



CALIFORNIA DEPARTMENT OF
INSURANCE
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PUBLIC WILDFIRE MODELING, WILDFIRE SAFETY AND RISK MITIGATION PROGRAM UPDATE:

September 1, 2026
Future Recommendations Report

Submitted Pursuant to Insurance Code Section § 976



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EXECUTIVE SUMMARY

Background

California has experienced a growing impact from wildfires on public safety and insurance markets, with 15 of 20 most destructive wildfires in state history occurring since 2015. Publicly accessible information about the potential impact of future wildfires on communities supports the efforts of those working to reduce risk and preserve insurance options in the state, whether that is at a local, regional, or statewide level. To better protect Californians, Insurance Commissioner Ricardo Lara sponsored [Senate Bill 429 \(Cortese, Chapter 541, Statutes of 2025\)](#), which was passed by the State Legislature and signed by Governor Gavin Newsom, establishing the Wildfire Safety and Risk Mitigation Program (Program). The Program is charged with developing the nation's first public wildfire catastrophe model (Public Model) to improve wildfire risk assessment, support mitigation planning, increase transparency, and enhance public access to wildfire risk information. This report, dated September 1, 2026, is responsive to [Insurance Code § 976](#), established as part of Senate Bill 429, and identifies existing and future priorities for funding for this important effort.

Multiple steps have served as the foundation for the California Department of Insurance's (Department) initiatives on wildfire risk modeling and the advancement of wildfire mitigation strategies. The Department convened the Climate Insurance Working Group, including experts on risk reduction, economic equity, and environmental protection in 2021 to evaluate solutions that would promote consumer protection and insurance market strength. The group produced the first-of-its-kind [Climate Insurance Report](#) in 2021 recommending that a public risk model would expand awareness of risk mitigation opportunities. In September 2024, Commissioner Lara asked Cal Poly Humboldt to convene the [Public Wildfire Model Strategy Group](#) with the aim of gathering leading researchers and wildland fire experts to make recommendations for steps to create the nation's first public wildfire catastrophe model. A Public Model assesses possible future financial losses and can serve as a benchmark in the review of catastrophe risks for the insurance sector, provides accessible data for wildfire safety efforts, and creates educational and career opportunities for California students.

In May 2025, the Public Wildfire Model Strategy Group issued a report of "[Future Directions and Considerations of Modeling Wildfire Risk](#)." The recommendations included the importance of a wildfire data commons to provide consistent wildfire mitigation data-streams, a center for research and public engagement, and the identification of long-term sustainable funding sources. The report provided an over-arching recommendation for an initial phase of development where "the new research and educational center would identify the core elements of a public wildfire catastrophe model and a multi-year implementation plan. The center would identify a user base and do initial community education and research about the uses of a model."

Pursuant to Insurance Code Section § 976, the Department is required to submit a report on or before September 1, 2026, regarding recommendations for future budget allocations for the Program. The Department will keep a webpage with key milestones and actions, as well as any future refinements to this report of recommendations on anticipated budget considerations. The Public Model webpage can be found here: [The California Public Wildfire Model](#).

PROGRAM IMPLEMENTATION STATUS

Currently, the Department is in the initial stages of a multi-year effort to establish the public wildfire catastrophe modeling research and education center (Center) at an eligible university. The Center will deploy a Public Model to provide new risk-assessment tools to local risk managers, offer training opportunities for students and professionals in the growing field of risk modeling and mitigation, inform actuarial analyses and support effective insurance regulation and financial oversight of insurance — including for insurance company solvency and risk management — and to expand research on wildfire mitigation strategies. Commissioner Lara advocated for startup funding for the Program, and the Legislature and Governor provided initial funding in the 2025-26 California State Budget which was reappropriated in the 2026-27 California State Budget. This initial funding is critical to establishment of the Center and development of the Public Model while engaging with the public to improve risk mitigation efforts and growing a future user base for the Public Wildfire Catastrophe Model.

