We ask you to follow this working group etiquette throughout this and all working group sessions.

- This work group has been formed to create recommendations to the Legislature.
- We ask everyone to be respectful towards one another.
- Work group members are invited to share comments or questions in Zoom chat when someone else is speaking, please do not speak over anyone.
- Work group members use ‘raise hand’ function to indicate you want to speak; please wait to be called on. Please know that there are many topics and people and we may not have time to hear from everyone in the live meetings.
- Work group members will be sent surveys as one way to share your input and questions; you are welcome but not obligated to complete these.
- Anyone is welcome to provide comment and participate in the surveys at the work group’s webpage.

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

Wildfire Mitigation and Resiliency Standards Work Group

Recommendation survey summary and discussion

OFFICE of the INSURANCE COMMISSIONER WASHINGTON STATE

October 21, 2025

Legislative assignment

(3) The work group shall study and develop recommendations for the following:

(a)(i) Coordinating the department of natural resources' existing wildfire property mitigation standards, or development of standards, with nationally recognized, science-based, wildfire mitigation standards, and (ii) aligning state wildfire property mitigation standards with nationally recognized, science-based, wildfire mitigation standards;

(b) Enhancing wildfire mitigation at the community level;

(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;

(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; and

(e) Establishing a grant program to provide grants to Washington homeowners for purposes including, but not limited to, retrofitting residential property to resist loss due to wildfire and evaluating whether residential property meets nationally recognized, science-based, wildfire mitigation standards. The work group must include recommendations for:

(i) A grant program framework that will promote a decrease in the number of nonrenewals of consumer general casualty insurance or property insurance policies; and

(ii) Whether and how local fire protection districts may collaborate with the grant program administrator.

Work Group members

Name	Title	Organization
Co-Chair Patty Kuderer	Commissioner	Office of the Insurance Commissioner
Co-Chair Dave Upthegrove	Commissioner	Department of Natural Resources
Bryon Welch	Deputy Commissioner	Office of the Insurance Commissioner Designee
Robyn Whitney	Strategic Advisor to the State Forester	Department of Natural Resources Designee
Michael Newman	General Counsel	Insurance Institute for Business & Home Safety
Steve Brooks	Executive Director	Washington Association of Fire Chiefs
Brian Allen	Chief Risk Officer	Grange Insurance Association, Insurance Industry
Kenton Brine	President	Northwest Insurance Council, Insurance Industry
Shannon Marbet	Director	AAA Washington, Insurance Industry
Coron Polley	Agency Partner	The VIP Agency Chelan, LLC, Insurance Industry
Chandra Fox	Deputy Director	Spokane County Emergency Management
Tony Craven	Member	Washington Farm Forestry Association, Small Forest Landowner
Angela Bishop	Owner	Bishop Design PLLC, Washington Rural Landowner
Ron Gibbs	Insurance and Risk Management Manager	Chelan County Public Utility District, Public Owned Utility
Vern Malensky	Director of Electrical Engineering	Avista Corporation, Investor-Owned Utility Representative
Mary Hull-Drury	Government Affairs Director	Washington REALTORS®, Real Estate Industry

Work group ex-officio members		
Name	Title	Organization
Shelly Short	Senator	Senate Republican member
Andrew Engell	Representative	House Republican member
Rebecca Saldaña	Senator	Senate Democratic member
Kristine Reeves	Representative	House Democratic member

Work Group additional members

Name	Title	Organization
JulieAnna Anastassatos	Vice President of Wildfire	Verisk Underwriting Solutions
Korrie Bourn	Agency Principal	The VIP Agency Winthrop
Jennifer Coe	Forest Health & Community Wildfire Resilience Coordinator	Washington State Conservation Commission
Tim Cook	State Hazard Mitigation Officer	Washington Military Department, Emergency Management Division
Lance Dahl	Deputy Fire Chief	City of Spokane, Washington State Association of Fire Marshals
Michael DeLong	Research and Advocacy Associate	Consumer Federation of America
Mark Donnell	Fire Commissioner	Chelan Fire & Rescue, Washington Fire Commissioners Association
Angela Doss	Senior Director State Government Relations	Nationwide Insurance
Melissa Gannie	Assistant State Fire Marshal	State Fire Marshal Office
Johnathan Goldsmith	Deputy Building Official	City of Spokane, Washington Association of Building Officials
Steve Hawks	Senior Director for Wildfire	Insurance Institute for Business & Home Safety
Jon Hedegard	Legislative and Regulatory Counsel	Allstate Insurance
Elizabeth King	Energy Resilience & Emergency Management Director	Department of Commerce
Hilary Lundgren	Program Officer	Resources Legacy Fund, Non-Governmental Organization

