

State: Insurance rates will not rise due to new Oregon wildfire risk map

By ALEX BAUMHARDT
Oregon Capital Chronicle

SALEM — Concerns that a new map showing wildfire risks across Oregon will lead to property insurance hikes are unfounded, state financial regulators said.

Insurers have not filed the paperwork to raise rates for high-risk properties and have told officials at the Oregon Department of Consumer and Business Services, which regulates property insurance, they do not intend to use the maps in their coverage and rate assessments.

“Insurance companies in Oregon did not use, and currently have no plans to use, the state wildfire risk map in their decision-making,” Mark Peterson, communications director for the department, said in an email. “During informal discussions before the state wildfire risk map was released, insurers told the division they were not planning on using the map.”

The announcement follows a

series of heated public listening sessions that took place after the Wildfire Risk Explorer map was released by the Oregon Department of Forestry on June 30.

The searchable map, created in collaboration with researchers at Oregon State University, showed the wildfire risk of 2 million tax lots across the state, categorizing them into five levels: no, low, moderate, high or extreme risk. About 80,000 property owners discovered they were in high or extreme risk areas, and received letters from the Forestry Department telling them that they could be subject to fire-resistant building codes currently under development.

Many learned the day the map was published that their property had been designated high or extreme risk, and they were confused and frustrated with how the risk had been assigned and how that would affect their rates and coverage. One meeting scheduled to take place in Grants Pass was even moved online in response to threats.



Andrew Cutler/The Observer, File

The state of Oregon recently withdrew a map showing the fire risk of individual land parcels, and concerns that a new map showing wildfire risks across Oregon will lead to property insurance hikes are unfounded, state financial regulators said.

The Forestry Department rescinded the map about five weeks later over public outcry and pressure from Republican state legislators. It is currently being reworked, with officials taking public comment into account. For some, the department’s claim that insurance rates would not change runs counter

to their experience. Kevin Cassidy, who owns property in Baker County near the Elkhorn Mountains, told the Capital Chronicle last month that his 20-year-old property insurance policy was not renewed by his insurer due to the high-risk category his property fell under on the map.

That call from his insurer “was the first time I was made aware the Department of Forestry was even making this map,” he said. Cassidy found a new company to cover him, but his premium is now double what it used to be.

“Is it possible for me to have a fire out here? Under the right conditions, there are a lot of places that are susceptible,” Cassidy said. “Is it extreme as it exists? No.”

In response, Peterson of the Department of Consumer and Business Services said, “Anyone who is being told their policy is being non-renewed or canceled due to the state wildfire risk map should file a complaint with the division.”

The department issued an advisory to agents selling insurance, telling them insurance companies are not using the map to determine rates and coverage, adding that spreading false or misleading information about potential rate hikes is a violation of the Oregon Insurance Code.

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