

Legislative report

Engaging the insurance industry to cut interface risk

In November 2006, the Department of Forestry reported to the Oregon Legislature on its recent work to engage the insurance industry in reducing wildfire risks.

Interface Protection Act

The cornerstone of the efforts to protect the interface is The Oregon Forestland Urban Interface Protection Act. Passed by the Oregon Legislature in 1997, Senate Bill 360 (as the act is commonly known) enjoyed strong support from the timber industry and the structural fire service. In legislative hearings, the insurance industry took an active role in helping shape key portions of the bill.



Scenes like this will become rare as more and more homeowners make their property survivable against wildfire. (Deer Creek Fire, southwestern Oregon, 2005)

Landowner responsibilities

Upon passage of Senate Bill 360, the department partnered with the State Fire Marshal to implement the Act. The first Insurance Wildfire Summit, which drew nearly 100 participants from the insurance industry and the firefighting community, was held November 2005 in northwestern Oregon.

The summits addressed how property insurers fit in with wildfire and focused on the importance of encouraging their insureds to develop and maintain survivable space around their properties.

“The efforts borne in the passage of Senate Bill 360 are bearing fruit. ODF will continue these efforts with a goal of complete mitigation of the wildland fire threat in Oregon.”

Report to the Legislative Emergency Board, 2006

The success of the 2005 event led to the scheduling of four more insurance summits around the state in fall 2006 - again hosted by the Department of Forestry and the State Fire Marshal, in partnership with Allstate.

Aiming for full protection

The vision embodied in Senate Bill 360 a decade ago is bearing fruit. The state agencies and their insurance industry partners are committed to continue these efforts with a goal to achieve complete mitigation of the wildfire threat to Oregon's wildland-urban interface.

Touring the state

Beginning in Cottage Grove and moving to Klamath Falls, Pendleton and Bend, summit participants and presenters gained an appreciation for the cultural and procedural differences among agencies and industries dealing with wildfire issues in Oregon.

Everyone benefits - insurers, fire responders and forest managers alike - from working in concert to reduce the risk of loss from catastrophic wildfire.

The series of summits set the stage for a statewide effort aimed at better adapting to living with wildfire.

Insurance Wildfire Summit



2006 Summits

Cottage Grove - November 14

Klamath Falls - November 16

Pendleton - November 28

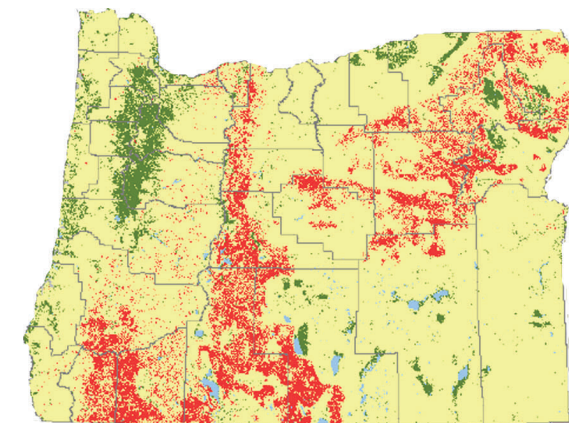
Bend - November 30



The Insurance Wildfire Summits brought together members of the insurance industry with structural and wildland firefighters around a common goal: to improve wildfire prevention, response and recovery.

The challenge

The state's population continues to grow and more Oregonians are choosing to live in or near forested areas. The country lifestyle holds many benefits, but it also entails added responsibility. Residents of the wildland-urban interface must be prepared for wildfires.



Oregon communities at risk from wildfire are widely distributed across the state. Residents of these areas must learn how to live safely in a fire environment.

Through fire-prevention and mitigation actions at the individual and community levels, residents can improve the odds of surviving this potent force of nature and protecting their homes from loss.

Relationships lead to solutions

Building relationships leads to a more efficient and cost-effective system to safeguard communities from fire. The summit brought together key players in fire protection and prevention. The Oregon Department of Forestry, Office of State Fire Marshal, fire departments, and federal land managers form Oregon's complete and coordinated fire protection system.

