

# Wildfire Claims Challenges and Solutions

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# Marshall Fire Lessons Learned

- Contents Itemization Requirements
- Underinsurance
- Lack of Partial Loss Standards (Smoke, Soot, and Ash)



# Recent Legislation

- Streamlined Contents Inventory—HB22-1111
- Underinsurance—HB23-1174
- Partial Loss Remediation Study—HB24-1315

# HB22-1111 Streamlined Inventory

- For declared wildfire disaster total losses, insurers must offer at least sixty-five percent of the contents limit without a written inventory
- For remaining contents, insurers must facilitate and simplify the itemization of contents (e.g., provide a template, permit consolidation of like items, transparent depreciation)

# HB23-1174 Underinsurance

- At least sixty day notice on cancellations or nonrenewals
- Increased Coverage Options
  - At least 20% on law and ordinance coverage
  - At least 50% for extended replacement coverage
- Expanded options for homeowners to provide replacement cost estimates of their own
- Specified factors insurers for estimating reconstruction costs and disclose how estimate was calculated



# HB24-1315 Remediation Study

- To evaluate and recommend uniform standards for the inspection, testing, and remediation of residential premises damaged by fire, including smoke, soot, ash, and other contaminants
- To consider the extent to which any recommended standards impact the cost and availability of homeowners insurance