



OREGON STATE SENATE

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Senators Broadman and McLane Urge Insurance Companies to Pause Homeowner Policy Drops Based on Insurance Company Risk Maps

SALEM, OR— Oregon State Senators Anthony Broadman (D-Bend) and Mike McLane (R-Powell Butte) have issued a joint letter to several major insurance providers—including State Farm, Allstate, and Liberty Mutual—calling for an immediate pause on non-renewals and policy cancellations of homeowners insurance based on the use of internal proprietary wildfire risk maps. The letter urges a moratorium on such actions through at least January 1, 2026.

The Senators’ request follows a sharp rise in reports from Oregonians—many of whom have long maintained uninterrupted coverage without ever filing a claim—being dropped due to wildfire risk scores derived from non-transparent, GIS-based tools such as Verisk/ISO/FireLine. The letter notes that these tools often fail to reflect real, parcel-level conditions on the ground.

“Oregonians deserve a fair, transparent insurance system that doesn't penalize them based on secret algorithms,” said Senator Broadman. “We’ve seen insurance companies in Oregon taking in significantly more than they pay out, while still increasing premiums and dropping long-time customers. That doesn’t reflect shared risk—it reflects an industry practice that’s disconnected from the real experiences of our constituents.”

“This isn’t about denying insurers the ability to assess risk—it’s about making sure that assessment is based on actual, individualized data, not abstract scoring models,” Senator McLane said. “We need to maintain access to affordable insurance for rural and fire-prone communities while promoting a competitive and responsible market.”

According to publicly available data cited in the letter, Oregon insurers in 2023 paid out less than 52 cents for every dollar in homeowners premiums collected—well below the national average—while premiums still increased by more than 10%.

The Senators have requested written responses from the insurance providers by Monday, March 31, 2025, confirming whether they will voluntarily pause these non-renewals and rely only on individualized property assessments rather than broad mapping systems.

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