
WILDFIRE PREPAREDNESS & WAYS TO MITIGATE INSURANCE IMPACTS

2026 Family Forest & Managers Conference

Director Dean L. Cameron

Idaho Department of Insurance

March 30, 2026



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withdrawn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



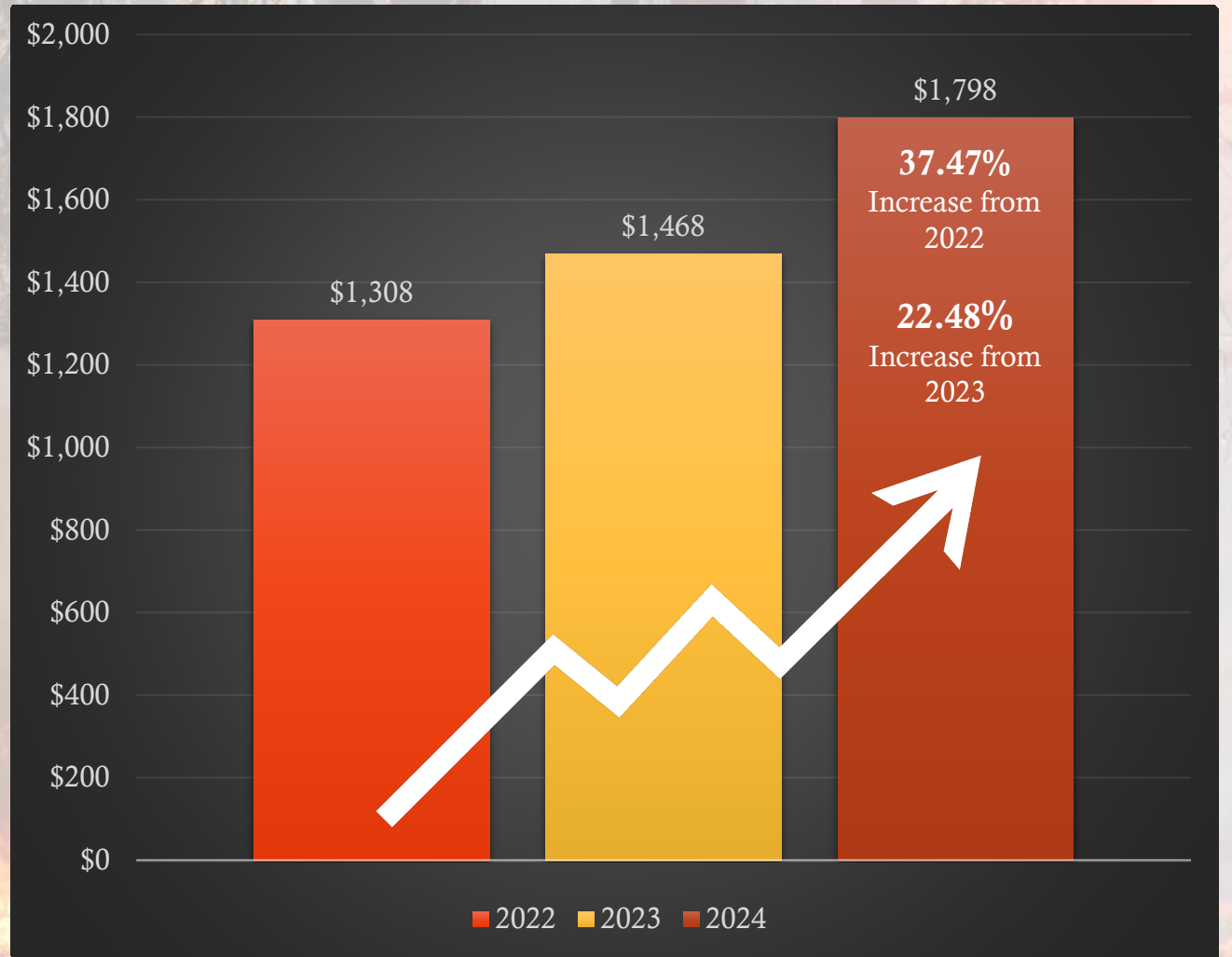
High demand

- Home values and demand for new housing continue to increase



Increased fire frequency

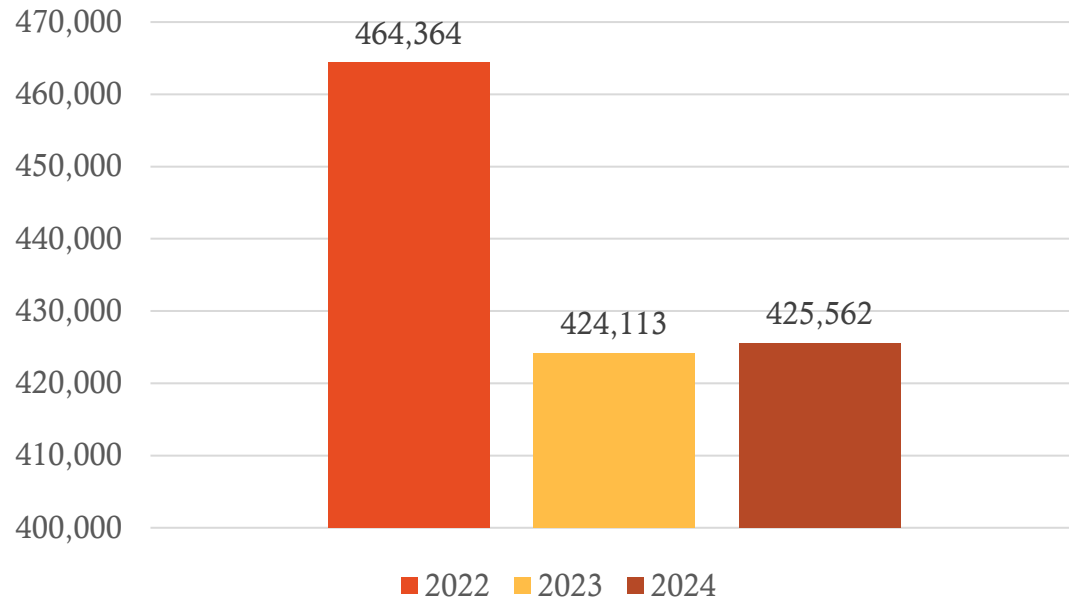
Statewide Average Premium



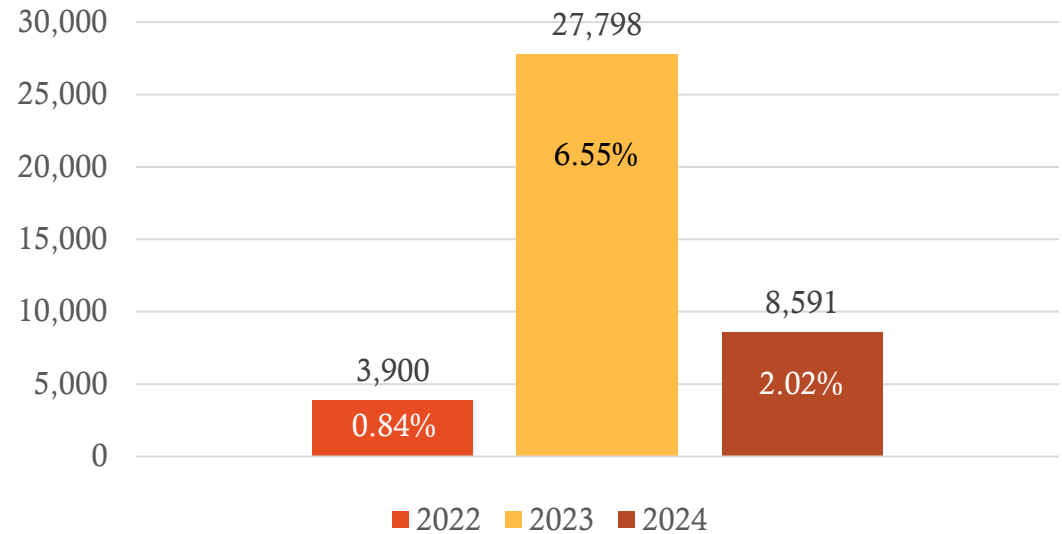


DATA COLLECTION | NONRENEWALS (2022-2024)

