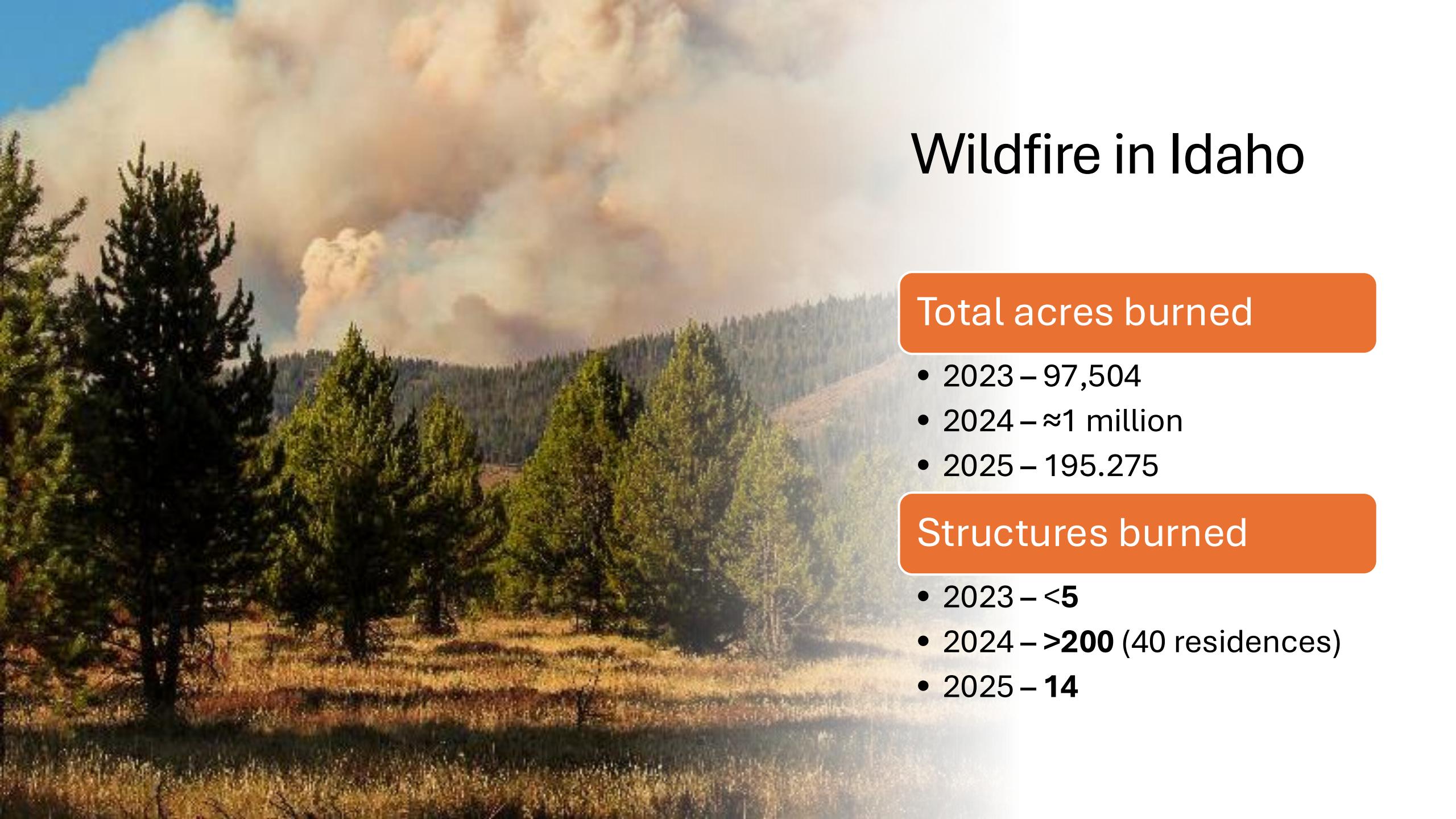

WILDFIRE PREPAREDNESS & WAYS TO MITIGATE INSURANCE IMPACTS

2026 IAC Midwinter Legislative Conference

Director Dean L. Cameron

Idaho Department of Insurance

January 26, 2026

A photograph of a wildfire in Idaho. Thick, billowing smoke in shades of orange, yellow, and grey dominates the upper half of the image, rising from a forested hillside. In the foreground, the tops of several tall evergreen trees are visible against the smoke. The ground in the lower foreground is a mix of dry, brown grass and patches of green vegetation.

Wildfire in Idaho

Total acres burned

- 2023 – 97,504
- 2024 – \approx 1 million
- 2025 – 195.275

Structures burned

- 2023 – <5
- 2024 – >200 (40 residences)
- 2025 – 14



Property Insurance in Idaho

Companies
offering HO
coverage

- 2023 – **107**
- 2024 – **100**
- Since 2022 –
28 insurance products
withdrawn

Nonrenewals

- 2022 – **3,900**
- 2023 – **27,798**
- 2024 – **8,591**

2024 Western Zone Wildfire Risk Forum

Educate and inform western policymakers on the impact of wildfire on the homeowner and commercial insurance markets

Panel discussion with ID, HI, TX and CO

Burn demonstration assisted by Insurance Institute for Business & Home Safety (IBHS)

Technical training by NAIC Catastrophe Modeling Center of Excellence and wildfire model vendors





Property Insurance Market Data Call

Scope

- To provide a clear, data-driven assessment of how wildfire risk is impacting homeowners insurance in Idaho.

