MHCWP Meeting Notes — Oct 14, 2026

Oct 14, 2026 · @Brentwood Reid

Meeting overview

The partnership heard an insurance-industry view of wildfire risk in the WUI and an update on the Governor's Wildfire Programs Advisory Council (WPAC).

- **Date:** Wednesday, October 14, 2026
- **Format:** In person, with Zoom attendees; sign-in by QR code
- **Facilitator:** Brentwood Reid
- **Speaker introduction:** Walt Mayberry (CPO/HOA Neighborhood Work Group coordinator)
- **Featured presenter:** Kenton Brine, President, Northwest Insurance Council (Olympia, WA; serves WA, OR, ID); WPAC member
- **Second presentation:** Tom Fields (ODF), scheduled to follow once connected to Zoom

Organizations represented (from introductions): Northwest Insurance Council; Clackamas County Disaster Management; ODF Molalla Unit; Oregon State Fire Marshal; PGE (wildfire risk reduction and community engagement); OSU Extension Fire Program; Portland State University; Hoodland Fire; Hoodland, Rhododendron and other area CPOs; Timberline Rim Board and Timberline Rim Firewise; Mt. Hood Lions Club; local water association and watershed council; area Firewise programs. Jeff Ennenega, the partnership's original facilitator, attended as a visitor from Alaska.

Key takeaways

- **Insurability before discounts.** Keeping insurers in the market is the real incentive; discounts follow only once mitigation is shown to reduce losses.
- **Scale and verification matter.** Insurers need community-scale mitigation that is verified year over year. IBHS has cited roughly 70% of homes in a neighborhood meeting the standard.
- **IBHS Wildfire Prepared Home is the insurer-recognized standard.** Firewise and Wildfire Prepared Home need to be brought together. Guidance: wildfireprepared.org.
- **Insurers don't use the state hazard map.** They rely on their own satellite-based, ground-truthed risk models.
- **Oregon market:** generally healthy, but five straight years of homeowners underwriting losses and severe availability gaps in some areas.
- **OSFM insurance pilots (2027):** community-scale mitigation pilots engaging insurers, communities and fire agencies; sites not yet named.
- **WPAC 2026 report:** draft under review; public release expected about two weeks after the meeting, with a WPAC meeting in November where the public can testify.
- Kenton called the partnership's community-led, voluntary approach the most advanced he has seen and the model insurers want to see at scale.

Presentation: Insurance in the WUI and the WPAC

Kenton Brine, Northwest Insurance Council

Background and introduction

- Walt Mayberry recapped the partnership's insurance work: DFR briefings, the state wildfire hazard map (passed, then repealed), OSFM's IBHS community certification partnership, and support for SB 1540, which did not pass.
- Walt met Kenton through SB 1540 testimony, where Kenton worked with Sen. Golden to shape the bill. Kenton has 20+ years in OR and WA insurance policy.
- Kenton has led the Council for about 10 years, previously with a national P&C trade association. He called wildfire resilience the top issue he works on.

How property and casualty insurance works

- P&C covers homes, autos, businesses, farms and ranches, and liability; it is separate from health and life insurance.
- Regulated by states, not the federal government. Oregon's regulator is DFR within DCBS.
- Oregon is file-and-use, but insurers seek review first to avoid retroactive disapproval. Rates must be actuarially sound and not excessive, inadequate or unfairly discriminatory.
- Core functions: underwriting, pricing, and claims.
- Unlike utilities, insurers can choose where they write and may shrink their footprint in hard markets.

Oregon market conditions

- Insurers reported homeowners underwriting losses five years running; between 2017 and 2023, claims exceeded premiums every year but one.
- **Cancellation** can happen mid-term; **non-renewal** happens at term end. Both require notice, which is often too short where coverage is scarce.
- DFR has reissued, for the third time, an emergency order tied to the Governor's June wildfire emergency. It suspends non-payment cancellations and non-renewals in designated ZIP codes.
- Insurers often pause new policies while a fire burns nearby.
- Oregon's market is robust overall, with roughly 100 home and 200 auto insurers, but difficult in pockets.

What policies cover

- Fire is covered regardless of cause (except intentional fraud), including wildfire.
- Coverage includes additional living expenses, some evacuation costs, liability, and possessions away from home.
- Check deductibles and whether you have replacement-cost or actual-cash-value coverage. Many homeowners are underinsured because limits haven't kept up with rebuild costs. Talk to your agent more than once a year.