Future funding will be necessary to support continued research, model updates, and effective outreach and education to ensure maximum and widespread public benefits. Based on the Department's assessment of relevant government programs and partnerships with universities, as well as future program research, development, outreach, and data needs, **this report identifies that once a Center is established, there will be a need for an average, continued investment of approximately \$2 million annually over the next five fiscal years to provide a strong funding framework for achieving all the implementation phases of the Public Model and attaining broad usability by the public**, while supporting continued research, public engagement, technology needs, and long-term operation and maintenance of the Public Model.

The Department respectfully submits this report for consideration by the Governor's Administration and Legislative committees, including the Senate Committee on Insurance, Assembly Committee on Insurance, Assembly Committee on Emergency Management, as well as the Senate and Assembly Budget and Fiscal Review Committees and recommends the necessary continued investment to support the advancement of the Program as part of ongoing efforts to strengthen California's ability to understand, prepare for, and respond to wildfire risks.

CURRENT FUNDING STATUS

The Department received an initial amount of \$8.5 million to be spent over three years to launch the Center. These funds will provide the foundation necessary to make progress toward initial development and implementation of the Programs objectives. The Department will update the website when a consortium of Universities is established. The Department anticipates that the current funding should be sufficient to successfully support the initial goals of the Program, namely establishing the Center and three years of research and development on the Public Model along with public outreach to start creating visibility for the Center and its activities, including to identify future users of the model. Specifically, current funding will support initial operating infrastructure but not the maintenance, testing, and improvements needed for the Public Model to stay up to date with accessible data and ready for widescale use by the public and other interested stakeholders.

FUTURE FUNDING AND RESEARCH



The Department and Cal Poly Humboldt-led Public Wildfire Catastrophe Model Working Group both identified ongoing funding as a critical component of a successful program. “A public wildfire catastrophe model is a multi-year effort that will require ongoing support and funding,” the Working Group said in its May 2025 report, “Future Directions and Considerations of Modeling Wildfire Risk.” While sufficient for establishing the Program, initial funding appropriated in 2025 does not constitute ongoing funding for the Center or required maintenance and periodic updates for the Public Model.

Discussion of mechanisms for funding the continued operation of this Center, as well as the timing and funding decisions for stages, milestones, and other development activities are ongoing as part of the formation of the Center. The Department expects at least the following activities to need ongoing public support:

- Granular and near-time mitigation and loss data from the individual structure to the neighborhood to the regional level is critical for model development to reduce uncertainty, improve sensitivity to appropriate attributes, and to validate model outputs. However, this data is often incomplete, outdated, or not available. When available, it requires licensing from private entities or extensive data cleaning and integration efforts. This may incur additional costs beyond the current budget including ongoing costs associated with updating datasets.
- Periodic maintenance and updates to the core datasets and calibration of the Public Model.
- Public access to modeling results is needed to inform wildfire safety efforts, public education, and benefits for insurance consumers. Public access can be accomplished through a variety of means, including a public dashboard; reports and presentations to the Legislature, interested groups, and media; or an interface available to local governments and wildfire safety groups.
- Training of Department staff on using the Public Model to inform actuarial analysis.
- Training of public stakeholders on using the Public Model for resilience studies and planning.
- Career opportunities for students in the fields of actuarial science, data science, and insurance fields through training in the use and analysis of modeled outputs.
- Promoting innovation in the use of the Public Model in the public and private sector through research symposia and partnerships.

Outreach and Education

The Department anticipates additional investments to maximize the public usage of the Public Model by tailoring data and communications to specific audiences including consumers, local governments, fire districts, researchers and insurance providers. These efforts may include workshops, public webinars, and the development of training and informational materials, as well as providing technical assistance. Funding for outreach and education will allow the Department to expand communication efforts, provide technical assistance, and promote greater awareness of actions that can reduce wildfire impacts. Effective outreach and education will help ensure that information developed through the Program is accessible, practical, and used to support preparedness, resilience, and informed decision-making throughout California.

Research and Development

Continued investment in research and development will be critical to the long-term public benefits. As wildfire conditions, environmental factors, and risk patterns continue to evolve in California, ongoing research will be necessary to ensure that the Public Model remains accurate, relevant, and responsive to emerging challenges. Future investments will allow the Department and its research partners to continue improving wildfire risk information, incorporate new data, and ensure the Public Model remains accurate and effective. Funding will support wildfire behavior research to improve understanding of wildfire patterns and risk factors, community mitigation research to evaluate strategies that reduce wildfire impacts and strengthen resilience, insurance and actuarial research to improve understanding of wildfire exposure, loss trends, and the relationship between mitigation efforts and insurance risk.

