

**ACTION PLAN  
RECOMMENDATION FOR THE  
WFCA WILDLAND FIRE POLICY  
COMMITTEE BRANCH**

# INSURANCE

*Based on the priorities established from the  
WFCA Wildfire Summit*

Financially and politically unacceptable levels of property and life loss in the WUI are partially due to government policy failures. Insurance policy non-renewals, cancellations, and complete withdrawal from the WUI is a form of market failure. There exists a disconnect between public policy WUI mitigations and insurance industry risk assessment. What continues to connect successful public policy and successful implementation of risk mitigations is public behavior. Until public policy and insurance practices in the WUI are aligned, the desired public behavior of mitigation implementation and maintenance will not be consistently realized.

Action planning for this Branch will organize around three primary policy groups: technical, actuarial, and legislative.

- The technical policy group will focus on the establishment of methodologies for empirically measuring structural ignitability risks and mitigations.
- The actuarial policy group will focus on operationalizing ignitability risks into variables usable in actuarial analysis. (As an example, see abstract from [“Applying Actuarial Techniques in Operational Risk Modeling”](#) )
- The legislative policy group will focus on the alignment of structural ignitability mitigations with State/Local codes/ordinances, and their inclusion in insurance industry actuarial risk assessment methodologies.

Frank Frievalt, Fire Chief, Mammoth Lakes Fire Protection District, would serve as Insurance Branch Chair and simultaneously guide and manage the deliverables for the three policy groups. Each group would establish an in-person kick-off meeting, access to an online meeting platform for ongoing in-group work, and a plenary session meeting to link the technical, actuarial, and legislative policy recommendations. Once the three-part policy analysis and recommendations are



completed, they will be presented to the WFCA WFPC Chair.

The following are present recommendations for involved persons based on professional experience and stakeholder awareness:

### **Technical Policy**

1. Dr. Jack Cohen, USFS Fire Research Physicist, retired
2. Alexander Maranghides, National Institute of Standards and Technology, Wildland Urban Interface Fire Group
3. TBD - Insurance Institute Business and Home Safety

### **Actuarial Policy**

1. Tammy Nichols Schwarz, California FAIR Plan, VP Underwriting and Operations
2. David Blankinship, CXO, Intterra
3. Brad Bain, VP Community Hazard Mitigation, ISO

### **Legislative Policy**

1. Kate Dargan, California State Fire Marshal, retired and CEO Intterra
2. Mike McLaughlin, Cosumnes Fire Chief and CalChiefs Legislative Committee
3. TBD



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