What keeps insurers in a market

- Competition, to avoid concentrated risk.
- Access to risk data.
- Timely rate approvals. Washington's prior-approval system has filings pending for two years; Oregon is faster.

- Capital and affordable reinsurance. Reinsurance was a crisis two years ago and has since stabilized.
- A stable policy environment. The WPAC report's theme: let existing programs take hold before new bills change direction.

Insurability, mitigation and discounts

- Discounts are "the wrong discussion right now"; insurability is the goal.
- California's mandated discounts are small, about $15–$200, against mitigation costs that can reach $80,000.
- Discounts must be actuarially justified by demonstrated loss reduction.
- The Gulf Coast FORTIFIED roof program shows the path: verified mitigation brought insurers back and rates down. Wildfire is harder because it must be done at neighborhood scale.

Legislation and risk maps

- SB 762 created the WPAC. Other bills extended rebuild timelines and required 70% contents payment without an inventory after total losses during declared emergencies.
- SB 82 requires insurers to recognize mitigation; DFR and industry are still implementing it.
- SB 1540 was "ahead of its time": it didn't build on existing work and added mandates. A version is likely to return.
- Insurers never used the state hazard map; they use their own or vendor models such as Verisk.
- Insurers are working with groups such as BurnBot to build mitigation data they can trust.
- Fire 35 recommendations led to a $68 million revenue stream, with about $40 million going to OSFM mitigation and community risk reduction grants.

IBHS and Wildfire Prepared Home

- IBHS offers Wildfire Prepared Home, Wildfire Prepared Home Plus, and Wildfire Prepared Neighborhood, the insurer-recognized standards.
- Focus on home hardening and defensible space at community scale; about 70% neighborhood participation was cited.
- An MOU among IBHS, OSFM and the Governor's office has led to regular interagency meetings.
- OSFM plans 2027 pilot projects with insurers, communities, fire agencies and counties. Communities and criteria are not yet announced.
- A Spokane rebuild project is restoring a burned community to Wildfire Prepared standards as a demonstration.

Progress and remaining challenges

- **Promising:** growing recognition of the risk–rate link; more collaborative regulation; significant investor-owned utility mitigation (PGE is engaged with WPAC).
- **Challenges:** utility liability; uneven engagement from consumer-owned utilities; competing standards (Firewise vs. Wildfire Prepared Home); expanding community-level work.
- **Gaps:** between mitigation success and insurer recognition, and between existing programs and new legislative ideas.
- Kenton invited communities to show insurers their work and tell them what data would build confidence.

Wildfire Programs Advisory Council (WPAC)

- Established by SB 762; 21 members; advises Doug Grafe, the Governor's wildfire programs director.
- Members span landowners, planners, fire officials, local governments, tribes, utilities, environmental, housing, public health and, since 2026, insurance.
- Monitors state wildfire programs and reports annually to the Governor and Legislature. The 2025 report is online.
- The 2026 report has four subgroups: utilities and financial resilience; land use, evacuation and community planning; under protected lands; and mitigation, smoke, landscape resilience and public health.
- Draft review was set for Friday, Oct. 16; public release expected within about two weeks; WPAC meeting in November.

Q&A and discussion

Question or comment	Response
Is there a 30-day waiting period for wildfire coverage, like NFIP flood policies?	No. Coverage applies once the policy is bound.
Isn't it chicken-and-egg? Could insurers or homeowners be incentivized to mitigate first?	Insurability is the incentive: insurance is required for mortgages and home sales. Oregon premiums tracked inflation (3–5%) for about 15 years before 2018; the goal is a return to that stability, with savings shown before they appear in rates.
How do reserves for future claims relate to profit?	Insurers must build surplus and maintain strong credit ratings for capital; profit funds surplus. The split varies by company.
State hazard map and grant eligibility	A participant noted area neighborhoods petitioned to cluster homes into "high" classification because mitigation grants require it; many homes sat just under the threshold. Timberline Rim was cited as a model where neighbors reinforce mitigation as a shared value. The 70% figure was new to the group.
Were the five years of underwriting losses regional or national? Can insurers rely on investment income instead of denying coverage?	Losses were national; Oregon was similar. Relying on investment income for major catastrophes is not sound practice; insurers need underwriting profit. Each company sets its own risk appetite.
How does IBHS connect with Firewise communities, and where is guidance?	See wildfireprepared.org. IBHS is an insurance-funded research lab in South Carolina whose testing has advanced ember-intrusion protection.