Overall goal

- To analyze the health of Idaho personal property insurance market during calendar years 2022, 2023 and 2024

Describing the Market

Insurance companies are experiencing increased losses

- Rising costs are due to those losses

In response, insurers are implementing:

- Stricter underwriting
- Premium rate increases
- Restricted coverage

Many companies have:

- Increased premiums in certain areas of the state
- Restricted geographic regions where they offer coverage
- Non-renewed in high-risk zones
- Exited property insurance market altogether

Cost Drivers



Construction inflation

- Cost and availability of materials and increased labor costs



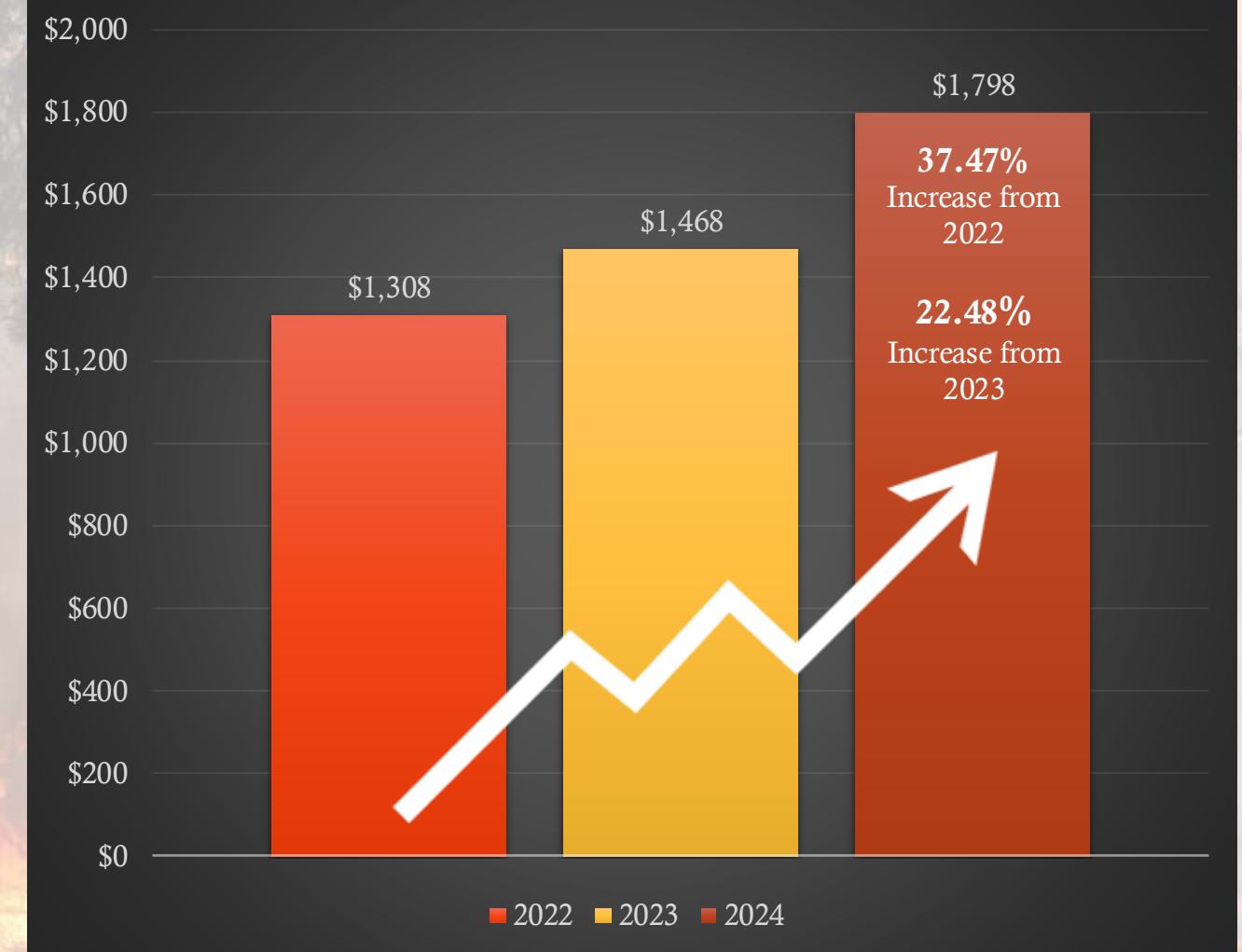
High demand

- Home values and demand for new housing continue to increase



Increased fire frequency

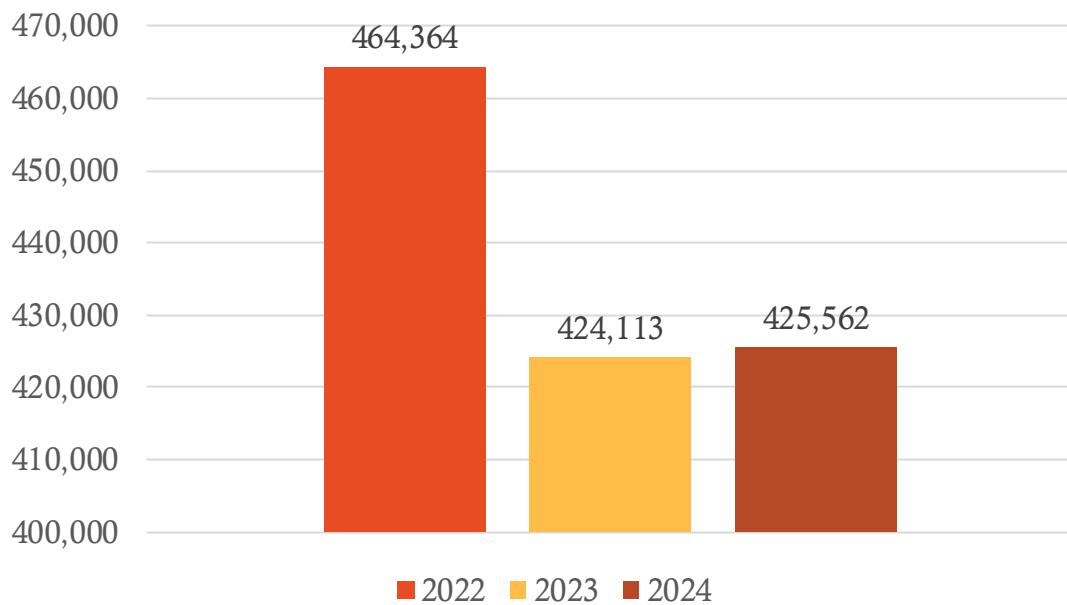
Statewide Average Premium



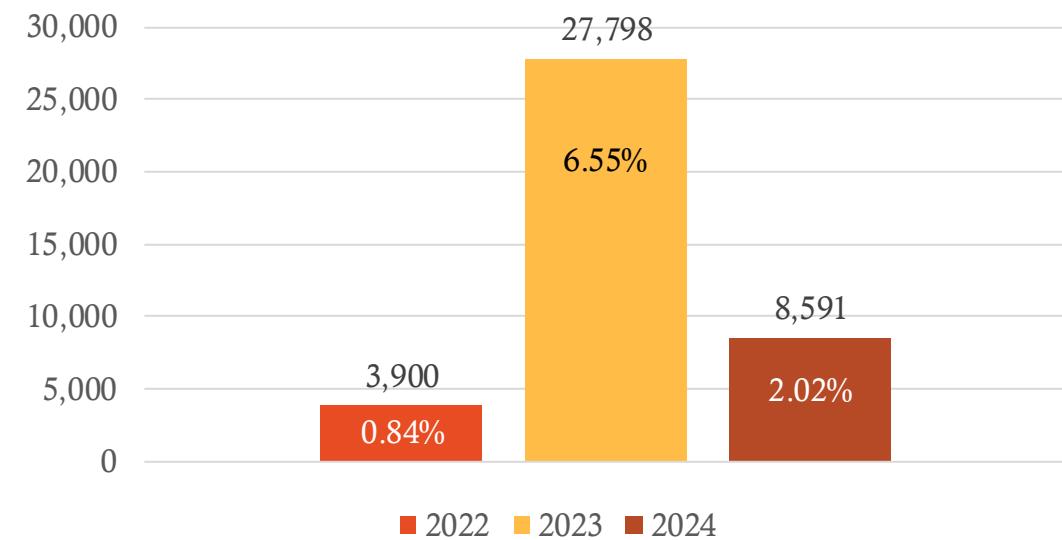


DATA COLLECTION | NONRENEWALS (2022-2024)

Total Number of Policies In-Force

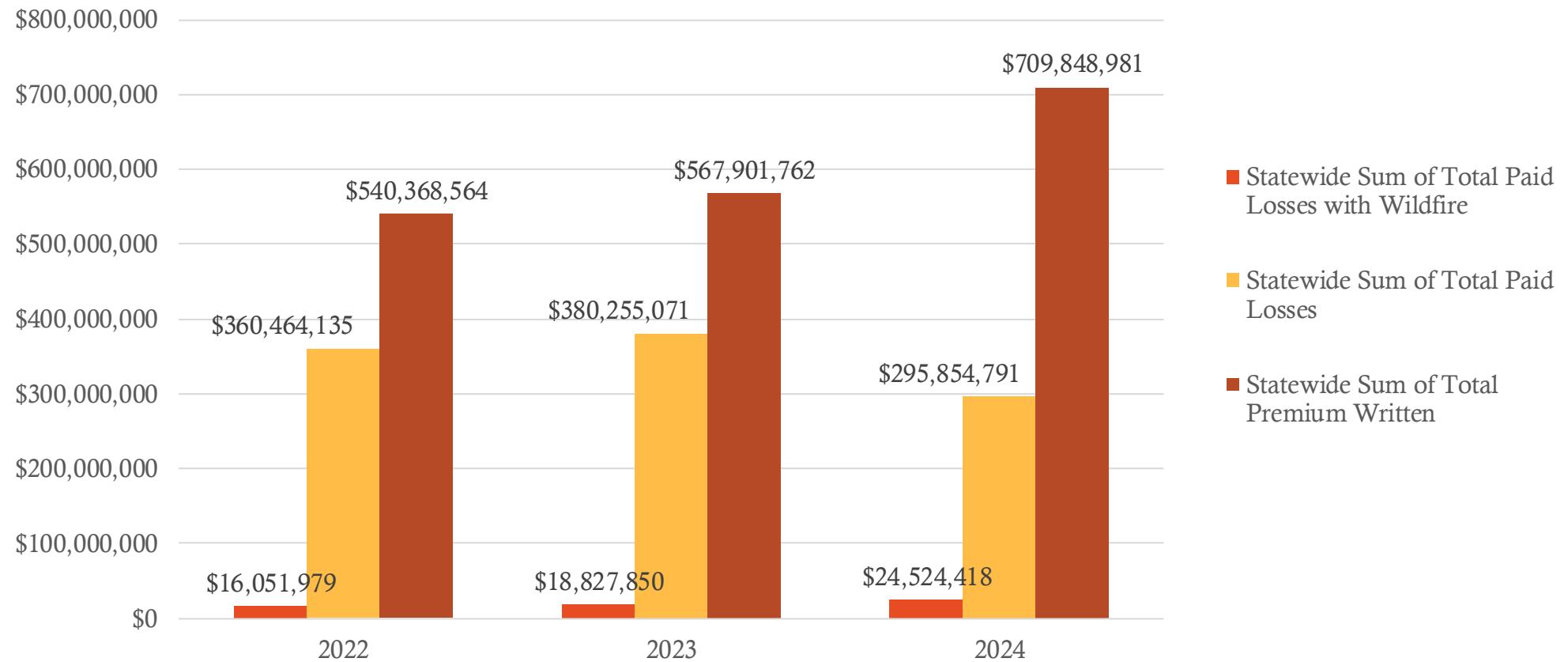


Total Number of Nonrenewals
and Percentage of Total Nonrenewals
by Policies In-Force





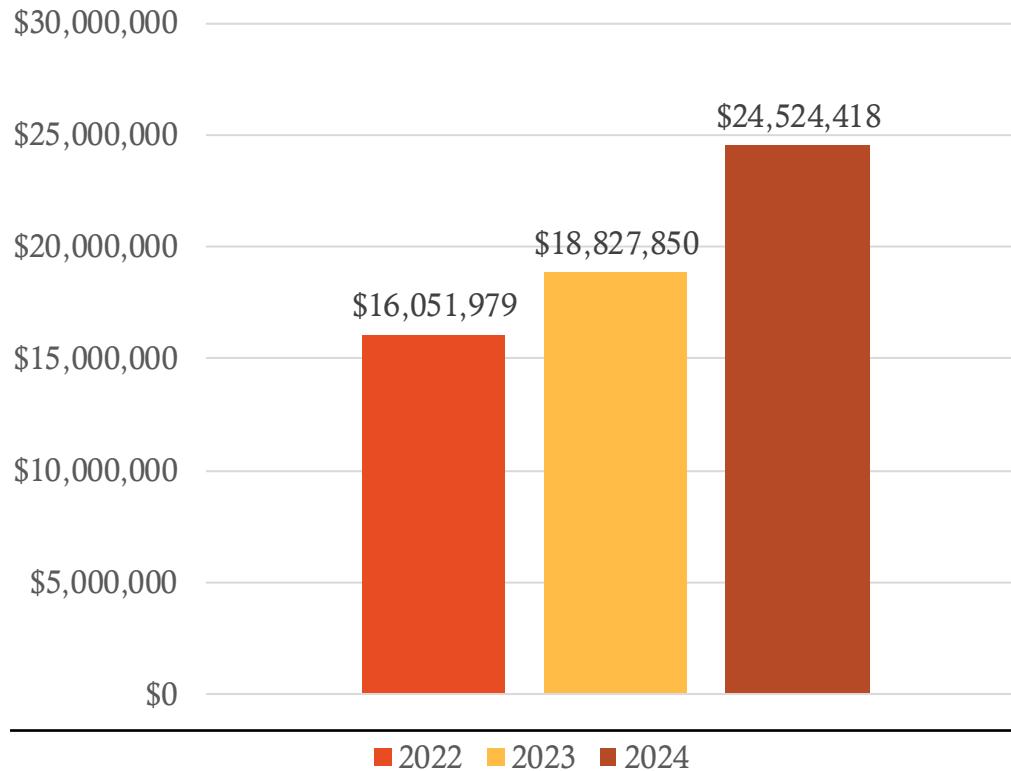
DATA COLLECTION | TOTAL PAID LOSSES (2022-2024)



