



Photo: Flowery Trails Community Association

INSURANCE LEARNING SERIES RESOURCE GUIDE

With insurance becoming an increasing concern and topic of conversation amongst wildfire practitioners and Washington residents alike, the Washington Fire Adapted Communities Learning Network (WAFAC) hosted a four session Insurance Learning Group series. This series was developed after the WAFAC Annual Workshop in 2023, during which there were several discussions on the topic of how to prevent the loss of coverage for properties in wildfire-prone areas. Topics covered included how the insurance industry works, risk assessment, and the current state of the property insurance market. Time was also dedicated to gathering concerns and topics of interest from participants to direct future learning opportunities. This guide provides a review of key resources shared during the learning series.

Watch the Webinars and Read the Learning Group Summary

Session 1: Kick-Off

An overview of the learning series and discussions on topics of interest to participants.

Session 2: The Ecosystem of Insurance

Kenton Brine of the NW Insurance Council gives an overview of the insurance industry.

Session 3: Bending Down Risk in the WUI

Frank Frievault from the WUI FIRE Institute at Cal Poly explores decades of research on fire behavior and mitigation practices that are helping to shape the next steps that insurers and communities can take to lessen losses from wildfires. He also reviews the role of Risk Assessment and Data firms in the insurance industry.

Session 4: Mitigation Meets the Market

Heather Kanzlemar, Principal and Consulting Actuary at Milliman, provides insights on how insurers assess risk, industry views on opportunities and solutions, and the key role of individual and community mitigation.

RESOURCES

Webinars and Videos

WAFAC: [Demystifying Insurance](#)

*A discussion with the Washington State Office of the Insurance Commissioner (OIC).
Also see the associated [Resource Guide](#).*

Lake Wenatchee Fire and Rescue: [Insurance and Wildfire Risk](#)

David Forte from OIC provides information on homeowners insurance and the state's work on wildfire mitigation and prevention and how that impacts insurance rates.

WAFAC: Insurance Claims ([English](#)/[Spanish](#))

Basic background information on the insurance claim process after a wildfire.

IBHS: [Wildfire Prepared Neighborhood Technical Standard](#)

Information on the current [IBHS Wildfire Prepared Neighborhood Technical Standard](#).

Insurance Related Organizations

[Northwest Insurance Council](#)

[WUI Fire Institute at Cal Poly](#)

[Washington Office of the Insurance Commissioner](#)

[Washington FAIR Plan](#)

[Milliman - Wildfire and Insurance](#)

Mitigation for Home and Property

[IBHS Wildfire Prepared Home Certification](#)

[NIST Hazard Mitigation Methodology](#)

[NFPA Firewise](#)

[CALFire Wildfire Preparation](#)

[WA DNR Wildfire Ready Neighbors](#)

Factsheets and Guides

WAFAC FactSheet: [Types of Insurance](#)

WAFAC Factsheet: [Ecosystem of Insurance](#)

FACNet Blog: [Resource Round-Up](#)

Washington State Fire Marshalls: [Fire Marshall Toolkit - WUI Code](#)

National Wildfire Coordinating Group: [WUI Mitigation Field Guide](#)

Developed May, 2025