Methods for modeling of urban conflagration (fast-moving structure-to-structure spread of fire) are quickly evolving. It is anticipated that the Center will both advance science in this area as well as adopt the advancements of other researchers modeling urban conflagration in order to improve the Public Model over time. These advancements are particularly important given that urban conflagrations are responsible for acutely high loss events. Community mitigation is known to reduce the likelihood of urban conflagrations, but quantitative modeling of this effect is still in its nascency and will continue to evolve.

Additional research and development funding is needed to ensure the long-term stability of the Public Model given shifting access and inconsistent maintenance of federal datasets. Many wildfire models rely on a backbone of datasets that are currently available but may not be updated in the future. For example, most fire modelers rely on a backbone of datasets from the US Forest Service, and future updates of such datasets are unclear. As it is important for the Public Model to minimize overreliance on single datasets, additional resources for researching and developing alternative sources of data for fuels and other model layers would provide confidence in the long-term stability and sustainability of the Public Model.

Specific Research Goals Include:

Research and development into wildfire fuels data and wildfire behavior models could improve upon the representation of fuels treatments, ecological forestry, prescribed burns, and other landscape-scale mitigation actions that reduce risk to communities. These actions are critical to reducing risk but have limited representation in the datasets currently available for wildfire modeling at this scale. Research to refine the quantitative understanding of the impact of mitigation features, especially the impact of systems of mitigation, would be beneficial for

representing mitigation in the Public Model. Given the limited available data on wildfire losses, and the high frequency of total loss, estimates of the impact of mitigation rely substantially on expert judgement. Additional quantitative research on the impact of mitigation features could provide more evidence-based and substantiated estimates of the benefits of mitigation.

Research to test and develop methods for accounting for climate change in the Public Model. For the purpose of understanding present-day wildfire risks, accounting for the impact of accumulated climate change is critical to ensure that models aren't calibrated to outdated historical data. Methods for accounting for accumulated climate change in catastrophe models are available but could be substantially improved given recent advancements in climate modeling and downscaling of regional climate models.

Research to expand the use-cases of the Public Model to include stress testing and scenario analysis of medium- and long-term future wildfire risks. The Center could do this through development of catalogues of wildfire events that represent the future severity and frequency of wildfires given several scenarios for how greenhouse gas emissions may change in the future. This would expand the utility of the Public Model for insurer solvency, mitigation studies, climate adaptation planning, and cost-benefit analysis.

These investments will help ensure that the Program continues to provide reliable information that supports public safety, informed decision-making, community resilience, and effective wildfire risk management.

LESSONS LEARNED FROM RISK MODELING

The Department has determined, based on lessons learned from the development of the International Hurricane Research Center at Florida International University (FIU) established in 2001 to develop and maintain the Florida Public Hurricane Loss Model funded by the Florida Office of Insurance Regulation (FL-OIR), that consistent funding is critical following the establishment of the Center.

After the establishment of the International Hurricane Research Center at FIU, their program received an additional 13% per year for over a decade (2001-2016) to develop, test, and undergo revisions, and that level of funding was deemed to be insufficient for the significant specialized research, engineering, meteorological, and actuarial work required.

Wildfires differ from hurricanes as exemplified below, which add to the complexity of building a statewide Public Model:

- Wildfires are affected by human conditions (human ignitions) that are not governed by physical equations and may change due to policy and human behavior changes. Representing these factors within models requires large volumes of data and relatively frequent updates to capture new baselines and trends.
- Wildfires are affected by frequently changing fuel conditions, including changes in vegetative fuels (burn scars, fuels treatments, regrowth) and the built environment (new developments, building practices) which again require large volumes of data and relatively frequent updates.