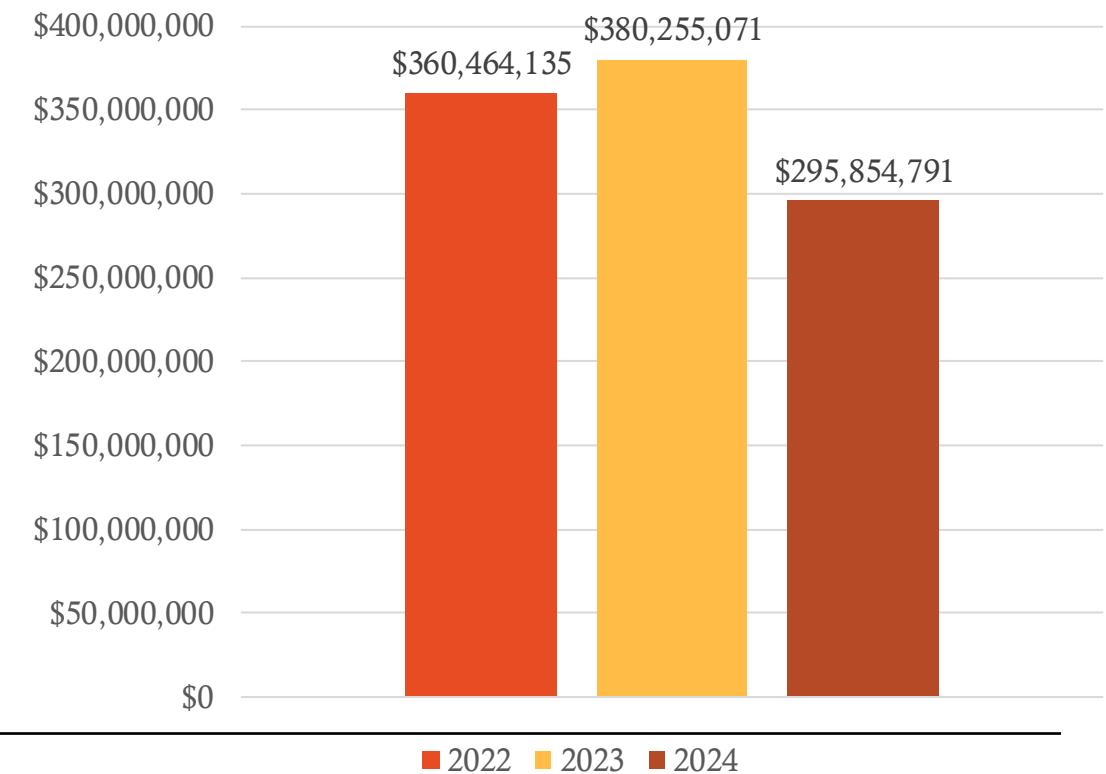


DATA COLLECTION | TOTAL PAID LOSSES (2022-2024)

