

# Wildfire mitigation and resiliency standards work group August 5, 2025 Zoom Chat

**09:31:15 From Deanne Fritschy | OIC (she/her) to Everyone:**

Work group webpage

<https://www.insurance.wa.gov/laws-rules/legislation-and-rulemaking/legislative-committees-and-work-groups/wildfire-mitigation-and-resiliency-standards-work-group>

Register for August 19

[https://wa-oic.zoom.us/webinar/register/WN\\_KU9b8mpVRhGpzf1dqgvg6A](https://wa-oic.zoom.us/webinar/register/WN_KU9b8mpVRhGpzf1dqgvg6A)

Panelists, Zoom access sent via email - contact [deanne.fritschy@oic.wa.gov](mailto:deanne.fritschy@oic.wa.gov) for assistance.

**10:00:02 From Kelly Ross to Everyone:**

(d) Improving transparency for consumers regarding wildfire hazard and risk, including through disclosures to policyholders for insurance policy nonrenewals primarily related to wildfire risk, with the intent of increasing the availability of insurance, decreasing nonrenewals, and enhancing market stability that is informed by industry and consumer data;

**10:00:27 From Lauren Burnes to Everyone:**

<https://www.insurance.wa.gov/sites/default/files/2025-07/wildfire-wg-questionnaire-4-summary.pdf>

**10:05:01 From Kelly Ross to Everyone:**

Please put into chat: what do you most want to see in the recommendation specific to (d).

**10:06:24 From Senator Shelly Short to Hosts and panelists:**

Transparency in how insurers develop their risk models and how those are transferred to an individual property owner. Property owners should be able to see that information.

**10:06:48 From Tony Craven to Hosts and panelists:**

when looking at risk what Flame lengths BTu and other typical fire data that is produced used to determine risk. Also what specific data is input

**10:07:15 From Michael DeLong to Hosts and panelists:**

A very clear 1-2 page document with concrete information for consumers on wildfire risk, including how they can lower their risk. And a clear, short document with hard information about how insurance companies develop their risk models and score people-and why the consumer has the score they do

**10:07:34 From Steve Brooks to Hosts and panelists:**

Risk modeling processes that incorporate local, regional and state fire suppression efforts. Consideration of partnerships between insurers, the state and local fire jurisdictions to maximize fire suppression capabilities.

**10:07:52 From Andrea Smiley to Hosts and panelists:**

Disclosure of wildfire risk to consumer. I don't think this necessarily has to be included in policy plan renewals/new policies but could also be hosted on an insurer's consumer portal.

**10:08:17 From Patrick Tonasket to Hosts and panelists:**

Insight into the insurance companies' data sets and evaluation criteria defined

**10:08:22 From Cat Robinson to Hosts and panelists:**

When disclosing wildfire risk to policyholders there is clear explanation of how homeowners can mitigate this risk through home hardening, defensible space, and other actions. Next steps, warm handoffs, giving homeowners some measure of control over improving the situation toward a beneficial outcome and partnership

**10:09:41 From Brian Allen to Hosts and panelists:**

I would like to see that we provide a recommendation that allows for policyholders to get a better understanding of how wildfire risk played a role in their policy in a way that is understandable to policyholders. These disclosures would play a bigger role prior to a non-renewal than one occurs and can include information that is easy to digest with the ability to request further information.

**10:09:43 From Chandra Fox to Hosts and panelists:**

Without an ordinance requiring mitigation measures on private property, consumers must understand it's driven by their choices. Providing clear explanation of how the risk is determined, the steps they can take, and the impacts that has on types and availability of coverages.

**10:10:34 From Kenton Brine to Hosts and panelists:**

Most important from the perspective of insurers, as we consider ways to improve transparency, is balancing the need to develop and provide accurate and actionable information with competitive models developed by vendors and/or insurers. A second challenge is to develop best practices without imposing excessively prescriptive requirements or limitations that chill continued development of these increasingly accurate wildfire risk models.