- Unlike mitigation of damage from hurricanes, mitigation efficacy for wildfire is not linearly related to the number of properties mitigated. Community mitigation is exponentially more effective at reducing wildfire risks than individual action, but this is poorly quantified as of yet. Quantifying the impact of community mitigation will require additional research and data collection.
- Wildfire modeling has evolved more recently than hurricane modeling. Methods for representing urban conflagrations, which are particularly important in insurance contexts, have not converged. Fuels mapping datasets are available but have limitations in representing the diversity of fuels and fire behavior, with recent advancements contributing to improvements. Updating a model to capture advances in science and best practice will be beneficial to the public use cases for the model.
- Lastly, climate change affects wildfires through complex channels and methods for accounting for these impacts continue to evolve.

The development, operation and maintenance of the Public Model will require similar specialized research, engineering, meteorological, and actuarial work. Receiving and maintaining sufficient funding will be essential for the course work and progress of the Program without interruption or delays due to funding.

Program Phase Strategy

The Department has organized the Program into four distinct phases. These phases are intended to represent the major areas of work of the Center and reflect on specific goals to manage program activities, measure progress, and align future funding with key program objectives to develop, demonstrate, deploy, and maintain the Public Model.

Each phase builds on the purpose of the Center and provides a framework for identifying program priorities, deliverables, and future funding needs. Certain activities, including research, education, outreach, and stakeholder engagement, may continue across multiple phases as the program and the needs of its user base evolve.

Phase 1: Creating the World's First Public Wildfire Catastrophe Modeling Center

Phase 1 focuses on establishing the Center as the foundation of the Program. The Center will bring together academic research and other expertise necessary to provide the structure necessary for the Center to begin its work, which includes program governance, partnerships, and initial research efforts. This phase will also begin identifying the anticipated user base and educational opportunities that can be supported through the Center, but the primary focus is to cement the foundation necessary for future program activities; development of the Public Model will begin in Phase 2.

Phase 2: Initial Model Development and Wildfire Research

Building on the foundation of Phase 1, Phase 2 will focus on the development of the Public Model and the research necessary to improve California's understanding of wildfire risk and potential losses. Through the Center, universities, researchers, and subject matter experts will work together to advance wildfire behavior research, community and property mitigation research, and insurance and actuarial research. This phase will support the collection and evaluation of information needed to develop the Public Model.

Phase 3: User Base Expansion, Education and Public Access to Wildfire Risk Information

Phase 3 focuses on introducing the Center and Public Model to the people and organizations the program is intended to serve. Through outreach, education, training, and stakeholder engagement, the Center will work to increase awareness of available wildfire risk information and help users understand how that information can appropriately support their work. The user base may include communities, state and local agencies, emergency planners, wildfire safety organizations, researchers, educators, policymakers, insurance and actuarial professionals, and other appropriate users. This phase will also provide opportunities to gather feedback from users to help improve accessibility and continued development of the Program.

Phase 4: Sustainable User Base, Long-Term Risk Management and Program Operations

Phase 4 focuses on maintaining the Center and Public Model as long-term resources for the California public, while growing the user base to include more communities, professions, and public agencies. This phase will support the continued use of program information for public safety, community resilience, risk assessment, and appropriate insurance and regulatory analysis. The needs of the program's user base will continue to evolve, requiring ongoing research, model updates, education, and collaboration. Maintenance and reliability will help protect the State's investment and ensure that the benefits of SB 429 continue beyond the initial development of the Public Model.

Future Funding Visualization

The Department has developed a multi-year budget visualization, based on the experience of the Florida Public Hurricane Catastrophe Model, that separates the initial investment necessary to establish the Center from the future funding necessary to develop, deploy, and maintain the Public Model.

Florida International University developed and maintained the Florida Public Hurricane Loss Model using a standardized amount of funding over the course of a decade which was identified to be a challenge due to the varied level of effort and resources required throughout a model's lifecycle. FIU was presented with laborious and timely work during the development of the model, with its required updates, as well as the rising prices of the technology required. Based on these lessons, the Department recognizes that funding for the Public Model should be aligned with the needs of each phase.