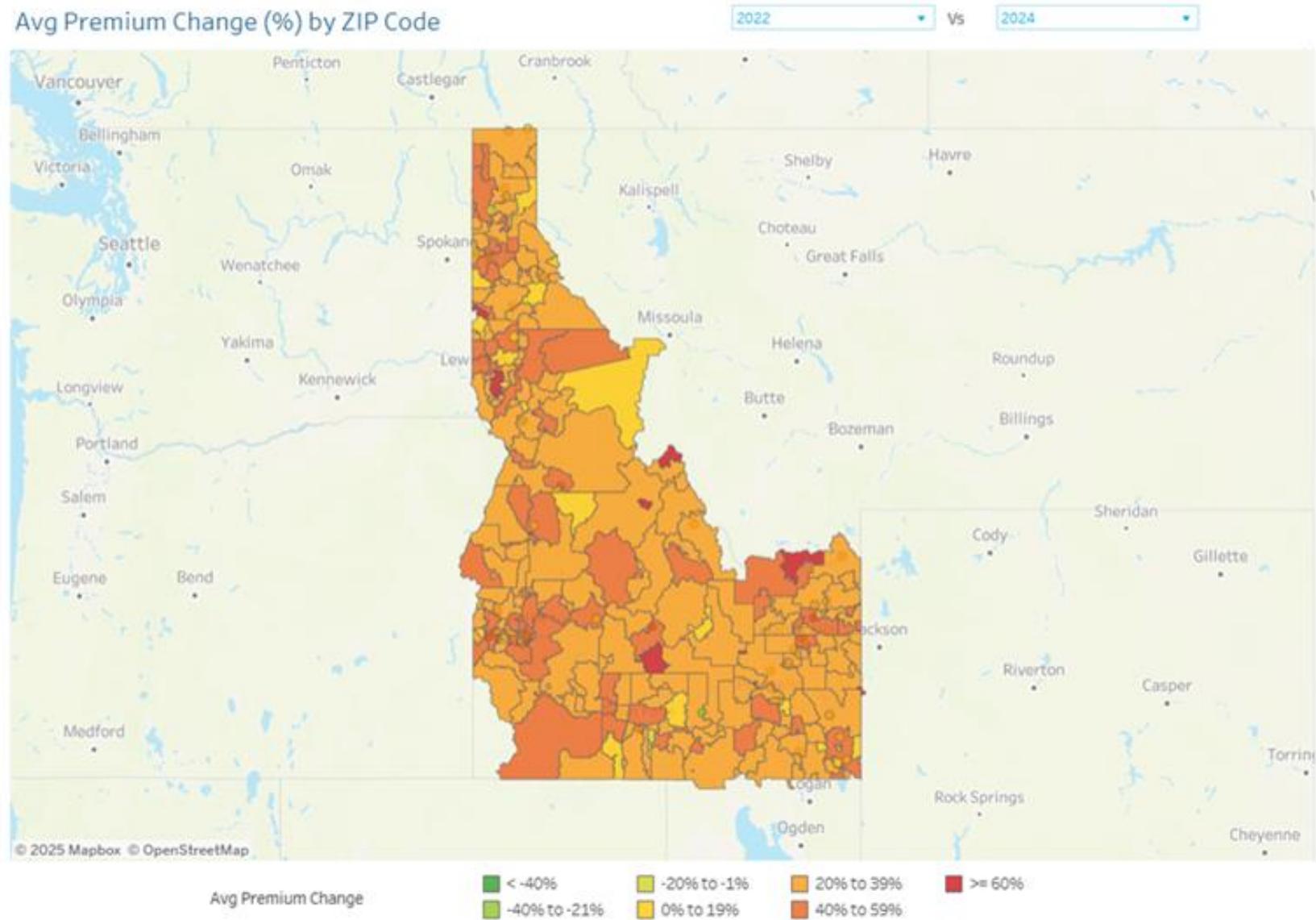
Total Paid Losses with Wildfire



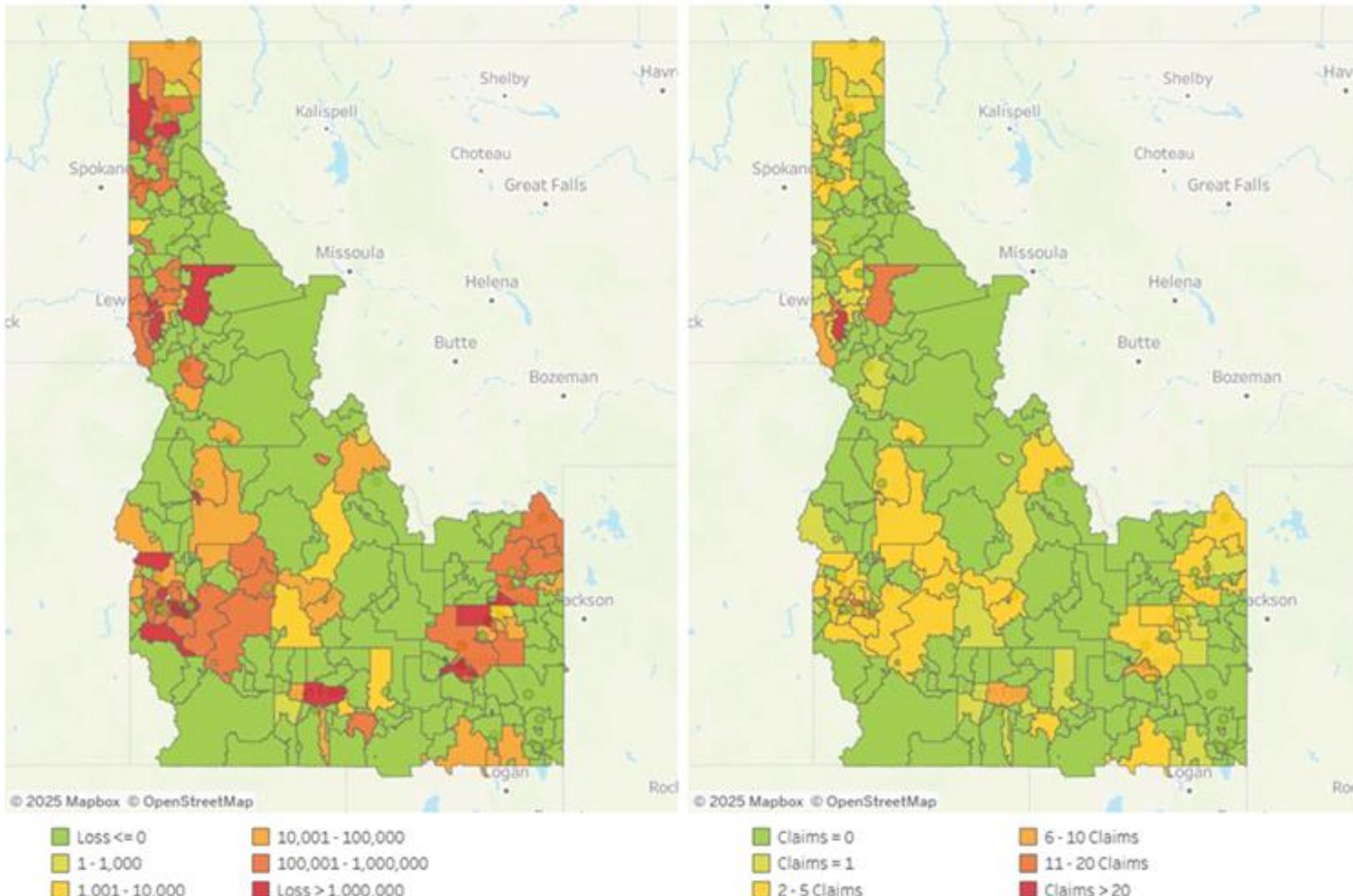
Total Paid Losses



Average Premium % Change by ZIP Code



Paid Losses with Wildfire by ZIP Code



Value of claims for 2022, 2023, 2024 | Number of claims for 2022, 2023, 2024

Top 20 in 2024 – ZIP Codes with Highest Average Premiums

ZIP Codes	2022 Average of Average Premium	2024 Average of Average Premium	Percentage Change of Average Premium from 2022 to 2024	City	County
83353	\$4,609	\$6,840	48.41%	Sun Valley	Blaine
83340	\$3,739	\$5,780	54.56%	Ketchum	Blaine
83630	\$1,234	\$5,374	335.45%	Huston	Canyon
83333	\$2,890	\$3,896	34.80%	Hailey	Blaine
83278	\$2,489	\$3,598	44.56%	Stanley	Custer
83229	\$1,495	\$3,455	131.16%	Cobalt	Lemhi
83405	\$3,411	\$3,406	-0.14%	Idaho Falls	Bonneville
83313	\$2,449	\$3,247	32.61%	Bellevue	Blaine
83429	\$2,056	\$3,133	52.37%	Island Park	Fremont
83452	\$2,010	\$3,060	52.23%	Tetonia	Teton
83833	\$1,935	\$3,019	56.04%	Harrison	Kootenai
83635	\$1,921	\$2,823	47.00%	Lake Fork, Mccall	Valley
83615	\$1,802	\$2,774	53.98%	Donnelly	Valley
83606	\$1,296	\$2,751	112.34%	Caldwell	Canyon
83836	\$2,080	\$2,718	30.70%	Hope	Bonner
83712	\$1,773	\$2,689	51.65%	Boise	Ada
83814	\$1,869	\$2,655	42.04%	Coeur D Alene	Kootenai
83638	\$1,900	\$2,604	37.03%	Mccall	Valley
83287	\$1,513	\$2,601	71.89%	Fish Haven	Bear Lake

Top 20 in 2024 – ZIP Codes with Largest Number of Policies in Force

ZIP Codes	2024 Sum of Total Number of Policies In-Force	2024 Sum of Nonrenewals	2024 Percentage of Total Non-Renewals by Policies In-Force	2023 Sum of Total Number of Policies In-Force	2023 Sum of Nonrenewals	2023 Percentage of Total Non-Renewals by Policies In-Force	City	County
83646	16,281	231	1.42%	16,283	641	3.94%	Meridian	Ada
83709	13,985	295	2.11%	14,149	580	4.10%	Boise	Ada
83686	13,222	539	4.08%	13,268	1,890	14.24%	Nampa	Canyon
83642	13,084	227	1.73%	12,801	441	3.45%	Meridian	Ada
83301	11,781	217	1.84%	11,916	993	8.33%	Twin Falls	Twin Falls
83854	10,982	145	1.32%	11,070	438	3.96%	Post Falls	Kootenai
83616	9,501	101	1.06%	9,331	318	3.41%	Eagle	Ada
83401	9,048	203	2.24%	9,031	502	5.56%	Idaho Falls	Bonneville
83501	8,907	115	1.29%	8,938	165	1.85%	Lewiston	Nez Perce
83687	8,693	233	2.68%	8,560	890	10.40%	Nampa	Canyon
83607	8,329	347	4.17%	8,342	1,977	23.70%	Caldwell	Canyon
83815	8,044	67	0.83%	8,137	139	1.71%	Coeur D Alene	Kootenai
83201	7,776	117	1.50%	7,856	196	2.49%	Pocatello	Bannock
83634	7,475	140	1.87%	7,317	692	9.46%	Kuna	Ada
83605	7,445	271	3.64%	7,410	1,010	13.63%	Caldwell	Canyon
83704	7,354	96	1.31%	7,511	170	2.26%	Boise	Ada