**10:10:55 From Andrea Smiley to Hosts and panelists:**

Utilities have energy audits. It would be awesome if insurers or something could do this for homeowners to improve their risk

**10:11:02 From Robyn Whitney to Hosts and panelists:**

If possible, it would be great to have information sharing between the insurance companies and WA DNR for hazard and risk mapping to help with transparency in terms of how hazard and risk are determined.

**10:11:38 From Dr. Jacob Gellman to Hosts and panelists:**

For (d). I think it is reasonable for homeowners to have access to their wildfire risk score (e.g. CoreLogic or FireLine). Regarding trade secrets, I do not think the entire cat model under-the-hood details need to be disclosed -- this can be a barrier to insurers using cat models. Some key pieces of information that could be made available to homeowners is the modeled probability of wildfire or the parcel expected losses.

**10:12:26 From Hilary Lundgren to Hosts and panelists:**

I am getting a message that hosts and panelists cannot vote.

**10:12:52 From Cat Robinson to Hosts and panelists:**

I didn't get a poll at all

**10:12:56 From Jennifer Coe to Hosts and panelists:**

I am also getting that message and cannot vote

**10:13:06 From Patrick Tonasket to Hosts and panelists:**

I am not able to vote

**10:13:09 From Kenton Brine to Hosts and panelists:**

can't vote!!

**10:13:13 From Representative Kristine Reeves to Hosts and panelists:**

I am not able to vote

**10:13:16 From Shannon Marbet to Hosts and panelists:**

I'm unable to vote.

**10:13:18 From Bill Slosson - State Fire Marshal's Office to Hosts and panelists:**

Same here.

**10:13:19 From Angela Bishop to Hosts and panelists:**

What modelling program the company is using? Accuracy of modelling software chosen (if there is any post event comparison to pre-event modelling)? What is your individual score? How does it compare/contrast to baseline "norms"? Basic explanation for risk score and/or premium rate increase or coverage denial?

**10:13:50 From Kelly Ross to Everyone:**

- o Should property owners be advised how the insurance industry considers their wildfire risk?

- o Should property owners be advised how the State of Washington considers their wildfire risk?

- o Should property owners be advised how the local government considers their wildfire risk?

- o Should property owners be advised how Climate Risk Modeler's consider their wildfire risk?

**10:14:12 From Mark Donnell to Hosts and panelists:**

Standardized Wildfire Risk Modeling and transparency for the consumer so that they have full understanding of how their premiums are determined. This could incentivize property owners/community to incorporate effective wildfire mitigation and resiliency efforts.

**10:16:02 From Representative Kristine Reeves to Hosts and panelists:**

Agree

**10:20:21 From Andrea Smiley to Hosts and panelists:**

I need to step away for about 30 mins. I will be back.

**10:22:17 From Patrick Tonasket to Hosts and panelists:**

For the record...Cindy Marchand

**10:23:41 From Tony Craven to Hosts and panelists:**

oh and satellite data does not do well on crown heights which determines if trees are going to torch or not

**10:24:14 From Chandra Fox to Hosts and panelists:**

Poll is working! :-)

**10:24:50 From Kenton Brine to Hosts and panelists:**

I was able to vote in the poll after it was resent.

**10:26:12 From Senator Shelly Short to Hosts and panelists:**

I was able to vote in the poll as well.

**10:31:07 From Senator Shelly Short to Hosts and panelists:**

Additionally, people need to have notice about what is preventing them from getting insurance.

**10:41:10 From Michael DeLong to Hosts and panelists:**

I agree!

**10:41:55 From Kelly Ross to Everyone:**

Is there a certain level of transparency (data availability) of wildfire hazard and risk needed for consumers to proactively mitigate their wildfire risk?

**10:42:10 From Tony Craven to Hosts and panelists:**

say that again

**10:43:04 From Jennifer Coe to Hosts and panelists:**

Cat made a good point - we need to consider the role of folks in wildfire resilience already working directly with homeowners across the state in helping with messaging and education around this topic.

