

REFERENCE TITLE: fire insurance review task force

State of Arizona
House of Representatives
Fifty-seventh Legislature
First Regular Session
2025

HB 2613

Introduced by
Representative Stahl Hamilton

AN ACT

AMENDING TITLE 20, CHAPTER 6, ARTICLE 7, ARIZONA REVISED STATUTES, BY
ADDING SECTION 20-1511; RELATING TO FIRE INSURANCE.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Title 20, chapter 6, article 7, Arizona Revised
3 Statutes, is amended by adding section 20-1511, to read:

4 20-1511. Fire insurance review task force; membership;
5 duties; annual report

6 A. THE FIRE INSURANCE REVIEW TASK FORCE IS ESTABLISHED IN THE
7 DEPARTMENT AND CONSISTS OF THE FOLLOWING MEMBERS:

8 1. THE DIRECTOR OF THE DEPARTMENT, OR THE DIRECTOR'S DESIGNEE, WHO
9 SHALL SERVE AS CHAIRPERSON OF THE TASK FORCE.

10 2. TWO MEMBERS WHO ARE APPOINTED BY THE DIRECTOR OF THE DEPARTMENT
11 AND WHO HAVE EXPERTISE IN FIRE INSURANCE.

12 3. ONE MEMBER WHO IS APPOINTED BY THE DIRECTOR OF THE DEPARTMENT
13 AND WHO REPRESENTS A NONPROFIT ENVIRONMENTAL ADVOCACY GROUP THAT IS
14 INFORMED ON FIRE RISK AND INSURANCE.

15 4. THE STATE FORESTER OR THE STATE FORESTER'S DESIGNEE, WHO SHALL
16 SERVE AS VICE CHAIRPERSON OF THE TASK FORCE.

17 5. FOUR MEMBERS WHO ARE APPOINTED BY THE STATE FORESTER AND WHO
18 HAVE EXPERTISE IN FIRE ZONES AND PREVENTION.

19 B. APPOINTED MEMBERS SERVE TWO-YEAR TERMS AND MAY BE REAPPOINTED
20 FOR NOT MORE THAN TWO CONSECUTIVE TERMS. ON THE EXPIRATION OF A MEMBER'S
21 TERM, THE MEMBER MAY CONTINUE TO SERVE UNTIL THAT MEMBER IS REAPPOINTED TO
22 ANOTHER TERM OR A NEW MEMBER IS APPOINTED.

23 C. ANY VACANCY IN THE MEMBERSHIP SHALL BE FILLED IN THE SAME MANNER
24 AS THE ORIGINAL APPOINTMENT.

25 D. THE TASK FORCE SHALL:

26 1. REVIEW FIRE INSURANCE PREMIUM RATES AND POLICY COVERAGES IN
27 EVERY ZIP CODE IN THIS STATE AND DESIGNATED FIRE ZONE AREAS.

28 2. REVIEW CONSUMER COMPLAINTS RELATED TO AN INSURANCE COMPANY'S:

29 (a) NONRENEWAL OF A FIRE INSURANCE POLICY.

30 (b) INCREASED FIRE INSURANCE RATE.

31 3. IDENTIFY CURRENT AND HISTORIC DATA, AS AVAILABLE, RELATED TO
32 TRENDS IN INCREASED FIRE INSURANCE RATES BY GEOGRAPHICAL AREA THAT
33 INCLUDES DESIGNATED FIRE ZONES, RURAL AND METROPOLITAN AREAS OR ZIP CODES.

34 E. THE TASK FORCE MAY ESTABLISH AD HOC WORK GROUPS TO CARRY OUT THE
35 PURPOSES OF THIS SECTION AND CONSULT WITH EXPERTS IN THE FIELD OF FIRE
36 INSURANCE RATES AND POLICY COVERAGES.

37 F. THE TASK FORCE SHALL HOLD AT LEAST FOUR MEETINGS PER CALENDAR
38 YEAR.

39 G. TASK FORCE MEMBERS ARE ELIGIBLE TO RECEIVE REIMBURSEMENT OF
40 EXPENSES UNDER TITLE 38, CHAPTER 4, ARTICLE 2.

41 H. ON OR BEFORE DECEMBER 31, THE TASK FORCE SHALL SUBMIT AN ANNUAL
42 REPORT OF ITS FINDINGS AND RECOMMENDATIONS TO THE GOVERNOR, THE SPEAKER OF
43 THE HOUSE OF REPRESENTATIVES, THE PRESIDENT OF THE SENATE, THE MINORITY
44 LEADER OF THE HOUSE OF REPRESENTATIVES AND THE MINORITY LEADER OF THE
45 SENATE AND SHALL PROVIDE A COPY OF THIS REPORT TO THE SECRETARY OF STATE.