The insurance industry is a key partner with these agencies in helping residents reduce their vulnerability to wildfire.



Fire professionals and property insurers take in the Insurance Wildfire Summit held on Nov. 14, 2006 in Cottage Grove.

Wildfire partnership roles

Local fire departments—Dozens of local fire departments throughout Oregon assist state and federal fire agencies across jurisdictional lines, ensuring seamless protection coverage of people, property and natural resources.

Insurance companies—Oregon's property insurers play a key role in educating their insureds about responsibilities that come with living in an environment shaped by fire.

Oregon Department of Forestry—The department protects 16 million acres of private and public forestlands from wildfire.

Office of State Fire Marshal—The mission of the Office of State Fire Marshal is to protect citizens, their property and the environment from fires and hazardous materials.

Federal agencies—The Bureau of Land Management and U.S. Forest Service provide wildland fire protection for the millions of acres of federal public forest and rangeland within Oregon's borders.

Insurers weigh in on fire threat

The Northwest Insurance Council advised that the industry may offer rate incentives for new construction employing fire-resistant building materials.

Leveraging home survivability

Fire agencies seek the help of home insurers because fire-awareness programs can only go so far in changing behavior. Even a law such as the Oregon Forestland-Urban Interface Fire Protection Act largely depends on voluntary compliance with state guidelines to make homes less vulnerable to wildfire.

Many residents responded to the Act by fire-safing their property. Those who are complacent in complying place their neighborhoods and communities at risk.

Making the wildfire connection

At the four Insurance Wildfire Summits held around the state in 2006, fire experts described in blunt terms the threat posed by wildfire to residents of Oregon's wildland-urban interface.



This wildfire near the town of Arlington in spring 2006 spread rapidly. The destructive blaze exemplifies the rise of human-caused fires in Oregon's wildland-urban interface. (Photo courtesy of Casey Z.)

Insurance industry plays major role in fire prevention

The insurance industry has long had a key role in fire prevention education in Oregon. In the 1990s, when the Awbrey Hall and Skeleton fires spurred central Oregon residents to action, Safeco Insurance Company partnered with the City of Bend on the highly successful FireFree wildfire awareness program.

Today, structural and wildland fire experts are asking the industry to help motivate interface residents toward fire prevention through progressive underwriting standards as well as education. (One option: Insurers could require as a condition for policy renewal that homeowners in high-risk locations bring their property into compliance with the Act.)

Summit speakers addressed how insurers, along with wildland and structural fire departments, can work together to better protect the interface.

Kate Lighthall, program coordinator, Project Wildfire



Dewaine Holster, fire chief, Chiloquin-Agency Lake Rural Fire Protection District

Tim Keith, administrator, Oregon Forest Land Fire Protection Fund



Where do we go from here?

By the Northwest Insurance Council



In recent years, urban sprawl and rural appeal have brought more residents into the Wildland-Urban Interface. That means more homes, properties and lives at risk from wildfire. Insurance companies take wildfire and the safety of their customers very seriously. That's why the industry is proud to have participated in the 2006 Insurance Wildfire Summit held across Oregon.

The summit is a terrific example of how public and private entities forged an alliance to raise the awareness of wildfire and loss prevention. Equipping residents with the tools and know-how to fortify their lives against catastrophic loss is paramount in this time of increased wildfire activity.

Insurance companies are working closely with their customers and encouraging them to take appropriate measures that reduce the risks associated with wildfires. Brush removal, defensible space, trimming and removal of ladder fuels, and fire-resistant structures are just some of the practical, inexpensive ways residents can safeguard their families and property.

Northwest Insurance Council and its members are committed to effective loss prevention strategies. Reducing wildfire risks protects lives and property and helps keep insurance rates affordable for everyone. The fire community is on the front line in combating wildfires. We're proud to be a part of this important effort to keep Oregon safe.

For more information, contact Insurance Wildfire Summit organizers:

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For fire prevention informational materials, go to:
www.oregon.gov/ODF/FIRE/fire.shtml#Fire_Prevention