**10:46:30 From Tony Craven to Hosts and panelists:**

good point Chandra

**10:47:24 From Dr. Jacob Gellman to Hosts and panelists:**

Kelly, the challenge with this question: It's one thing for consumers to find out their wildfire risk score or cat model risk. But what they'd need to know is \*how much of their risk score they could lower\* from defensible space and home hardening. That is a very complicated answer. An interesting alternative: In California, under the "Safer From Wildfires" reform, consumers can know \*how much of a discount\* on insurance they could get from defensible space and home hardening -- which is perhaps more relevant for them.

**10:48:56 From Mark Donnell to Hosts and panelists:**

Dr. Gellman's comment regarding "how much of a discount" is spot on. This is where the incentive from transparency comes into play.

**10:49:31 From Brian Allen to Hosts and panelists:**

I believe disclosing a risk score is apt along with the range of what the scores would be appropriate. The carriers are not necessarily receiving the inputs that drive the specific score from the modelers given potential IP concerns. I think this transparency notice should include general best practices that we've learned from these sessions, including our local WA-based partners and IBHS.

**10:50:36 From Tony Craven to Hosts and panelists:**

and are those trees pruned and are they going to even catch fire if that is the case

**10:56:26 From Angela Bishop to Hosts and panelists:**

If the models have been incorporated and they are accurate, as you say...why are so many insurance companies becoming insolvent?

**10:56:45 From Tony Craven to Hosts and panelists:**

getting companies to not drop whole zip codes should be a considered a win

**10:58:08 From Kelly Ross to Everyone:**

(c) Sharing of relevant data between appropriate state agencies and the insurance industry with respect to successful implementation of existing wildfire mitigation efforts, including the identification of gaps in existing wildfire mitigation that may be addressed through (a)(i) of this subsection (3) and wildfire risk assessment tools, which must include coordination with the department of health regarding its environmental health disparities map;

**11:02:10 From Brian Allen to Hosts and panelists:**

Putting this comment in the chat as we move on: Great conversation! I agree with Kenton's comments and the calls from the group for greater transparency. One thing to note around insurance premiums is that the policy cost is based on all possible covered losses, of which wildfire is covered by the fire peril (like a home fire). The perils can number 16 or higher depending on the policy type. Some insurers may have a specific wildfire premium metric, but not all do. The discount that could be provided that would be actuarially sound may be insignificant compared to the cost of the mitigation work, hence the importance of a potential grant programs to help support homeowners in taking impactful mitigation measures.

**11:02:11 From Kelly Ross to Everyone:**

please put into chat: what do you most want to see in the recommendation specific to (c).

**11:02:34 From Korrie Bourn to Hosts and panelists:**

As an insurance agent and resident living within the dark red zones throughout the state, I want to strongly second Kenton's most recent comments. The best outcome is collaboration between property owners and the insurance companies. While transparency of wildfire scoring seems helpful, it is only going to be helpful with adequate consumer education that will incentivize property owners to harden their homes and property. The focus should be more on increasing the availability of insurance and decreasing non-renewals as opposed to discounts.

**11:02:51 From Lauren Burnes to Everyone:**

Here's a link to the summary document from the work group website:  
<https://www.insurance.wa.gov/sites/default/files/2025-07/wildfire-wg-questionnaire-5-summary.pdf>

**11:03:29 From Kenton Brine to Hosts and panelists:**

Regarding Angela's question about insurer insolvencies, here's my reply: I'm not aware of any insurers going insolvent. They have, however, been upside down, paying out more in claims than they have taken in from premiums. That finally turned around in late 2024.

