

HOUSE BILL NO. 533

INTRODUCED BY C. SCHOMER

A BILL FOR AN ACT ENTITLED: "AN ACT REQUIRING INSURERS THAT USE A WILDFIRE RISK SCORE TO PROVIDE THE REQUESTER WITH CERTAIN INFORMATION TO ENHANCE TRANSPARENCY; PROVIDING TIMELINES FOR THE INSURER TO RESPOND; AND PROVIDING DEFINITIONS."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

NEW SECTION. Section 1. Wildfire risk score in ~~underwriting~~ residential property evaluation or rating. (1) An insurer that uses a wildfire risk score in connection with ~~the underwriting property evaluation~~ or rating of ~~residential~~ real property shall, on the request of an insured, the insured's insurance producer, or an applicant for ~~residential~~ property insurance coverage for the wildfire risk score, provide the following information to the insured or the applicant to enhance transparency:

- (a) the current wildfire risk score of the ~~residential~~ property;
- (b) the range of possible wildfire risk scores under the model used;
- (c) the name of the person or entity that created the wildfire risk score;
- (d) the date on which the wildfire risk score was created; and
- (e) the key factors that adversely affected the wildfire risk score of the ~~residential~~ property.

(2) An insurer shall provide to a property owner ~~in writing~~ the information referred to in subsection (1) by no later than ~~45-30~~ days after receiving a request for the information.

(3) For the purposes of this section, the following definitions apply:

- (a) (i) "Insurer" means admitted insurers in this state.
- (ii) The term does not apply to nonadmitted insurers.
- (b) "Wildfire risk score" means a numerical value, rating, or categorization derived from a statistical tool, modeling system, algorithm, or other process that is used ~~for the purpose of predicting the future wildfire-related insurance loss exposure of a property to measure or assess wildfire risk for a residential property for the purposes of property evaluation or rating.~~

- 2025

Drafter: Jameson Walker,

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3 integral part of Title 33, chapter 16, and the provisions of Title 33, chapter 16, apply to [section 1].

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