Total Number of Policies In-Force

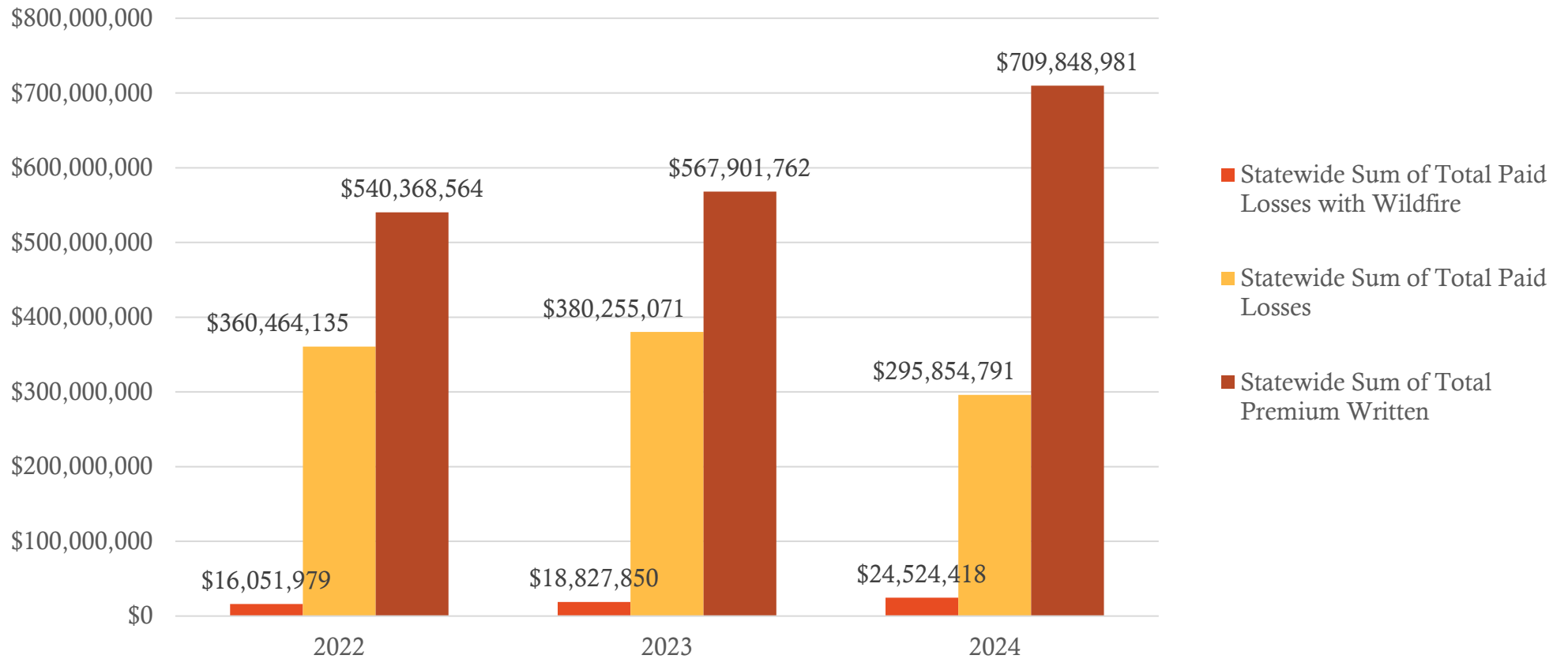


Total Number of Nonrenewals and Percentage of Total Nonrenewals by Policies In-Force