83651	7,215	198	2.74%	7,235	629	8.69%	Nampa	Canyon
83835	6,748	67	0.99%	6,752	214	3.17%	Hayden	Kootenai
83714	6,583	98	1.49%	6,507	319	4.90%	Garden City	Ada
83814	6,374	56	0.88%	6,374	251	3.94%	Coeur D Alene	Kootenai

Top 20 in 2024 – ZIP Codes with Highest Total Paid Losses

ZIP Codes	2024 Sum of Total Paid Losses	2024 Sum of Total Paid Losses with Wildfire	2024 Sum of Total Premium Written	2024 Loss Ratio (Total Paid Losses/Total Premiums Written)	2023 Sum of Total Paid Losses	2023 Sum of Total Paid Losses with Wildfire	2023 Sum of Total Premium Written	2023 Loss Ratio (Total Paid Losses/Total Premiums Written)	City	County
83646	\$12,691,383	\$748,126	\$23,791,969	0.53	\$13,656,059	\$795,379	\$18,543,846	0.74	Meridian	Ada
83709	\$11,149,824	\$930,468	\$20,858,437	0.53	\$9,481,848	\$237,568	\$16,499,629	0.57	Boise	Ada
83686	\$7,934,737	\$0	\$18,921,333	0.42	\$11,474,326	\$193,050	\$14,958,120	0.77	Nampa	Canyon
83642	\$7,570,417	\$1,138,873	\$19,062,557	0.40	\$8,877,678	\$10,137	\$14,887,785	0.60	Meridian	Ada
83704	\$7,503,440	\$1,159,555	\$10,064,945	0.75	\$6,414,646	\$907,364	\$8,004,212	0.80	Boise	Ada
83616	\$7,412,604	\$102,248	\$20,724,057	0.36	\$9,016,255	\$5,990	\$16,266,877	0.55	Eagle	Ada
83301	\$7,348,309	\$0	\$16,344,571	0.45	\$6,882,585	\$0	\$13,571,533	0.51	Twin Falls	Twin Falls
83815	\$7,304,947	\$850,614	\$12,001,950	0.61	\$5,461,486	\$22,058	\$9,323,996	0.59	Coeur D Alene	Kootenai
83814	\$7,007,969	\$280,002	\$14,924,145	0.47	\$12,109,759	\$576,088	\$11,739,307	1.03	Coeur D Alene	Kootenai
83854	\$6,633,097	\$263,158	\$16,064,217	0.41	\$6,519,964	\$0	\$12,595,804	0.52	Post Falls	Kootenai
83687	\$5,882,616	\$374,052	\$11,301,408	0.52	\$5,688,254	\$0	\$9,019,386	0.63	Nampa	Canyon
83340	\$5,431,824	\$0	\$15,725,742	0.35	\$8,412,265	\$0	\$13,373,768	0.63	Ketchum	Blaine
83713	\$5,274,027	\$0	\$9,400,377	0.56	\$7,523,023	\$0	\$7,436,805	1.01	Boise	Ada
83605	\$5,060,717	\$679,546	\$9,320,771	0.54	\$6,127,945	\$52,518	\$7,396,490	0.83	Caldwell	Canyon
83607	\$5,030,969	\$46,770	\$12,690,090	0.40	\$7,086,327	\$485,929	\$10,129,077	0.70	Caldwell	Canyon
83406	\$5,006,128	\$0	\$6,703,333	0.75	\$3,151,124	\$0	\$5,378,358	0.59	Idaho Falls	Bonneville
83651	\$4,814,707	\$0	\$9,142,951	0.53	\$4,642,627	\$0	\$7,179,271	0.65	Nampa	Canyon
83221	\$4,528,843	\$105,248	\$8,713,188	0.52	\$5,266,137	\$54,726	\$7,160,363	0.74	Blackfoot	Bingham
83622	\$4,498,107	\$47,111	\$2,687,657	1.67	\$1,517,575	\$0	\$2,139,441	0.71	Garden Valley	Boise
83705	\$4,455,405	\$44,340	\$6,245,939	0.71	\$6,291,723	\$1,485,485	\$5,033,811	1.25	Boise	Ada

