



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:

Section 1. Wildfire risk score in ~~underwriting~~ RESIDENTIAL PROPERTY EVALUATION OR IN RATING. (1)

An insurer that uses a wildfire risk score in connection with ~~the underwriting property evaluation or in~~ 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 in rating.

Section 2. Codification instruction. [Section 1] is intended to be codified as an integral part of Title 33, chapter 16, and the provisions of Title 33, chapter 16, apply to [section 1].

- END -

I hereby certify that the within bill,
HB 533, originated in the House.

Chief Clerk of the House

Speaker of the House

Signed this _____ day
of _____, 2025.

President of the Senate

Signed this _____ day
of _____, 2025.

HOUSE BILL NO. 533

INTRODUCED BY C. SCHOMER

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