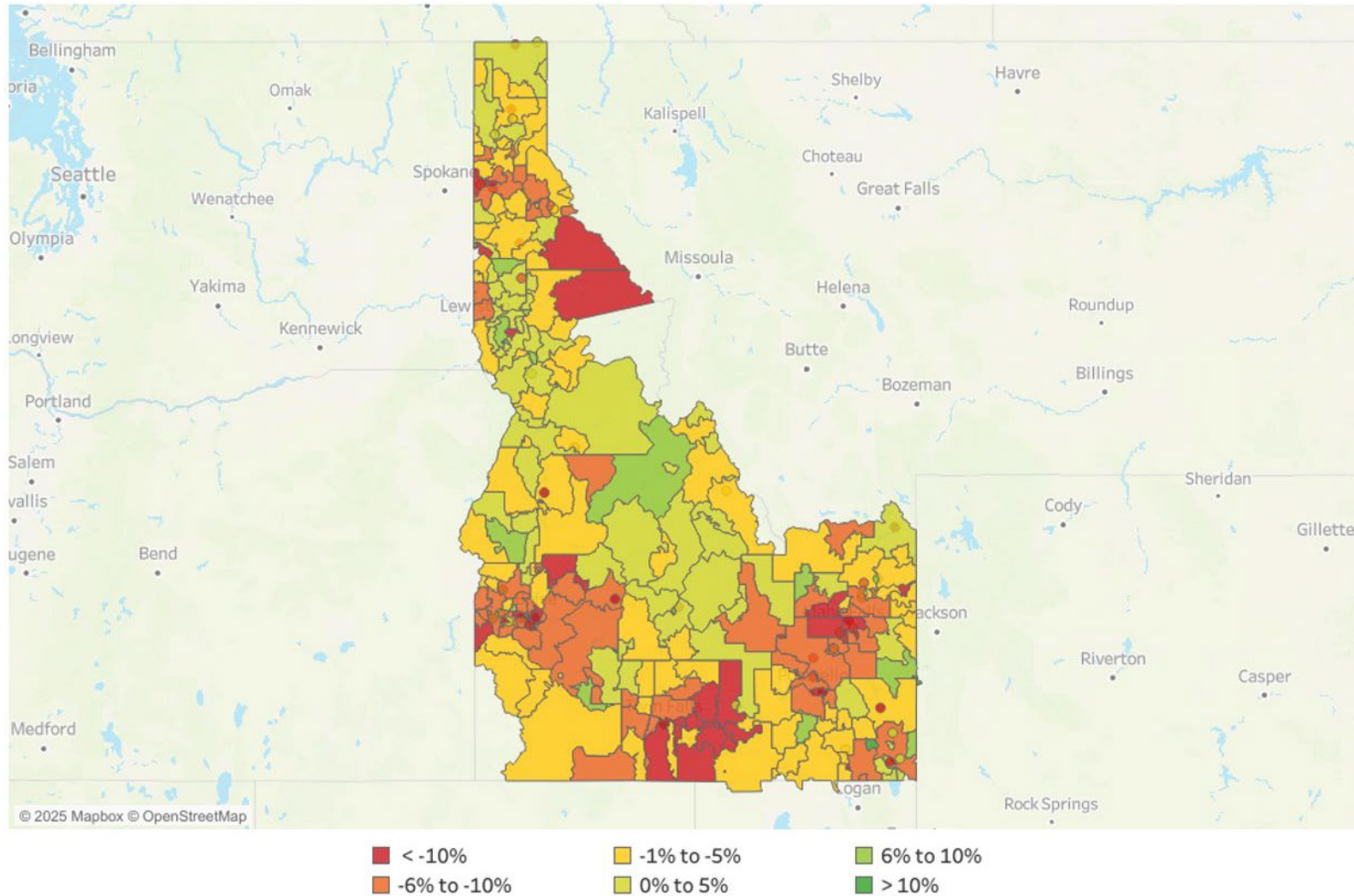




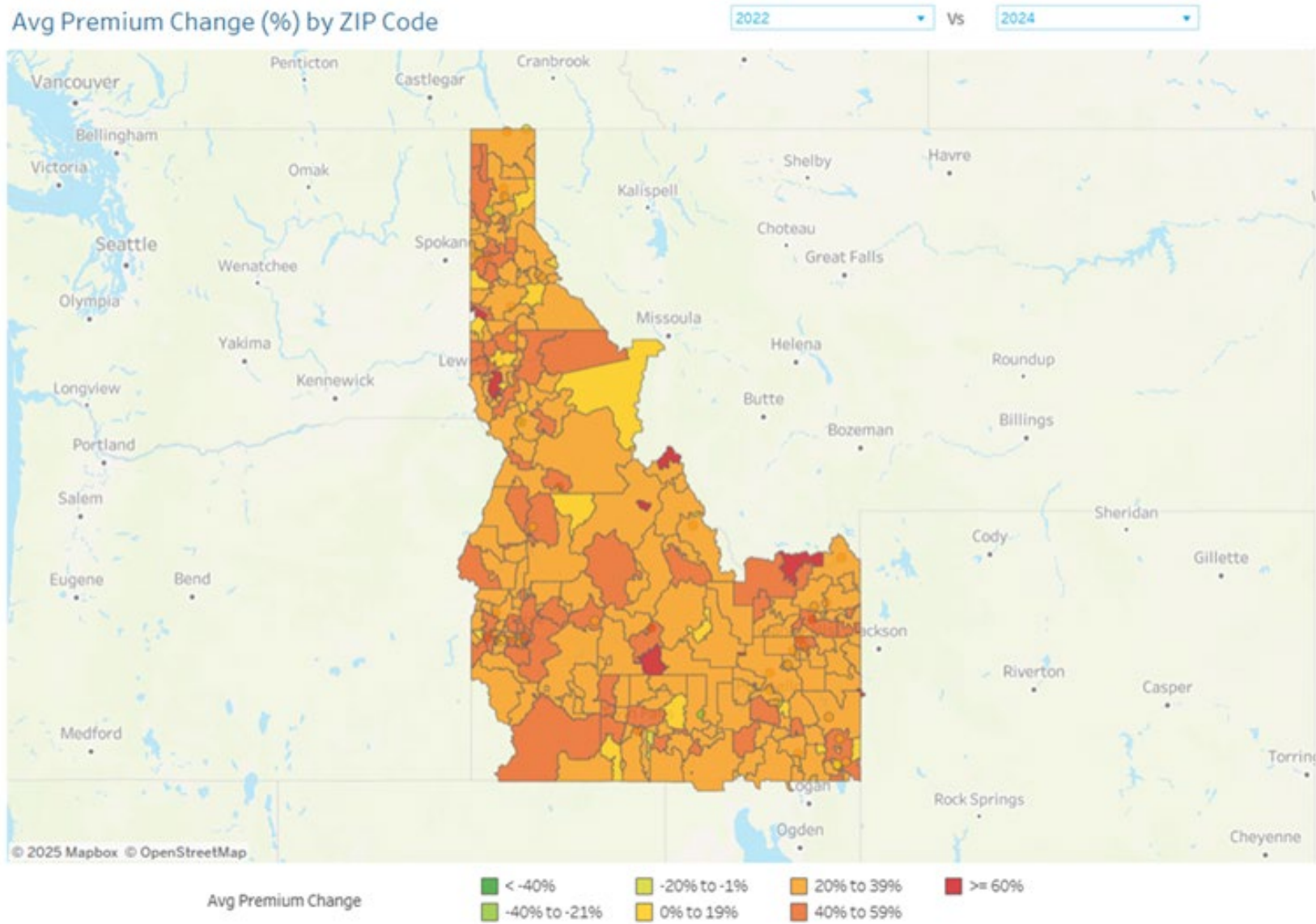
DATA COLLECTION | TOTAL PAID LOSSES (2022-2024)