Opportunities

Mitigation funds

Stabilization efforts

- Front loaded reinsurance
- Deductible buy-down
- Community purchasing pools
- Risk adjustment

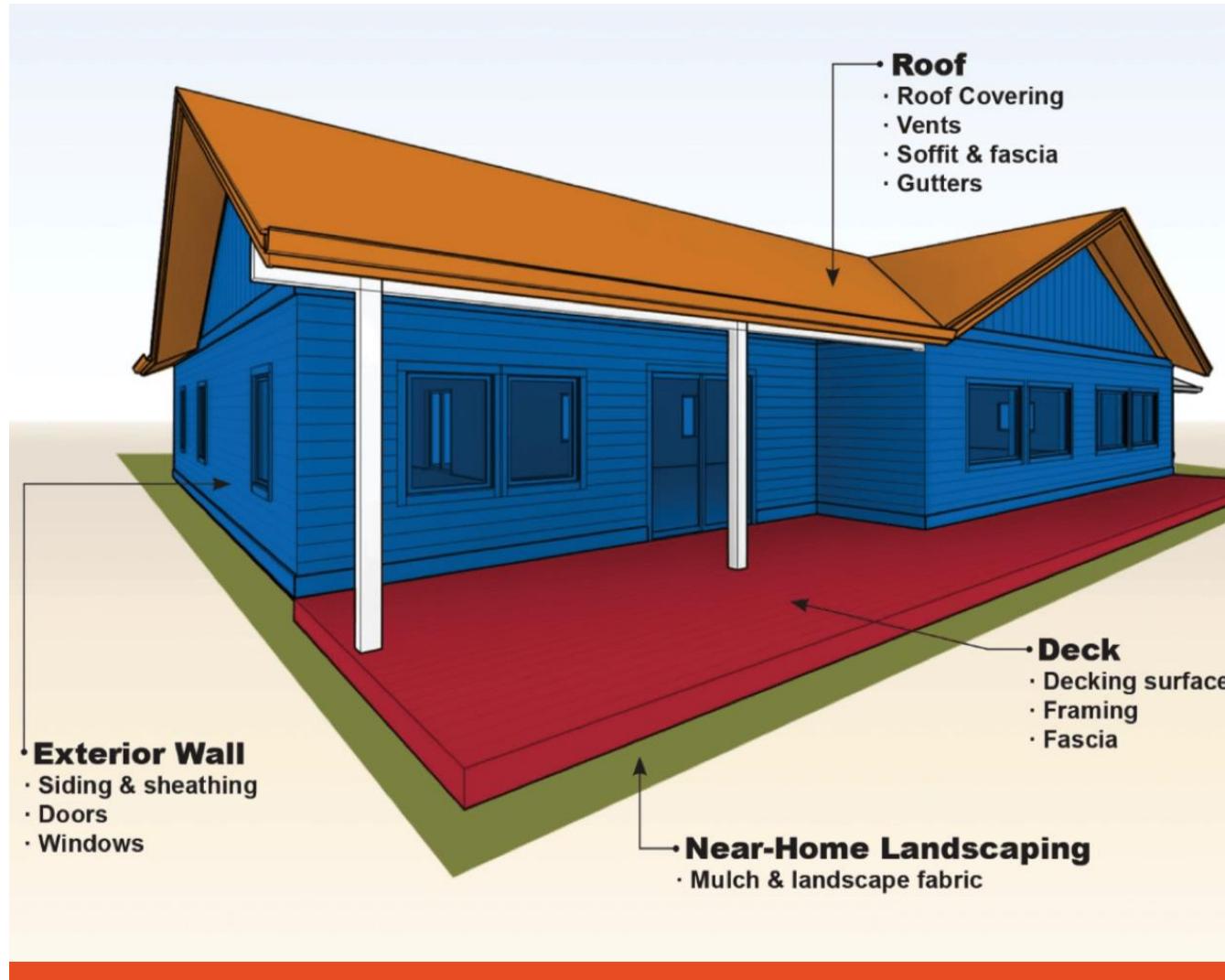
Community fortification analysis

Community modeling strategies

- Community modeling with state assistance
- LiDAR, drones and other data
- Local community building standards

Building with fortified materials





Idaho Wildfire Fortified Property Fund

- Goal is to stabilize the property insurance market by reducing risk to carriers.
- Creates a fund to issue grants to help consumers fortify their properties.
- Uses existing dollars and revenue.
 - No general fund dollars are used.
 - Funding would come from excess fees (DOI and Surplus Lines) and excess premium taxes.
 - Revenue is collected from carriers, but relief is paid back to the consumer.
- Modeled after similar successful programs used in SE states to mitigate for hurricanes

