfires, and the risks they pose to homeowners and home insurance companies, have become a significant issue in Washington over the last decade. Residents in dry, fire-prone areas have reported problems maintaining insurance coverage and trouble finding answers when their insurance company sends a non-renewal notice.

The work group, which included experts and representatives from state agencies, the insurance industry, fire services, local governments, Tribes, utilities, landowners and non-profit organizations, explored ideas for making homes in these areas more resilient against wildfires, making information on wildfire risk scores easier to find, increasing efforts to build community resiliency, and coordinating hazard, risk and mitigation data among state agencies, local entities and the insurance industry.

The two most promising points, from my office's point of view, are the recommendation for increased wildfire risk score transparency for consumers and a voluntary grant program.

The transparency recommendations include:

- Requiring insurers to track instances in which fire risk influenced a policy nonrenewal, cancellation or eligibility determination, and making that information available to regulators and lawmakers on request.
- Requiring insurers to share wildfire risk scores with consumers, including and a clear explanation for those scores, if those scores are used to determine eligibility or pricing.

- Developing a consumer education program to explain wildfire risk assessment methods and connect homeowners with available funding or technical assistance programs.

People deserve to know how wildfire risk impacts their home insurance and what they can do to change it, and the work group's three transparency recommendations address that.

Transparency helps homeowners understand their risk. The grant program helps mitigate that risk and build resiliency.

The grant program would help homeowners retrofit their homes to the Insurance Institute for Business and Home Safety's (IBHS) [Wildfire Prepared Home](#) standards. One of the work group's first presentations came from Dr. Lars Powell at the University of Alabama's Center for Risk and Insurance Research. Alabama instituted its Strengthen Alabama Homes grant program and, since 2016, has fortified more than 50,000 roofs to better withstand hurricane-force winds.

In Washington, this program would apply to existing structures, not new construction, and prioritize projects in areas with high wildfire risk, limited insurance access and historically underserved populations; and balance scientific rigor, cost-effectiveness and equitable access. The program would be expected to reduce the number of home insurance non-renewals and cancellations due to wildfire risk and would promote measurable wildfire risk reduction across the state.

I was proud of the hard work on display in the report we delivered earlier this month. My staff, and DNR's staff, put forward a strong set of achievable actionable recommendations. With the Legislature's help, we can keep Washington's home insurance market strong and make resiliency upgrades financially available for the people who need them most.