



## Wildfire & Insurance Legislation – Enacted 2025

- Some CSG West states last year focused on making insurance more available and affordable in wildfire-prone areas by encouraging or requiring insurers to consider mitigation actions, disclose risk scores, and participate in public programs that reduce wildfire risk.
- - **California's Approach:** Multiple bills (A.B.1, A.B.888, S.B.429, S.B.547) take a comprehensive approach—updating insurance regulations, funding mitigation grants, supporting research, and expanding insurance protections for both residential and commercial properties.
  - **Montana and Colorado:** Focus on transparency and consumer rights, requiring insurers to disclose wildfire risk scores and account for mitigation in pricing, with Colorado mandating discounts for mitigation actions.
  - **Utah:** Emphasizes local government action, funding, and building standards, with a strong role for counties and a new insurer-accessible risk database.
  - **Unique Features:** California's grant and research programs are more proactive and community-focused, while Montana and Colorado prioritize transparency and fairness in insurance practices. Utah's bill is notable for its fee-based funding mechanism and integration of local and state efforts.
- A.B.1 (California): Residential property insurance: wildfire risk
  - *Status:* Signed by the Governor on October 9, 2025

- *Description:* Focuses on updating insurance regulations to require regular wildfire risk mitigation standards in insurance rating plans. Emphasizes stakeholder engagement and encourages use of noncombustible materials to improve insurance availability and affordability in wildfire-prone areas.
- H.B. 533 (Montana): Revise insurance laws relating to wildfire and real property
  - *Status:* Became Public Law on May 13, 2025
  - *Description:* Requires insurers to disclose wildfire risk scores and related information to property owners, enhancing transparency in insurance rating practices.
- HB25-1182 (Colorado): Risk Model Use in Property Insurance Policies
  - *Status:* Signed by the Governor on May 28, 2025
  - *Description:* Mandates insurers to account for property and community wildfire mitigation in underwriting and pricing. Requires disclosure of discounts and appeals process for wildfire risk scores, and annual notices to policyholders.
- A.B.888 (California): California Safe Homes grant program
  - *Status:* Became Public Law on October 10, 2025
  - *Description:* Establishes a grant program to fund wildfire mitigation projects (e.g., roof replacements, noncombustible zones) for vulnerable communities, with ongoing reporting on insurance outcomes.
- S.B.429 (California): Wildfire Safety and Risk Mitigation Program
  - *Status:* Became Public Law on October 10, 2025
  - *Description:* Funds research and development of a public wildfire catastrophe model to inform emergency planning, insurance regulation, and actuarial analysis, with a focus on equitable access to insurance.
- S.B.547 (California): Commercial property insurance cancellation and nonrenewal
  - *Status:* Became Public Law on October 10, 2025

- *Description:* Extends protections against cancellation/nonrenewal of commercial property insurance after wildfire emergencies, with exceptions for gross negligence or unrelated losses.
- H.B.48 (Utah): Wildland Urban Interface Modifications
  - *Status:* Signed by the Governor on March 19, 2025
  - *Description:* Requires counties to assess fees on high-risk properties for wildfire mitigation, mandates building code standards, and creates a database for insurers to evaluate wildfire risk.

\* Descriptions generated with Quorum assistance.