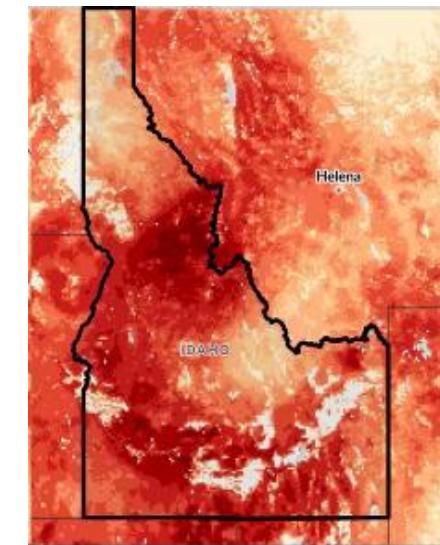
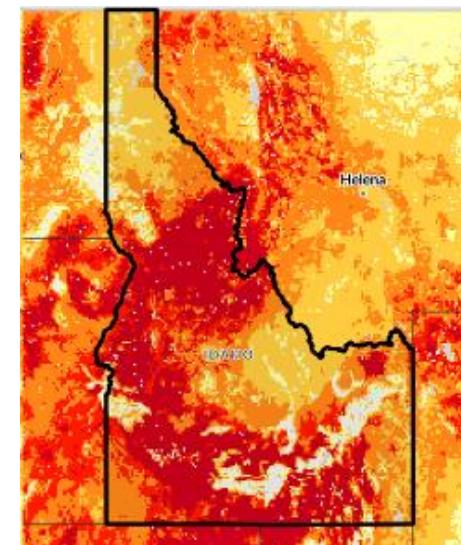
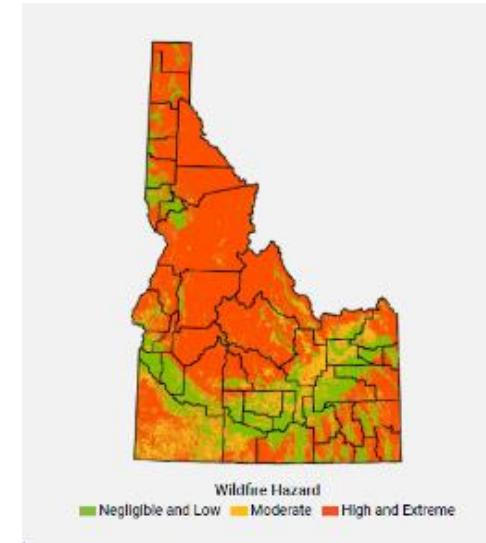
Other Opportunities

- 30-day homeowners notification is insufficient
- 45-day commercial notification
- Wildfire exclusion prohibitions
 - Potential exclusion of smoke damage and debris removal
 - Potential exclusions related to wildfire liability



Other Opportunities

- Multiple statewide models with conflicting statewide results
- Carrier justifications
- Community modeling with state assistance.
- Lidar, drones and other data.
- Local community building standards.





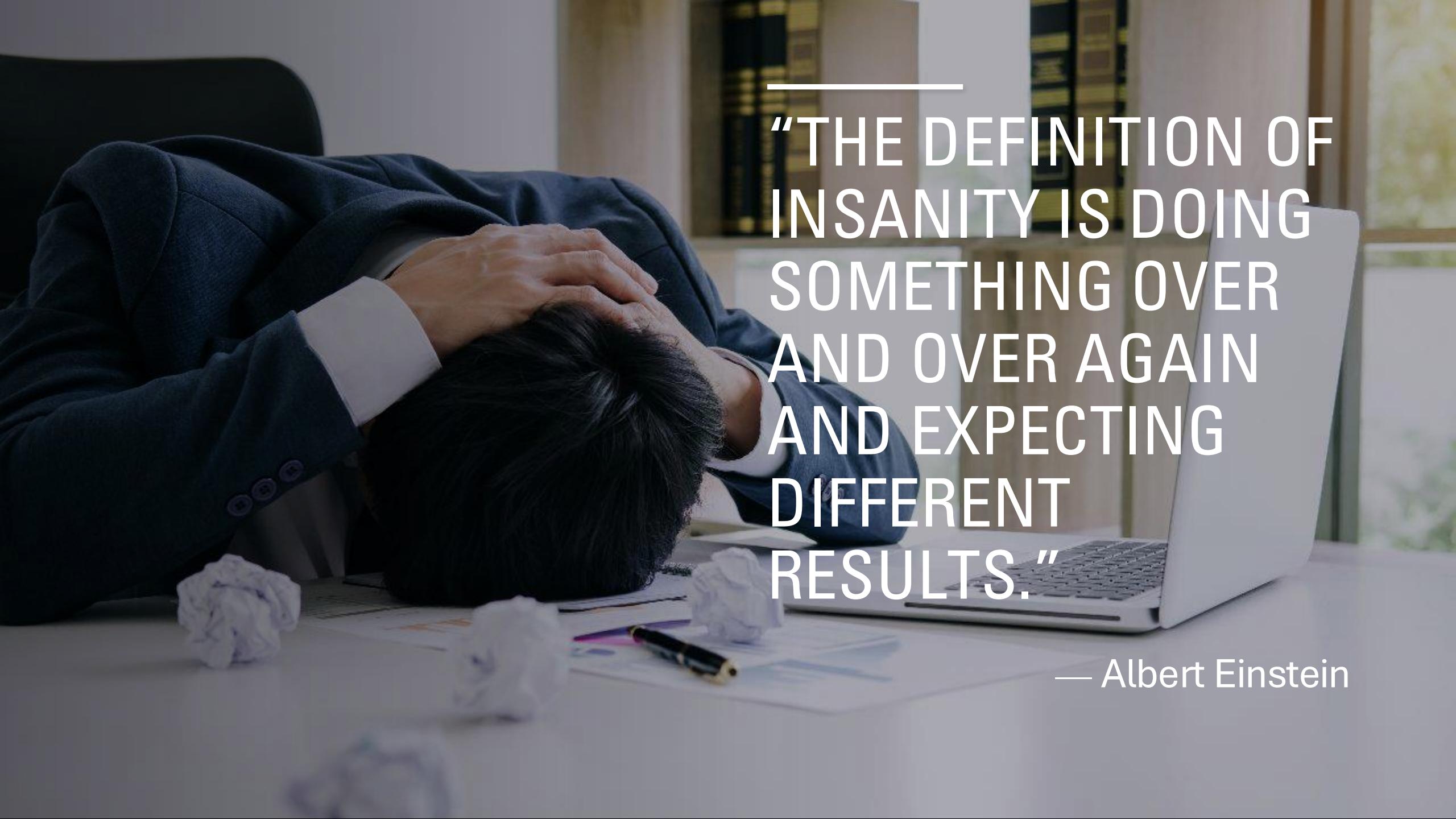
Other Coverage Issues

- Adequate carriers
- Adequate coverage
- Smoke damage
- Debris removal
- Post fire flooding and mudslides

Emergency Planning Issues

- Escape routes
- Firefighter access
- Water and fire hydrant pressure
- Firefighter units from other areas





“THE DEFINITION OF
INSANITY IS DOING
SOMETHING OVER
AND OVER AGAIN
AND EXPECTING
DIFFERENT
RESULTS.”

— Albert Einstein