Name	Title	Organization
Kurt Morgan	AVP & Chief Risk Officer	Capital Insurance Group
Tim Onken	P&C Analyst	State Farm Insurance
Reggie Peone Jr.	Emergency Manager	Spokane Tribes of Indians
Patrick Tonasket	Colville Business Council Committee Chair	Confederated Tribes of the Colville Reservation
Blake Rowland	Property Product Manager and Wildfire risk management lead	Progressive Insurance
Brent Schmitten	President	Mitchell, Reed, & Schmitten Insurance, Inc
Mark Sektan	Vice President	American Property Casualty Insurance Association
Andrea Smiley	Legislative Director	Building Industry Association of Washington
Melanie Thurlow	Senior Public Affairs Officer	Liberty Mutual Insurance

Work Group meetings

July 1, 2025 meeting

Time: 3:30 - 5:00 p.m. Pacific Time

Topic: Benefits of mitigation and introduction to Insurance Institute for Business & Home Safety wildfire mitigation science

- Dr. Lars Powell, Director, Center for Risk and Insurance Research, Culverhouse College of Business, University of Alabama
- Steve Hawks, Senior Director for Wildfire, Insurance Institute for Business & Home Safety

July 8, 2025 meeting

Time: 9:30 - 11:30 a.m. Pacific Time

Topic: Addressing Department of Natural Resources' existing wildfire property mitigation standards and additional wildfire mitigation efforts at the community level

- Guy Gifford, Assistant Division Manager, Community Resilience Program, Department of Natural Resource
- Megan Fitzgerald, McGowan- Program Manager, Firewise USA, National Fire Protection Association
- Keegan Fengler, Program Manager, Washington Fire Adapted Communities
- Reese Lolley, Strategy and Partnerships Director, Washington Resource Conservation and Development Council

July 15, 2025 meeting

Time: 9:30 - 11:30 a.m. Pacific Time

Topic: Wildfire risk scores as used by the insurance industry

- Karen Collins, Vice President, Property & Environment, American Property Casualty Insurance Association
- JulieAnna Anastassatos, Vice President, Wildfire, Verisk
- Firas Saleh, Director of Product Management, Moody's RMS
- Bryan Rehor, Director of Regulatory Affairs, Zesty.ai

Work Group meetings

July 22, 2025 meeting
Time: 9:30 - 11:30 a.m. Pacific Time
Topic: Data sharing with state agencies and wildfire risk assessment

- Steve Brooks, Executive Director, Washington Association of Fire Chiefs
- Joanne Pearson, State Geographic Information Officer, Washington Technology Solutions
- Matthew Dehr, Lead Wildfire Meteorologist, Department of Natural Resources
- Shelby Flanagan and Michelle Fredrickson, Spatial Epidemiologists, Department of Health
- Frank Frievalt, Director, Wildland-Urban Interface FIRE Institute, California Polytechnic State University- San Luis Obispo

July 29, 2025 meeting
Time: 9:30 - 11:30 a.m. Pacific Time
Topic: Developing a wildfire mitigation grant program for residential properties

- Steve Crowder, Mayor, Town of Paradise, California
- Kimiko Barrett, Sr. Wildfire Research & Policy, Headwaters Economics
- Chief Frank Bigelow, Deputy Director, Community Wildfire & Preparedness & Mitigation, CAL FIRE
- Brian Powell, Catastrophe Risk Resilience Specialist, Center for Insurance Policy and Research

August 5, 2025 meeting
Time: 9:30 - 11:30 a.m. Pacific Time
Topic: Work group discussion

- Dr. Jacob Gellman, Assistant Professor Department of Applied Economics, Oregon State University

August 19, 2025 meeting
Time: 9:30 - 11:30 a.m. Pacific Time
Topic: Work group discussion

Work Group resources

Materials

2025 Community Wildfire Planning Center

Review and Comparative Analysis of WUI Mitigation in Washington (PDF 1.96MB)

2025 Colorado Wildfire Resiliency Code

2025 Colorado Wildfire Resiliency Code

Headwaters Economics Report

Community wildfire resilience resources

Department of Natural Resources wildfire ready neighbors program

Community Wildfire Protection Plan Toolkit, Washington Fire Adapted Communities Learning Network

Washington Community Wildfire Ambassadors, WRCD and WDNR

Wildfire ready neighbors overview video

International Association of Fire Chiefs

A fire service leader's guide (PDF 1.83MB)

Wildland-Urban Interface Chief's guide (PDF 18.64MB)

Insurance Institute for Business & Home Safety (IBHS) mitigation results

2024 Texas A&M Windstorm Market Incentives Study – Resilient Structures Final Report

Performance of IBHS Fortified Home™ construction in hurricane sally (PDF 5.55MB)

Studies on cost to retrofit homes to be wildfire-resistant

Construction costs for a wildfire-resistance home

The cost of retrofitting a home for wildfire resistance

Building wildfire-resistant homes after disasters will save billions

Work Group resources

Materials

Western Washington wildfire reports

Cascadia Burning: the historic, but not historically unprecedented, 2020 wildfires in the Pacific Northwest - Matthew Reilly et al.

