



February 10, 2026

Senate Committee on Natural Resources and Wildfire
Oregon State Capitol
900 Court Street NE
Salem, Oregon 97701

RE: City of Bend Fire & Rescue in Support of SB 1540

Chair Golden and members of the Committee:

SB 1540 would require insurers to give a premium discount or adjustment or other incentive to policy holders who complete wildfire mitigation actions, and to disclose in plain language how wildfire risk models are applied.

Wildfire risk is a growing concern for communities across the state. Bend Fire & Rescue's responsibilities include protecting life and property and strengthening community preparedness and resilience. Increasingly, we see residents taking proactive steps to reduce wildfire risk by following best practices, including hardening their homes and creating defensible space. Yet many still face rising insurance premiums or reduced coverage, often without explanation or a clear path for improvement. Requiring insurers to recognize and reward property-level wildfire mitigation actions would encourage efforts that slow fire spread, reduce structure loss, and improve firefighter safety. Aligning insurance pricing with these efforts reinforces the messages we deliver daily.

Homeowners want to reduce wildfire risk and maintain affordable insurance. With transparency into how insurers use wildfire risk models in underwriting decisions and the role of property-level mitigation actions, homeowners can make informed decisions that reduce risk for themselves and their neighbors. This legislation also complements local efforts. Bend will be considering code updates related to home hardening and defensible space. When paired with insurance incentives, local policies become more effective. Clear financial signals from insurers can accelerate action, increase compliance, and support community-wide risk reduction.

This legislation promotes transparency and encourages meaningful community engagement that advances wildfire resilience.

Sincerely,

A handwritten signature in blue ink, appearing to read 'TRiley'.

Todd Riley, Fire Chief
Bend Fire & Rescue