**11:04:14 From Steve Brooks to Hosts and panelists:**

Clearly defined recognition for homeowners of their property's coverage by a local fire protection jurisdiction and sustainable, consistent funding for wildfire capabilities of local fire protection jurisdictions

**11:04:51 From Michael DeLong to Hosts and panelists:**

We need quick and easy sharing of data between state agencies and insurance companies. Perhaps a central hub or database, where the data can easily be accessed? A lot of things seem to be siloed off

**11:06:41 From Mark Donnell to Hosts and panelists:**

I would agree with Chief Brooks on his comment. My concern is with all the data that is available regarding wildfire mitigation how do we develop a consistent data base that all players are able to use effectively?

**11:06:48 From Brian Allen to Hosts and panelists:**

I would like to see alignment among the agencies around which information can help to prevent wildfire losses in the form of construction code requirements and the potential to provide mitigation grants that will have the largest impact. Regarding the environmental health disparities map requirement, I would be interesting to note how smoke damage impacts WA residents and ways that this knowledge could help lessen that impact.

**11:07:10 From Cat Robinson to Hosts and panelists:**

Science/research based and vetted wildfire mitigation best practices should inform policy, not policy informing mitigation. The science should drive the effort.



Agree with Kenton's point, coordination of simplifying processes and recommendations to make understanding and implementing meaningful change at the homeowner and community level accessible

**11:07:11 From Kelly Ross to Everyone:**

- Should there be development of a repository of this information?
  - o If yes, who should hold the information? Public or private entity?
- Who should have access to the data?
- Should DNR, OIC, and the WA Military, Emergency Management Division, coordinate wildfire risk and residential insurance data on the State Agency Natural Hazard GeoPortal 2.0?
- Can you describe a potential model for data sharing between consumers, agencies (including NGOs) and the insurance industry that captures current and planned wildfire hazard and risk mitigation activities?
- Can you describe a methodology for aligning publicly available wildfire risk assessment tools and environmental health disparities data with existing insurance industry wildfire risk assessment tools?

**11:07:11 From Robyn Whitney to Hosts and panelists:**

Agree with Kenton's comments on coordinated messaging and information.

**11:07:17 From Dr. Jacob Gellman to Hosts and panelists:**

Sorry to again draw from California, but it's what I know best. The California Department of Insurance (CDI) does data calls from insurers. Some of the data they collect include shares of insurers' books in low, moderate, high, or very high risk categories (which is available only at a zip code level); insurers' total premium and exposures at a zip code level, including the FAIR Plan; zip code level total coverage and

deductible; wildfire-related claims; and zip code level policy non-renewals. These data can be requested from CDI.

**11:10:40 From Robyn Whitney to Hosts and panelists:**

I think a public facing portal/dashboard where state/local agencies and NGOs can report accomplishments for mitigation efforts might be helpful.

**11:11:33 From Robyn Whitney to Hosts and panelists:**

Such a portal/dashboard could also include fuels treatments from federal/state/local and NGOs.

**11:12:14 From Tony Craven to Hosts and panelists:**

if they knew it helped them they would be for it but uncertainty of what can be used against them is the issue

**11:12:33 From Cat Robinson to Hosts and panelists:**

Yes (what Tony said)

**11:13:16 From Senator Shelly Short to Hosts and panelists:**

Ditto what Tony said. The hesitancy is how information provided can be used against them.

**11:18:55 From Jennifer Coe to Hosts and panelists:**

Who is the best deliverer of correct messaging around how insurance companies having more information is beneficial to homeowners?

**11:19:01 From JulieAnna Anastassatos to Hosts and panelists:**

The Oregon maps were "hazard" not "risk" maps, correct?

**11:19:15 From Kelly Ross to Everyone:**

What is the burden/responsibilities in wildfire mitigation for the Federal Govt, state govt, local govt, insurance industry, building industry, NGO's, and property owners.

**11:20:19 From Andrea Smiley to Hosts and panelists:**

My view is that the state is responsible for maintaining healthy forestlands so wildfire intensity is minimized.