Nature of the beast: examining climate adaptation options in forests with stand-replacing fire regimes - Joshua Halofsky et al.

Wildfire in Western Washington: A Different Animal - Daniel Donato & Ashley Blazina webinar

Wildfire mitigation

National Institute of Standards and Technology - Fire Hazard Mitigation Methodology (PDF 15.10MB)

IBHS wildfire prepared home technical standards (PDF 6.42MB)

IBHS brochure (PDF 1.59MB)

IBHS video on how embers ignite a home

Guide to retrofitting a home for wildfire protection

Sustainable Defensible Space guidance

Firewise USA recognition program (PDF 828.39KB)

Firewise USA Residents Reducing Wildfire Risks guidelines updated 2021 (PDF 246.54KB)

Firewise USA Community Conversation Workshops Overview 2017 (PDF 909.95KB)

Wildland Urban Interface Code

2021 Washington Wildland-Urban Interface Code (PDF 11.15MB)

Work Group surveys

Questionnaires and surveys

Questionnaire one - initial work group survey

Review questionnaire one (PDF 65.70KB)

Take questionnaire one

Responses from questionnaire one (XLSX 34.99KB)

Summary from questionnaire one (PDF 136.04KB)

Questionnaire two - July 1 meeting

Review questionnaire two (PDF 142.88KB)

Take questionnaire two

Responses from questionnaire two (XLSX 16.98KB)

Summary from questionnaire two and July 1 meeting (PDF 129.00KB)

Questionnaire three - July 8 meeting

Review questionnaire three (PDF 97.76KB)

Take questionnaire three

Responses from questionnaire three (XLSX 16.54KB)

Summary from questionnaire three and July 8 meeting (PDF 157.07KB)

Questionnaire four - July 15 meeting

Review questionnaire four (PDF 147.99KB)

Take questionnaire four

Responses from questionnaire four (XLSX 17.31KB)

Summary from questionnaire four and July 15 meeting (PDF 153.11KB)

Questionnaire five - July 22 meeting

Review questionnaire five (PDF 123.23KB)

Take questionnaire five

Responses from questionnaire five (XLSX 16.62KB)

Summary from questionnaire five and July 22 meeting (PDF 181.50KB)

Questionnaire six - July 29 meeting

Review questionnaire six (PDF 99.37KB)

Take questionnaire six

Responses from questionnaire six (XLSX 18.76KB)

Summary from questionnaire six and July 29 meeting (PDF 164.94KB)

Questionnaire seven - August 5 meeting

Review questionnaire seven (PDF 147.74KB)

Take questionnaire seven

Responses from questionnaire seven (XLSX 15.29KB)

Questionnaire eight - August 19 meeting

Review questionnaire eight (PDF 153.15KB)

Take questionnaire eight

Responses from questionnaire eight (XLSX 14.18KB)

The report will reflect the work done and comments conveyed regarding recommendations.

- We will not be able to have 100% agreed upon recommendations.
- The report will reflect the majority opinions and also provide the minority concerns and other opinions.
- The logistics for the report is as follows:
  - Work group staff will draft initial construction starting after this meeting. It will provide the reader with the background and work the group did to study the topics required. It will also provide the recommendations and concerns discussed in the surveys, past discussions and from today discussions.
  - The work group staff's draft will be shared with the Co-Chairs for their input around November 3rd and then cross exchanged for inclusion of each other's comments and edits around November 17th.

Due Monday December 1, 2025.