Under the Department's approach, the initial investment supports the organizational, staffing, administrative, facility, and operational foundation necessary for the Center to carry out its responsibilities. Based on the research and technical needs, especially to build data and analysis on mitigation strategies, the Department estimates that approximately \$10 million in additional funding over the next five years will be necessary to support continued research development and validation of the Public Model; statewide deployment, outreach and education; additional data, technology, and computing infrastructure needs; and the transition to long-term operations.

ANALYSIS OF LONG-TERM OPPORTUNITIES



Continued funding of the Program is expected to create significant long-term benefits for California homeowners, communities, the insurance marketplace, emergency management agencies, and the participating universities and staff. The benefits of the Public Model may even extend beyond homeowners to renters, who could benefit from improved access to wildfire risk information, community preparedness, evacuation planning, and mitigation efforts within the communities they live in. Expanding the user base to include local governments may provide communities with additional resources to consider wildfire risk when planning for housing, land use, transportation and evacuation routes, and long-term community resilience.

As wildfire risk continues to affect communities throughout the state, sustained investment in the Program will help ensure that California maintains the tools, research capabilities, and public resources necessary to better understand, prepare, and respond to wildfire risk. The benefits go beyond the development of a Public Model, but support broader goals related to public safety, community resilience, consumer protection, educational opportunities and informed and transparent decision making.

Community Benefits and Emergency Preparedness

From a public safety perspective, continued investment will support improved emergency planning and preparedness efforts across state and local jurisdictions. Access to reliable wildfire risk information can assist public agencies identify high-risk areas, prioritize resources, and strengthen emergency response strategies. Enhanced risk assessments could also support effective evacuation planning by helping communities better understand potential hazards and vulnerabilities before an emergency occurs. Over time, these efforts can contribute to improved coordination that will help reduce the loss of life and property related to major wildfire events.

At the community level, the Program will help support better mitigation planning and long-term resilience efforts. Local governments, fire agencies, and community organizations can use wildfire risk information to identify priorities, evaluate mitigation opportunities, and make informed decisions regarding investments in wildfire preparedness. Increased access to risk information can also help communities better understand local conditions and encourage local actions that could reduce vulnerability to future wildfire events. As these efforts expand over time, communities may become better positioned to withstand, respond to, and recover from wildfire-related disasters.

The Program will also be able to generate meaningful educational benefits for residents, local governments, researchers, and other stakeholders by developing educational materials, public outreach efforts, training opportunities, workshops, and other resources designed to improve understanding of wildfire risk and mitigation practices. By making information more accessible and understandable, the Program can help individuals and communities make informed decisions regarding preparedness, property protection, and risk reduction.

Insurance Data and Market Benefits

The Program is expected to provide significant benefits to California's insurance market. The refinement of wildfire risk information can support and improve risk assessment capabilities and provide a more consistent understanding of wildfire exposure throughout the state. Greater transparency regarding wildfire risk factors can benefit regulators, insurers, policymakers, and consumers by improving access to objective information.

In addition, the availability of reliable risk data may support enhanced solvency oversight and strengthen the Department's ability to monitor emerging risks that could affect market stability and consumer protection. Overall, the ability to understand current and future solvency risks is improved by access to a public wildfire catastrophe modeling, risk and probable maximum loss data, and specific analysis of future risk scenarios.

Workforce Development Benefits

The Program will establish a long-term partnership between the Department and the selected institutions for the consortium, leading to new educational pathways for professors and students. Faculty members and researchers will have opportunities to conduct multidisciplinary studies, develop innovative modeling approaches, publish peer-reviewed research, and collaborate with government agencies and industry partners, which will contribute to the advancements of wildfire and modeling studies.

For students, participation in the Program will provide valuable research, internship, and professional development opportunities that are often unavailable in traditional classroom settings. It will give them the opportunity to gain hands-on experience working directly with leading researchers, state agencies, and industry experts on real-world challenges that involve wildfire risk assessment, catastrophe modeling, insurance analysis and climate resilience. These experiences will help students develop technical skills that can support careers in insurance, risk management, public policy, environmental science, engineering, data analytics, and other related fields.

Over time, the Program will help create highly skilled professionals equipped to address California's growing wildfire and climate-related challenges and help ensure that California retains the talent necessary to respond to growing wildfire risks.

