

## STATEMENT OF PURPOSE

RS33177 / H0618

This bill enhances transparency in homeowners' insurance rate-setting and underwriting by requiring insurers to disclose wildfire risk models, scores, and justifications, and to make mitigation-related premium discounts publicly accessible. In response to rising premiums across the West attributed to wildfire risk, this legislation empowers consumers and communities with clear information about how risk is assessed and how specific property- and community-level mitigation actions can reduce both risk and cost. The bill also directs the Department of Insurance to collect Idaho-specific data and publish anonymized, aggregated insights to inform policymakers and the public, while protecting proprietary information. This bill promotes fair pricing, incentivizes mitigation, and strengthens market accountability.

## FISCAL NOTE

This resolution causes no additional expenditure of funds at the state or local level of government, nor does it cause an increase or decrease in revenue for state or local government; therefore, the resolution has no fiscal impact.

### Contact:

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**DISCLAIMER:** This statement of purpose and fiscal note are a mere attachment to this bill and prepared by a proponent of the bill. It is neither intended as an expression of legislative intent nor intended for any use outside of the legislative process, including judicial review (Joint Rule 18).