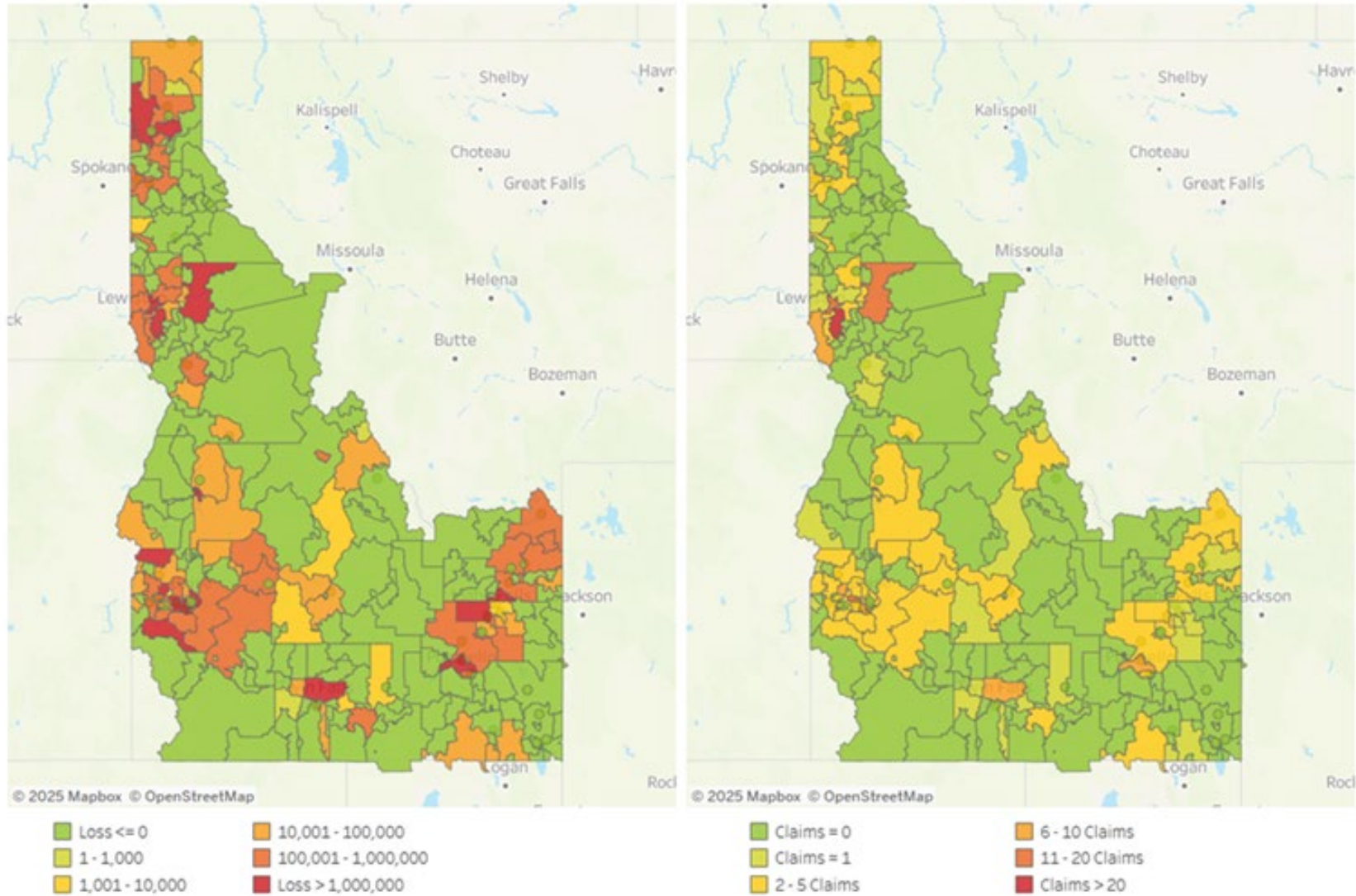
Number of Policies In-Force % Change by ZIP Code (2022 vs. 2024)



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

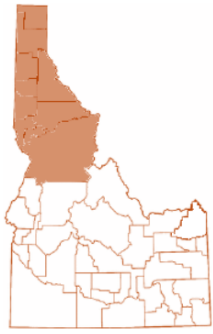
ZIP Codes	2022 Average of Average Premium	2024 Average of Average Premium	Percentage Change of Average Premium from 2022 to 2024	City	County
83353	\$4,609	\$6,840	48.41%	Sun Valley	Blaine
83340	\$3,739	\$5,780	54.56%	Ketchum	Blaine
83630	\$1,234	\$5,374	335.45%	Huston	Canyon
83333	\$2,890	\$3,896	34.80%	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 Total Number of Nonrenewals	2024 Percentage of Total Non-Renewals by Policies In-Force	2023 Sum of Total Number of Policies In-Force	2023 Sum of Total Number 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

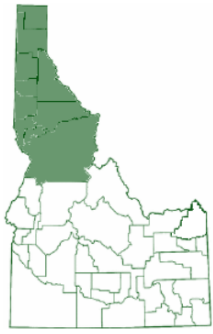
Top 20 in 2024 – ZIP Codes with Highest Total Paid Losses

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



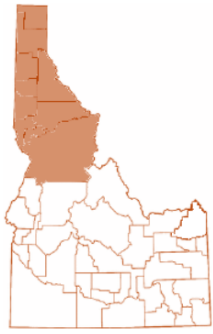
Average Premiums

ZIP Codes	2022 Average of Average Premium	2024 Average of Average Premium	% Change of Average Premiums from 2022 to 2024	City	County
83861	\$1,184	\$1,532	29.42%	Saint Maries	Benewah
83864	\$1,482	\$2,064	39.27%	Sandpoint	Bonner
83805	\$1,387	\$2,009	44.82%	Bonnors Ferry	Boundary
83814	\$1,869	\$2,655	42.04%	Coeur d'Alene	Kootenai
83815	\$1,138	\$1,750	53.79%	Coeur d'Alene	Kootenai
83816	\$597	\$986	65.16%	Coeur d'Alene	Kootenai
83854	\$1,283	\$1,760	37.23%	Post Falls	Kootenai
83877	\$430	\$334	-22.37%	Post Falls	Kootenai
83843	\$1,296	\$1,838	41.86%	Moscow	Latah