**11:20:34 From Kenton Brine to Hosts and panelists:**

They were both, JulieAnna. The first map was a "risk map." It was withdrawn. Then they created a "hazard map." That was eliminated by passage of SB 82 in 2025.

**11:21:00 From JulieAnna Anastassatos to Hosts and panelists:**



**11:21:24 From Mark Donnell to Hosts and panelists:**

The responsibility lies with each of these players working together to establish wildfire effective mitigation efforts that work equitably for all. A big challenge at best.

**11:21:41 From Steve Hawks to Hosts and panelists:**

Preparing communities to withstand high intensity wildfire involves a collective effort between homeowners, community groups, the fire service, and government at all levels.

**11:23:34 From JulieAnna Anastassatos to Hosts and panelists:**

Agree with Steve. Each stakeholder group can creatively contribute. In addition to those groups Steve mentioned, including the insurance industry, builders and realtors, mortgage lenders.

**11:23:55 From Cat Robinson to Hosts and panelists:**

To Mark's point, the Fire Adapted Communities model shows us the responsibility lies with all of us working together, including homeowners.

<https://www.fireadaptedwashington.org/take-action/>

**11:24:07 From Dr. Jacob Gellman to Hosts and panelists:**

Federal/state/local government: Mitigating wildfire hazard with actions like thinning and prescribed burns, where appropriate. Private forest landowners: Incentivizing mitigating behavior like thinning and prescribed burns. Insurance industry and homeowners: It seems reasonable to incentivize property-level mitigation in insurance contracts, potentially through discounts for homeowners for D-space and home hardening, since these actions lower risk to both homeowners and insurers. Curious what the consumer and insurance people would say about those measures.

**11:24:13 From Brian Allen to Hosts and panelists:**

The responsibility for wildfire mitigation is the responsibility of the property owner, which includes local governments, counties, the state, and federal lands. Additionally, governmental mitigation grant programs are imperative to helping

promote these efforts that haven't been prioritized previously. Lastly, governmental entities are responsible for ensuring building codes that help promote wildfire mitigation, knowing that current structures may not always meet the new code and should be given resources to help mitigate their properties. NGOs offering similar programs should also be promoted by governmental entities and the connection made between property owners and the NGOs. The other industries should be supportive of these measures and consider these in the measures they use to sell their goods and services.

**11:24:13 From Andrea Smiley to Hosts and panelists:**

I think there's some opportunity for community education. That starts in our schools. I recall being in elementary school and Smokey the Bear visited us. That clearly stuck with me 😊

**11:24:35 From Chandra Fox to Hosts and panelists:**

It has to be a shared burden because there are so many aspects to solving the problem and/or managing the risk. Federal/state properly managing their lands, but also support and sustainment of programs; local gov't must effectively manage zoning, land use, and development, including regulating building materials; insurance carriers supporting achievable measures for their consumers; property owners being willing to do the necessary work. NGOs/Building industry supporting overall efforts within their sphere of influence.

**11:24:54 From Angela Bishop to Hosts and panelists:**

Is it just CA that has insurance carriers going insolvent? Some of the presenters mentioned this, (I can't remember their names).

**11:25:29 From Tony Craven to Hosts and panelists:**

Chandra is completely on point and the 10 year Wildfire Strategic Plan states that also

**11:26:27 From Kenton Brine to Hosts and panelists:**

@Angela, I believe we

**11:27:08 From Jennifer Coe to Hosts and panelists:**

Ditto what Cat, Chandra and Tony stated!

**11:27:40 From Kenton Brine to Hosts and panelists:**

@Angela, I believe we have heard about insurers that are no longer writing policies, or that have limited where and how many policies they are writing, but not necessarily insolvency. These actions (nonrenewals and premium hikes) are intended to prevent insolvency.

**11:27:53 From Deanne Fritschy | OIC (she/her) to Everyone:**

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**11:28:08 From Cat Robinson to Hosts and panelists:**

Builders and planners should be more involved. When variances allow corners to be cut it's the community that pays for it later