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**Contact:** Elouisa Tyler, Consumer Assistance Bureau Chief

**Email:** [Elouisa.Tyler@osi.nm.gov](mailto:Elouisa.Tyler@osi.nm.gov)

**FIRST CERTIFICATE ISSUED TO HOMEOWNER THROUGH NEW PROGRAM TO PREPARE FOR WILDFIRE SEASON**

*New Mexico Office of the Superintendent of Insurance Highlights Program To Assist in Wildfire Home Hardening*

**Santa Fe, NM** – The Office of the Superintendent of Insurance (OSI) is proud to announce that the first certificate through the Wildfire Prepared Home Program has been issued to a homeowner in Otero County. Through this program, developed by the [Insurance Institute for Business & Home Safety \(IBHS\)](#), residents can receive a certificate showing their insurance company the steps they are taking to mitigate their homes and properties against wildfires. The ideal result is to provide additional protections to property and lower insurance rates for residents.

The Wildfire Prepared Home program includes two plans – one for retrofitting already-built structures, and the other for new construction. IBHS has trained a team of OSI employees to carry out inspections and assess homes using a checklist, which includes defensible space from a wildfire and takes into account the home's construction (i.e. brick, wood frame, adobe). Once a property passes the assessment, the homeowner will receive a certificate that can be presented to their insurance provider, showing that they are taking clear steps to mitigate their home based on IBHS standards.

“One of the great things about this program is that the homeowner can complete this process without needing the help of a contractor. The homeowner we issued this certificate to in Otero County was already working through their checklist when we first visited their home,” said Melissa Robertson, OSI Bureau Chief, Property and Casualty Bureau. “From the time they submitted their official application, in just over six weeks we were able to complete the official inspection and issue them their certificate.”

OSI representatives like Melissa Robertson are currently certified to assess homes along with the state fire marshal. OSI is setting up additional inspections around the state for 2026.

“The Wildfire Prepared Home program is a great step forward to empower homeowners to take science-based, proven steps to meaningfully reduce wildfire risk to their home and property,” said OSI Superintendent Alice Kane. “This program is a fantastic opportunity for homeowners – in conjunction with our inspectors – to work directly with insurance agencies to get coverage in fire risk areas. The certificate provides a path forward for homeowners to get better coverage for their home and property. We look forward to issuing more certificates and seeing the benefits it will provide to New Mexicans in wildfire-prone areas.”

As always, OSI encourages residents who live in high-risk areas to continue to remove fire hazards from around their homes in order to mitigate any potential damage. Especially for those in higher-risk areas – those who are up against the wildland urban interface (WUIs) or have dense trees on their property – OSI recommends that homeowners follow IBHS standards.

For more information on the Wildfire Prepared Home program, including a checklist that residents can review before an inspection, you can visit [wildfireprepared.org](http://wildfireprepared.org).

### **About the Office of the Superintendent of Insurance**

The Office of the Superintendent of Insurance (OSI) is New Mexico's regulatory agency responsible for overseeing a wide range of insurance products, including private health and life insurance, auto, home, business, and title insurance. OSI regulates private health plans in the individual, small group, and large group markets, ensuring that premium rates are fair, companies are financially sound, and health care insurance coverage is reliable. While OSI does not have authority over self-funded health plans, where an employer assumes the financial responsibility for paying employee health care claims, Medicaid, Medicare, or TRICARE, OSI plays a vital role in protecting consumers by reviewing premium rates, monitoring insurance company conduct, and licensing producers (formerly known as insurance brokers and agents).

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