FUTURE RECOMMENDATIONS



The Department's future recommendations are informed by the goals established in SB 429 and further supported by the recommendations of the Public Wildfire Model Strategy Group in its *Future Directions and Considerations of Modeling Wildfire Risk* report. The Strategy Group brought together expertise from California universities, wildfire research, risk reduction, insurance, and other fields to consider the development and long-term value of a public wildfire catastrophe model. The recommendations in the report provided an important foundation for establishing the Center and advancing a collaborative approach to public wildfire modeling in California.

The Strategy Group recommended creating a research and education center led by one or more universities with expertise in modeling, wildfire science, and risk communication. It advised that the Center define the core elements of a Public Model, build a user base, conduct community outreach and research on model applications, and offer guidance on long-term funding. These recommendations align with SB 429 and emphasize the importance of providing the Center with adequate resources.

Recommendation 1: Research and Public Model Development

The Department recommends prioritizing future funding for the research and development required to build, test, and validate the Public Model. Funding should support wildfire behavior research, community mitigation research, insurance and actuarial research, data acquisition, model development, and validation.

Investment during this stage is critical to ensure that the Center, established through the initial appropriation, has the resources necessary to carry out its primary purpose and is based on reliable information and can continue to improve as research and understanding of wildfire risk evolve.

Recommendation 2: Expand Outreach, and Education

The Department recommends dedicating future resources to identifying, developing, and supporting the Public Model's user base. The Strategy Group specifically recommended that the Center identify a user base and conduct community education and research regarding potential

uses of the model. It also identified public communication, training, and educational opportunities as areas that can strengthen the connection between wildfire risk information and mitigation.

Funding should support educational materials, training, workshops, stakeholder engagement, technical assistance, and other opportunities to share information developed through the program to help communities understand wildfire risk, available mitigation strategies, and how information from the Public Model can support preparedness and planning. Supporting the user base will help ensure that the value of the Public Model extends beyond its technical development and contributes to practical wildfire preparedness, mitigation, and risk-reduction efforts.

Recommendation 3: Ongoing Model Improvement and Additional Public Benefit

The Department recommends continued funding for the data and technology resources necessary to develop, operate and improve the Public Model. This includes acquiring and updating relevant datasets, maintaining computing and data infrastructure, supporting model updates, and addressing technology and data management needs as the program develops.

Funding in this area will help ensure that the model has the ability to be refined to remain current and continue to be operational as wildfire conditions, data, and technology change over time.

Recommendation 4: Long-Term Operation and Sustainability

The Department recommends planning for a stable level of ongoing funding once the Public Model is developed and in regular operation. Long-term funding should support model updates, continued research, technology and data needs, program administration, performance monitoring, reporting, outreach, and other activities necessary to maintain the Center and Public Model useful beyond development.

Funding needs should be reviewed periodically and adjusted based on actual program costs, completed milestones, demonstrated needs, and available resources.

CONCLUSION

The Department recommends that the Legislature consider continued funding to support the remaining phases of program development and deployment. Continued investment will help ensure that the Program can advance beyond its foundational stage and achieve the objectives established by SB 429 (Cortese), Chapter 541, Statutes of 2025.

Funding priorities will be refined and updated once a Center has been established, as future funding priorities will build on the Phase I and Phase II implementation developed by the Center. Continued support will be necessary to move from establishment of the Center to development and validation of the Public Model, deployment and public access, and ultimately long-term operations. In particular, the following priorities are essential to realizing the full value of the State's initial investment and ensuring that the program produces meaningful and lasting benefits.

1. In Support continued wildfire behavior research, community mitigation research, and insurance and actuarial research to strengthen understanding of wildfire risk and mitigation outcomes.
2. Support outreach and education activities that increase public awareness, improve access to wildfire risk information, and support community preparedness efforts.
3. Support ongoing technology, data management, and operational needs necessary to maintain and enhance the Public Model.
4. Encourage continued collaboration among state agencies, academic institutions, local governments, and other stakeholders to advance wildfire risk reduction and resilience efforts throughout California.

The Department will update this report during the initial stages of the Center development to refine these recommendations.