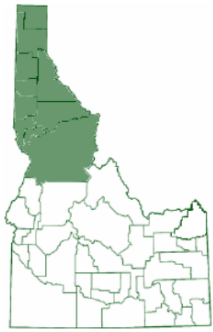
Number of Policies in Force

ZIP Codes	2022 Sum of Total Number of Policies In-Force	2024 Sum of Total Number of Policies In-Force	% Change of Total Number of Policies In-Force from 2022 to 2024	City	County
83861	1,850	1,774	-4.11%	Saint Maries	Benewah
83805	2,259	2,274	0.66%	Bonnars Ferry	Boundary
83814	6,947	6,374	-8.25%	Coeur d'Alene	Kootenai
83815	9,255	8,044	-13.08%	Coeur d'Alene	Kootenai
83816	4	3	-25.00%	Coeur d'Alene	Kootenai
83854	12,474	10,982	-11.96%	Post Falls	Kootenai
83877	2	2	0.00%	Post Falls	Kootenai
83843	4,465	4,137	-7.35%	Moscow	Latah



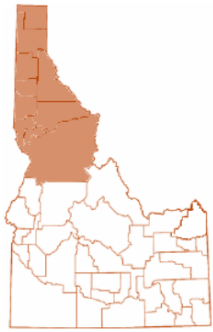
Nonrenewals

ZIP Codes	2024 Sum of Total Number of Nonrenewals	Sum of Total Nonrenewals for 2022, 2023, and 2024	City	County
83861	9	134	Saint Maries	Benewah
83864	139	833	Sandpoint	Bonner
83805	17	110	Bonnors Ferry	Boundary
83814	56	377	Coeur d'Alene	Kootenai
83815	67	231	Coeur d'Alene	Kootenai
83816	0	0	Coeur d'Alene	Kootenai
83854	145	657	Post Falls	Kootenai
83877	0	1	Post Falls	Kootenai
83843	27	121	Moscow	Latah



Total All Claims & Losses, Wildfire Claims & Losses, and Written Premiums

ZIP Codes	2022 Sum of Total Claims	2022 Sum of Total Wildfire Claims	2022 Sum of Total Paid Losses	2022 Sum of Total Paid Losses with Wildfire	2022 Sum of Total Written Premium	2023 Sum of Total Claims	2023 Sum of Total Wildfire Claims	2023 Sum of Total Paid Losses	2023 Sum of Total Paid Losses with Wildfire	2023 Sum of Total Written Premium	2024 Sum of Total Claims	2024 Sum of Total Wildfire Claims	2024 Sum of Total Paid Losses	2024 Sum of Total Paid Losses with Wildfire	2024 Sum of Total Written Premium	City	County
83861	62	0	\$2,398,231	\$0	\$2,199,682	40	0	\$583,724	\$0	\$2,286,667	40	0	\$1,160,550	\$0	\$2,748,747	Saint Maries	Benewah
83864	197	2	\$6,276,397	\$62,211	\$7,990,153	136	2	\$4,775,610	\$43,275	\$8,878,079	126	1	\$4,181,951	\$269,661	\$11,267,876	Sandpoint	Bonner
83805	58	1	\$1,329,554	\$7,065	\$2,782,028	50	0	\$1,327,814	\$0	\$3,195,855	51	1	\$671,082	\$22,872	\$3,953,022	Bonnars Ferry	Boundary
83814	288	1	\$8,839,247	\$97,652	\$11,062,540	257	2	\$12,109,759	\$576,088	\$11,739,307	208	1	\$7,007,969	\$280,002	\$14,924,145	Coeur d'Alene	Kootenai
83815	485	0	\$7,901,504	\$0	\$9,356,419	379	1	\$5,461,486	\$22,058	\$9,323,996	365	2	\$7,304,947	\$850,614	\$12,001,950	Coeur d'Alene	Kootenai
83816	1	0	\$7,764	\$0	\$4,179	2	0	\$63,909	\$0	\$3,426	0	0	\$0	\$0	\$2,958	Coeur d'Alene	Kootenai
83854	827	1	\$10,866,981	\$12,008	\$12,389,625	552	0	\$6,519,964	\$0	\$12,595,804	543	2	\$6,633,097	\$263,158	\$16,064,217	Post Falls	Kootenai
83877	1	0	\$3,636	\$0	\$1,721	0	0	\$0	\$0	\$2,067	0	0	\$0	\$0	\$668	Post Falls	Kootenai
83843	96	0	\$828,271	\$0	\$4,597,735	90	0	\$1,325,251	\$0	\$4,786,314	80	1	\$2,462,747	\$585,126	\$6,145,669	Moscow	Latah



Carriers

ZIP Codes	2022 Number of Carriers	2023 Number of Carriers	% Difference from 2022 to 2023	2024 Number of Carriers	% Difference from 2023 to 2024	City	County
83861	48	49	2.08%	48	-2.04%	Saint Maries	Benewah
83864	59	59	0.00%	60	1.69%	Sandpoint	Bonner
83805	51	53	3.92%	49	-7.55%	Bonnars Ferry	Boundary
83814	61	59	-3.28%	58	-1.69%	Coeur d'Alene	Kootenai
83815	58	57	-1.72%	60	5.26%	Coeur d'Alene	Kootenai
83816	5	5	0.00%	2	-60.00%	Coeur d'Alene	Kootenai
83854	62	62	0.00%	62	0.00%	Post Falls	Kootenai
83877	3	4	33.33%	2	-50.00%	Post Falls	Kootenai
83843	54	54	0.00%	54	0.00%	Moscow	Latah