Work Group recommendation survey

Key:

Strong agreement, more than 80% = Green

Some agreement, 60%-79% = Blue

No agreement, less than 60% = Red

Question#	Members (named)	Members (additional)	Total
Wildfire property mitigation standards			
1	21%	53%	39%
3	47%	62%	53%
4	33%	31%	32%
Enhancing community mitigation			
5	87%	77%	82%
6	93%	79%	86%
7	87%	84%	86%
8	94%	92%	93%
Data collection and risk sharing within government			
9	73%	62%	68%
11	59%	75%	62%
12	87%	85%	86%
Wildfire risk transparency for insurance consumers			
13	57%	69%	64%
14	57%	62%	59%
Property mitigation retrofit grant program using IBHS certification			
17	80%	92%	86%
19	87%	92%	89%

Subsection (e): Property mitigation retrofit grant program to reduce wildfire related nonrenewals and cancellations

(e) Establishing a grant program to provide grants to Washington homeowners for purposes including, but not limited to, retrofitting residential property to resist loss due to wildfire and evaluating whether residential property meets nationally recognized, science-based, wildfire mitigation standards. The work group must include recommendations for:

(i) A grant program framework that will promote a decrease in the number of nonrenewals of consumer general casualty insurance or property insurance policies; and

(ii) Whether and how local fire protection districts may collaborate with the grant program administrator.

Section 5: Property mitigation retrofit grant program to reduce wildfire related nonrenewals and cancellations

17 - Should a recommendation include a grant program using the IBHS standards for wildfire mitigation as the framework?

18 – If no, then which framework.

19 - Should a recommendation include a requirement the grant program collaborate with local fire districts as part of the program?

Question#	Members (named) yes|no|other	Members (additional) yes|no|other	Total
17	80% [12 | 2 | 1]	92% [12 | 0 | 1]	86%
19	87% [13 | 0 |1]	92% [12 | 0 | 1]	89%

Subsection (b): Enhancing community mitigation

(b) Enhancing wildfire mitigation at the community level;

5 - Should a recommendation include expanding DNR's Wildfire Ready Neighbors program to support additional state-wide and locally coordinated campaigns to drive community engagement and adoption of a national recognized science-based, wildfire mitigation standard(s)?

6 - Should a recommendation include returning full funding to the community resilience investments portion of the wildfire response, forest restoration, and community resilience account (HB 1168)?

7 - Should a recommendation include increasing the funding to support community mitigation efforts from the community wildfire resilience investments program?

8 - Should a recommendation include building on existing efforts and to establish a formal policy framework that incentivizes and sustains local-level wildfire risk mitigation coordinating groups?

Question#	Members (named) yes|no|other	Members (additional) yes|no|other	Total
Enhancing community mitigation			
5	87% [13 | 1 | 1]	77% [10 | 1| 2]	82%
6	93% [13 | 0 |1]	79% [11 | 1 | 2]	86%
7	87% [13 | 1 | 1]	84% [11 | 1 | 1]	86%
8	94% [14 | 1 | 0]	92% [12 | 0 | 1]	93%

Subsection (c): Wildfire data and risk sharing

(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;

Subsection (c): Wildfire data and risk sharing

9 - Should a recommendation include the future development of a policy framework directing cross agency coordination of wildfire hazard and risk mitigation data sharing through the already existing Natural Hazards Data Portal managed by WaTech?

11 - Should a recommendation include Washington state contracting with an existing entity with expertise in hazard and risk analytics to provide state agencies, local fire districts and Washington state residents with accurate and up to date wildfire hazard and risk assessments at the parcel level?

12 - Should a recommendation include the legislature directing relevant agencies to develop a policy framework that would establish an information repository where property owners, local fire districts, state agencies, and communities can provide up-to-date wildfire risk mitigation efforts so risk assessing entities (insurance companies, state agencies, local fire districts, etc.) can have a better understanding of completed mitigation activities?

Question#	Members (named) yes|no|other	Members (additional) yes|no|other	Total
Data collection and risk sharing within government			
9	73% [11 | 3 | 1]	62% [8 | 0 | 5]	68%
11	59% [10 | 1| 6]	75% [9 | 1 | 2]	62%
12	87% [13 | 1 | 1]	85% [11 | 0 | 2]	86%

Subsection (d): Wildfire risk transparency for insurance consumers

(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;

Subsection (d): Wildfire risk transparency for insurance consumers

13 - Should a recommendation include requiring insurance companies to internally track when wildfire risk was used to determine eligibility or cost of insurance for a Washington state residential property so policymakers can know the actual number when requested?

