

Katie Hobbs  
Governor

Barbara D. Richardson  
Director

## **Resiliency and Mitigation Council**

### **PURPOSE**

Effective December 2, 2024, pursuant to Arizona Revised Statutes § 20-142, the Director of the Arizona Department of Insurance and Financial Institutions (“DIFI”) establishes the Resiliency and Mitigation Council (“Council”) to investigate the availability and affordability of homeowners insurance in forested areas and wildland-urban interface (“WUI”) areas of Arizona, the impact that natural disasters have on the availability and affordability of homeowners insurance in these areas and strategies that local communities in these areas may adopt to mitigate the risk of property loss due to natural disasters.

### **DUTIES**

The Council shall consider: 1) DIFI’s regulatory authority over property and casualty insurance rates in Arizona; 2) forestry management and wildfire mitigation practices; 3) the frequency and severity of natural disasters in Arizona, including wildfires and resultant flooding or mudslides; 4) building codes, building materials and other construction practices to make structures more resilient to fire; 5) insurance losses due to natural disasters in Arizona and their effect on the availability and affordability of property insurance, including policy non-renewals or cancellations and consumer credits or discounts for wildfire mitigation projects; 6) catastrophe modeling, including the factors underlying the models and the models’ impact on property insurance premiums; 7) public outreach to educate property owners and renters about wildfire mitigation practices, including through community-based organizations; 8) federal and state grants or other funding sources available for wildfire mitigation projects; 9) any strategy undertaken administratively, legislatively, locally or otherwise by other states to reduce the risk of loss due to natural disasters and improve the availability and affordability of property insurance in the state, including an insurer of last resort; and 10) any other issue the Director of DIFI or the Council deems relevant to its investigation.

The Council shall meet at such frequency as directed by the Chair. The Chair of the Council may create committees as necessary to facilitate the Council’s investigation, which may include non-Council members, and shall appoint the chair and vice chair of any such committee.

DIFI staff shall provide administrative and technical support to the Council. Arizona Department of Forestry and Fire Management (“DFFM”) staff may provide administrative

and technical support to the Council as necessary with the prior approval of the Director of DFFM.

The Council shall submit a report of its findings to the Director of DIFI, the Director of DFFM and the Governor on or before December 1, 2025. DIFI shall make a copy of the Council's report publicly available on the agency's website.

### **MEMBERSHIP**

The Council shall be composed of the following members, appointed by the Director of DIFI:

- 1) The Director of DIFI or the Director's designee, who shall be the Chair of the Council.
- 2) The Director of DFFM or the Director's designee, who shall be the Vice Chair of the Council.
- 3) A representative from an association representing incorporated cities and towns in Arizona.
- 4) A licensed resident insurance producer from an association representing insurance producers in Arizona and who sells property insurance in forested or WUI areas of this state.
- 5) A fire chief, or the fire chief's designee, from an association representing fire chiefs in Arizona and who is from a fire district or fire department serving forested or WUI areas of this state.
- 6) A representative from an association representing fire districts in Arizona and who is knowledgeable about issues for fire districts serving forested or WUI areas of this state.
- 7) Two representatives from a county or an association representing county supervisors in Arizona.
- 8) Two representatives from property and casualty insurance trade associations.
- 9) Two tribal leaders, or their designees, from an association representing tribal nations in Arizona or a tribal nation with jurisdiction over forested or WUI areas in Arizona.

### **APPOINTED MEMBERS**

The Director of DIFI appoints the following individuals as members of the Council:

- Barbara D. Richardson, DIFI, Chair
- Thomas A. Torres, DFFM, Vice-Chair
- Tom Savage, League of Arizona Cities and Towns
- Terri Edwards, Independent Insurance Agents and Brokers of Arizona
- Jake Rhoades, Arizona Fire Chiefs Association
- Randy Chevalier, Arizona Fire District Association
- Carmine DeBonis, Jr., Pima County
- Jacob Emmett, County Supervisors Association of Arizona
- Laura Curtis, American Property and Casualty Insurance Association
- Michael Newman, Insurance Institute for Business and Home Safety
- Vacant, Inter Tribal Council of Arizona
- Vacant, Navajo Nation