Opportunities

Mitigation funds

Stabilization efforts

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

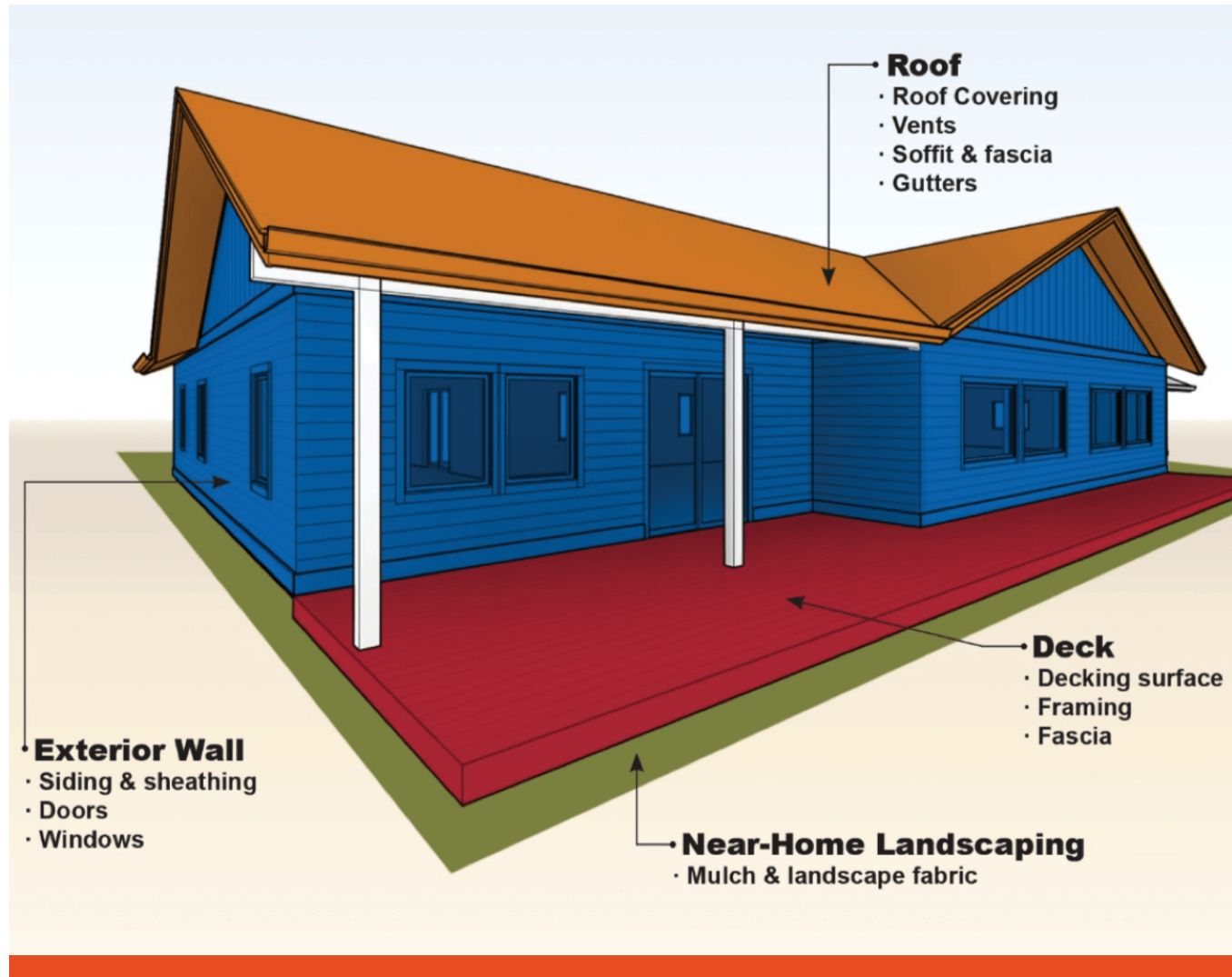
Community fortification analysis

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

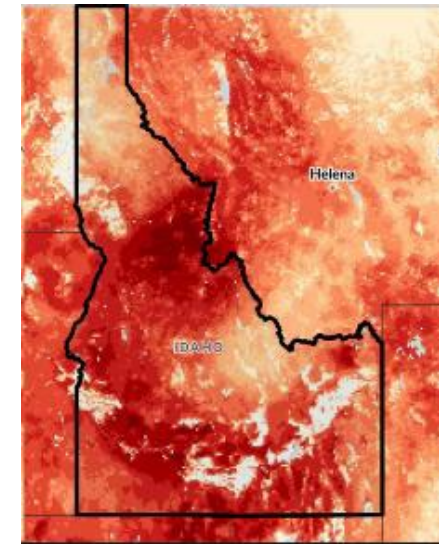
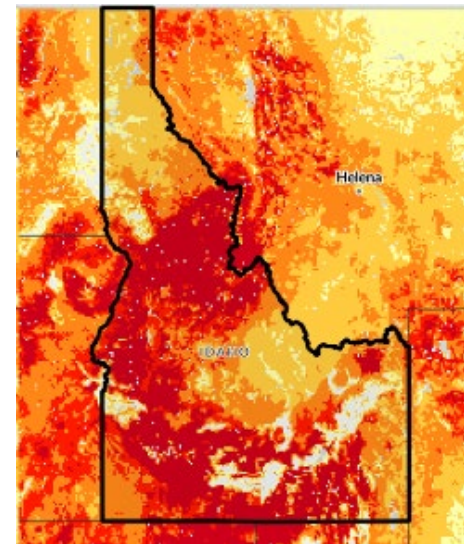
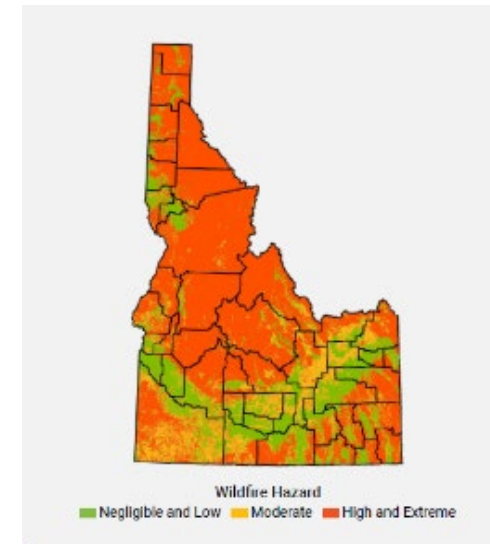
Other Opportunities