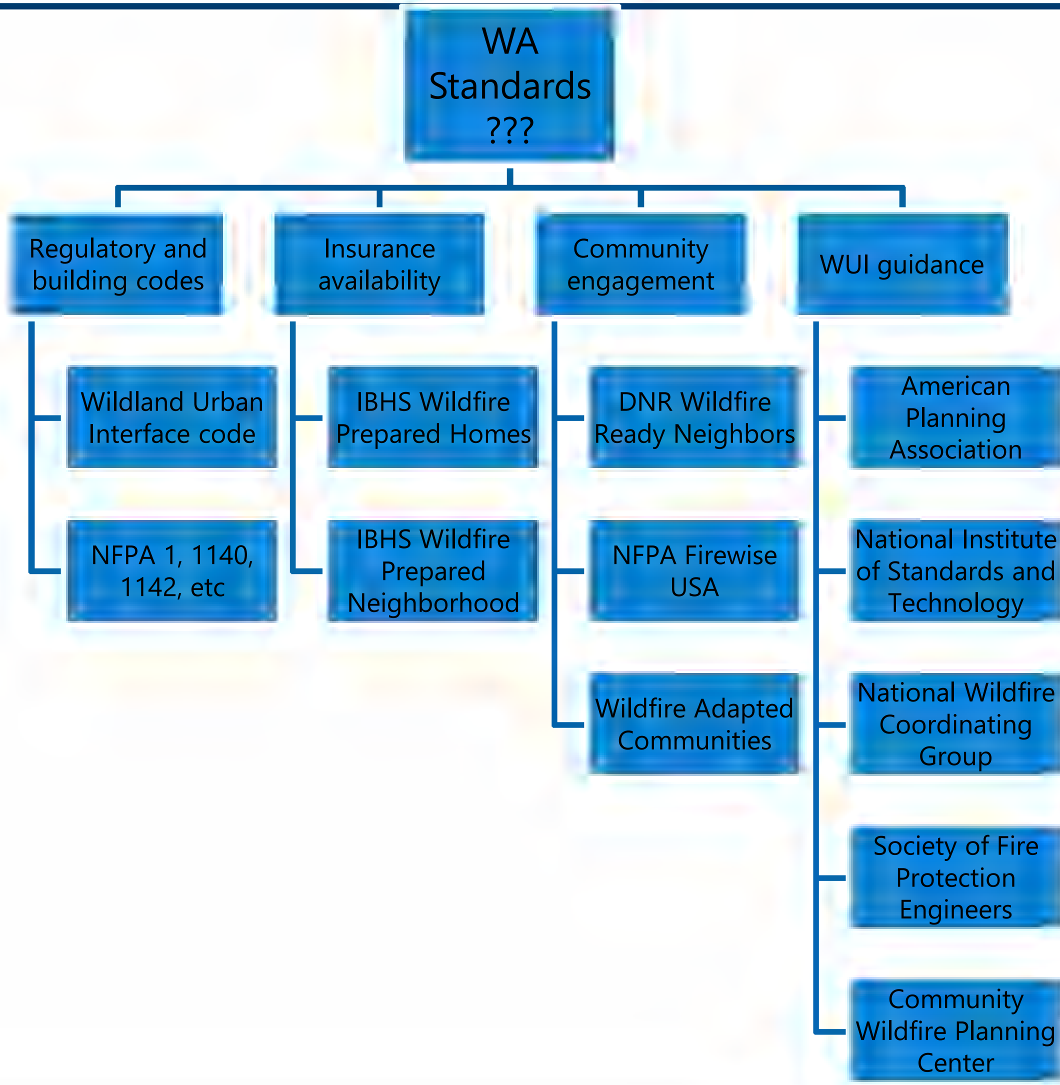
14 - Should a recommendation include requiring insurance companies to disclose wildfire risk scores to consumers if used to determine eligibility and/or cost of insurance?

Question#	Members (named) yes|no|other	Members (additional) yes|no|other	Total
Wildfire risk transparency for insurance consumers			
13	57% [8 | 4 |2]	69% [9 |1 | 3]	64%
14	57% [8 | 3 | 3]	62% [8 | 3 | 2]	59%

Subsection (a): Wildfire property mitigation standards

(a)(i) Coordinating the department of natural resources' existing wildfire property mitigation standards, or development of standards, with nationally recognized, science-based, wildfire mitigation standards, and (ii) aligning state wildfire property mitigation standards with nationally recognized, science-based, wildfire mitigation standards;

Wildfire property mitigation standard(s)



Subsection (a): Wildfire property mitigation standards

1 - Should the state attempt to develop and adopt a single wildfire property risk mitigation standard that is applicable for all uses?

3 - Should the state attempt to develop and adopt multiple wildfire risk mitigation standards that are applicable to various individual use cases?

4 - Should the development of property (structure) and community mitigation standards fall within the appropriate government entities who respond to fires in the built environment?

Question#	Members (named) yes|no|other	Members (additional) yes|no|other	Total
Wildfire property mitigation standards			
1	21% [4 | 10 | 1]	53% [7 | 4 | 2]	39%
3	47% [7 | 6 | 2]	62% [8 | 4 | 1]	53%
4	33% [4 | 8 | 0]	31% [5 | 8 | 3]	32%

Questions?

David Forte

Senior Policy Advisor, Property & Casualty

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