

## **SB 82 STAFF MEASURE SUMMARY**

### **Senate Committee On Natural Resources**

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**Meeting Dates:** 2/6

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#### **WHAT THE MEASURE DOES:**

Prohibits an insurance company from using the statewide wildfire risk map as a basis for canceling an insurance policy or increasing an insurance policy premium.

*FISCAL: May have fiscal impact, but no statement yet issued*

*REVENUE: May have revenue impact, but no statement yet issued*

#### **ISSUES DISCUSSED:**

#### **EFFECT OF AMENDMENT:**

No amendment.

#### **BACKGROUND:**

In 2021, the Legislative Assembly enacted Senate Bill 762, a wide-ranging wildfire law that invested in dozens of programs and initiatives that aligned with three key strategies: creating fire-adapted communities, increasing resiliency in Oregon's landscapes, and developing safer and more effective wildfire response. One provision of the law directs the Oregon Department of Forestry (ODF) and Oregon State University to collaboratively produce a comprehensive statewide map of wildfire risk that reflects five statewide wildfire risk classes - extreme, high, moderate, low, and no risk - at the property-ownership level. The map has not yet been finalized, but ODF reports that it will be completed during the 2023 calendar year.

In recent months, media outlets have been reporting on claims that home insurance rates are rising, sometimes dramatically, in areas of the state that may align with higher wildfire risk classes.

Senate Bill 82 would prohibit an insurance company from using the statewide wildfire risk map as a basis for canceling an insurance policy or increasing an insurance policy premium.