- H0562aa
 - Extends nonrenewal and cancellation notice requirement from 30-45 days to 60 days
- 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.



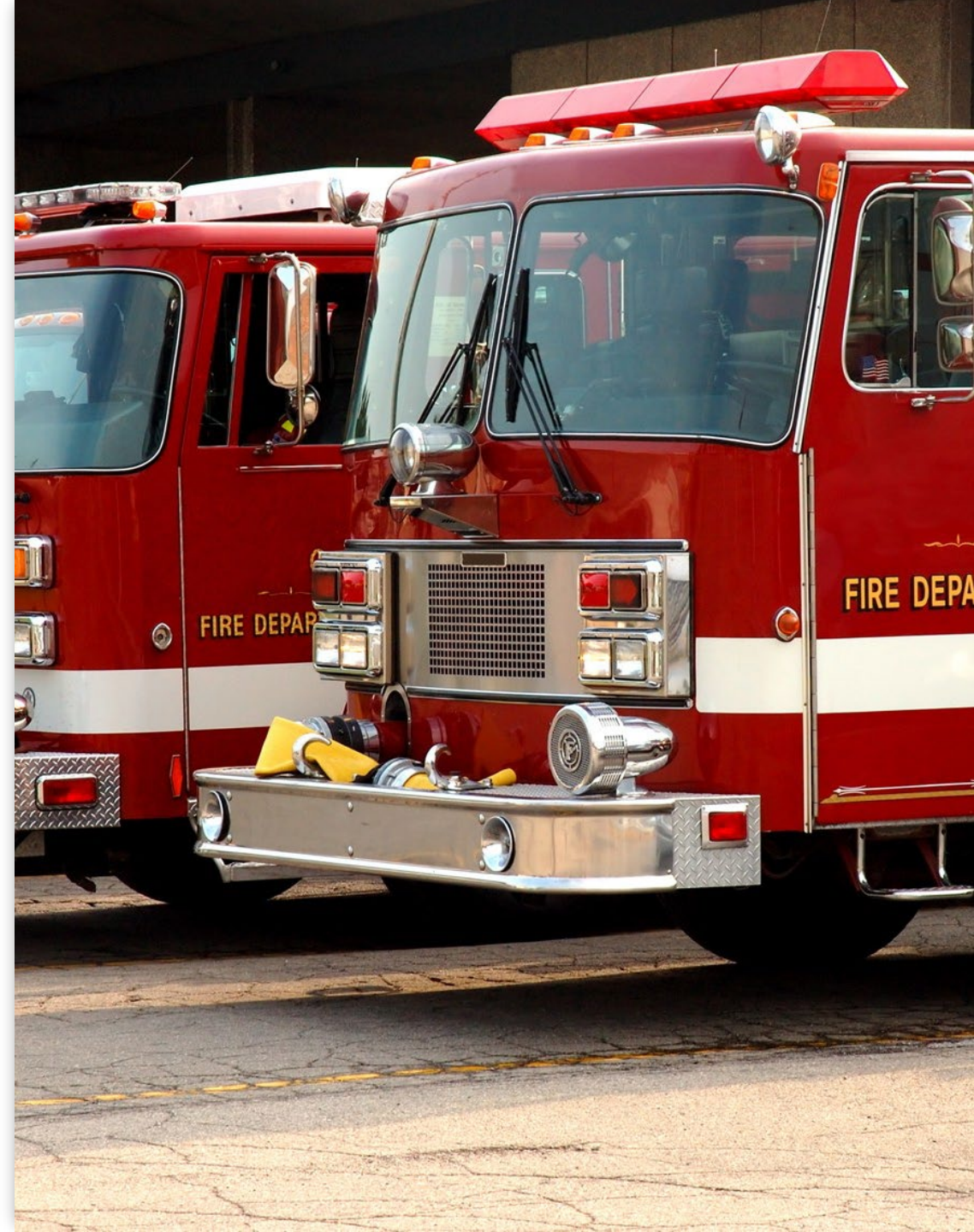


Other Coverage Issues

- 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



Consumer Hotline:

1-800-721-3272

208-334-4250

email:

consumeraffairs@doi.idaho.gov

website: doi.idaho.gov