October 20, 2025

The Honorable John Thune
Majority Leader
United States Senate

The Honorable Charles Schumer
Minority Leader
United States Senate

The Honorable John Boozman
Chairman
Committee on Agriculture, Nutrition, and Forestry
United States Senate

The Honorable Amy Klobuchar
Ranking Member
Committee on Agriculture, Nutrition, and Forestry
United States Senate

Dear Majority Leader Thune, Minority Leader Schumer, Chairman Boozman, and Ranking Member Klobuchar:

We write in support of the Fix Our Forests Act (S. 1462), introduced by Senators John Curtis (R-UT), John Hickenlooper (D-CO), Tim Sheehy (R-MT), and Alex Padilla (D-CA). We urge the Agriculture, Nutrition, and Forestry Committee to approve the bill, and for prompt consideration by the full Senate. This bipartisan legislation will increase the nation's resilience to catastrophic wildfires through improved forest and rangeland management, hazardous fuels reduction, and better protection for communities in wildfire prone regions.

The undersigned trade associations represent a majority of the property casualty insurance industry, including primary writers, reinsurers, agents, and brokers. Our industry has long been engaged in ongoing efforts to prevent and reduce devastation from natural catastrophes, including wildfires. Our members work to help individuals, families, homeowners, businesses, and governments identify and reduce their wildfire risk, promote preparedness, and assist in post-disaster recovery. This includes the creation and funding of research-focused organizations like the Insurance Institute for Business & Home Safety (IBHS). IBHS is a leader in the development of evidence-based solutions to effectively reduce wildfire risk and other harm to communities.

The availability and affordability of insurance in wildfire-prone areas have been significantly affected by a combination of factors such as the frequency and severity of wildfires, costs of building materials and labor, and escalating regulatory and legal system costs. In recent years, wildfires have caused tens of billions of dollars in insured losses, and the number of homes in high-risk areas continues to grow—often without adequate mitigation measures in place.

The most destructive, deadly, and costliest wildfires are often “fast fires,” which ignite and rapidly spread during severe wind events overwhelming fire protection resources. Since 2020, at least 10 major wildfire-induced conflagrations — events including the 2025 Palisades and Eaton fires in California, the 2023 Lahaina fire in Hawaii, the 2021 Marshall fire in Colorado, and the 2020 Almeda fire in Oregon — have destroyed more than 26,000 structures.

Actions must be taken to adapt communities to be more resilient to wildfire to slow the spread of wildfire and prevent transition from the natural environment into the built environment, becoming urban fires (“conflagrations”) that increase the scale of destruction. This is critical to preventing loss of life and property and is also crucial in reducing harmful environmental contaminants from the combustion of homes and other buildings and their contents.

Sustained mitigation efforts to increase resilience, especially when coordinated across federal, state, and local levels can help reduce the frequency and severity of catastrophic losses, which can help stabilize insurance markets over time. We strongly support provisions contained in S. 1462 to increase resilience in the built environment, such as the establishment of a Community Wildfire Risk Reduction Program. This program would support the adoption of fire-resistant building methods and standards, promote ignition-resistant materials, defensible space, and other measures to reduce risk.

We also support meaningful provisions in the bill to reduce the fuel loads in our nation’s forests and rangelands; and to help prevent utility infrastructure from igniting fires by enabling more active vegetation management and removal of hazardous trees in federal rights-of-way. Hardening utility infrastructure is critical as a growing number of utility-involved ignitions across multiple western states during high wind events are resulting in the costliest and deadliest losses in history. If this legislation is enacted and implemented, these measures can help safeguard lives, properties, infrastructure, and the environment and protect against the immediate and long-lasting impacts of wildfire.

We commend the bipartisan work in the Senate to date that has produced S. 1462 and urge its continued advancement by the full Senate. Thank you for your leadership and consideration of this important bipartisan legislation.

Sincerely,

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