

*State of Idaho*  
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**Idaho Department of Insurance News Release**

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## Idaho Department of Insurance Hosts Wildfire Risk Forum

**BOISE, ID (May 2, 2024)** – The Idaho Department of Insurance (IDOI), together with the National Association of Insurance Commissioners (NAIC) Western Zone and the Insurance Institute for Business & Home Safety (IBHS), hosted the first-ever Western Zone Wildfire Risk Forum on April 29-30, 2024, in Boise, Idaho. The forum was intended to educate and inform western policymakers on the impact of wildfire on the homeowner and commercial insurance markets.

Approximately 80 insurance regulators and policymakers participated in the event – the first of its kind for the NAIC.

Day one of the forum was hosted at the National Interagency Fire Center. Activities included:

- A panel discussion led by Idaho’s Insurance Director Dean Cameron with Hawaii Insurance Commissioner Gordon Ito, Texas Insurance Commissioner Cassie Brown, and Colorado Deputy Commissioner Jason Lapham. Each shared their perspective and lessons learned from recent large and destructive wildfires in their states.
- A burn demonstration by the IBHS, a nonprofit science and communications organization that is supported by insurers and companies. The burn featured a side-by-side look at fire behavior and showed the importance of immediate defensible space, comparing a fire-ready vs. not fire-ready structure. [Watch IBHS burn demonstration video on YouTube](#)

“Our research puts science-based solutions into the hands of homeowners and identifies a system of actions that give homes a chance to survive a wildfire,” says IBHS CEO Roy Wright. “It’s good to see Idaho leaning in to emphasize the importance of taking action now before the next red flag warning.”

- Governor Brad Little signed a proclamation declaring May as “Wildfire Preparedness Month.” He stated: “The unprecedented growth of the wildland-urban interface has elevated the need for coordinated education concerning how, where, and why wildfires burn as well as collaborative efforts to increase survivability of homes and property.”
- A panel discussion on community action with Director Brad Richy, Idaho Office of Emergency Management; Director Dustin Miller, Idaho Department of Lands, Megan Fitzgerald-McGowan, National Fire Protection Association/ Firewise USA; and Aitor Bidaburu, NIFC/U.S. Fire Administration.

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Day two included technical training by the NAIC Catastrophe Modeling Center of Excellence and wildfire model vendors. Western Zone insurance regulators learned about incorporating wildfire science to understand and predict wildfire behavior, and how wildfire risk model research helps estimate damage and assess community vulnerability. They also heard from the insurance industry about their use of wildfire models.

“Idaho was honored to lead and host this event as we look for solutions to stabilize the property insurance market and help citizens protect their property. Ultimately, we want our citizens to have access to affordable coverage and avoid the insurance carrier withdrawals we have seen in other states,” said Director Cameron.

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#### **About the Department of Insurance**

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at [doi.idaho.gov](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).