



FOR IMMEDIATE RELEASE

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**NEW MEXICO OFFICE OF THE SUPERINTENDENT OF INSURANCE HOSTS
TOWN HALL IN SILVER CITY ON WILDFIRE PREPAREDNESS, MITIGATION
AND INSURANCE RESOURCES**

Santa Fe, NM – On Wednesday, the Office of the Superintendent of Insurance (OSI) hosted a town hall in Silver City, NM related to wildfire preparedness and insurance resources. The town hall was moderated by Elouisa Macias, Consumer Assistance Bureau Chief, Civil Investigations Bureau at OSI. The event served as a forum for leaders in forest, fire, and emergency management, experts in disaster insurance, and local elected officials to discuss wildfire mitigation efforts and insurance resources available through OSI.

The town hall featured introductory speakers State Senator Gabriel Ramos (District 28), State Representative Luis M. Terrazas (District 39), and Roger Groves, Grant County Fire Chief. Following introductory remarks from speakers, moderator Elouisa Macias facilitated a panel discussion among Melissa Robertson, Bureau Chief, Property and Casualty Bureau at OSI, Scot Fuller, Grant County Emergency Manager, and George Ducker, Prevention and Communications Manager, New Mexico State Forestry Division, EMNRD. At the conclusion of the panel, participants fielded questions and comments from the audience.

“This cross-department discussion – and feedback from the community – served as an important reminder of just how critical collaboration is between OSI and local partners to address insurance needs and bolster mitigation efforts,” said OSI’s Elouisa Macias. “Before, during, and after wildfire season, OSI will continue to work closely with the New Mexico Energy, Minerals and Natural Resources Department (EMNRD) Forestry Division and many other agencies to ensure that residents have the most up-to-date mitigation resources and best practices to protect families, homes and communities. This town hall served as an insightful forum to not only share information with the public on wildfire preparedness and mitigation efforts, but also allowed us to hear directly from the community about their personal experiences, concerns, and solutions for the future.”

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 [Insurance Institute for Business & Home Safety \(IBHS\) standards](#), which sets criteria for hardening the home and preventing the spread of fires.

“The Silver City area experienced a notable wildfire season in 2025, creating risk to communities, housing and infrastructure. The risk here remains elevated, which is why continued coordination and planning related to insurance needs and home mitigation are so important,” said OSI’s Melissa Robertson. “This was an important information-sharing and information-gathering opportunity to discuss policy impacts, how to create a defensible space against wildfires, prepare for evacuations, and navigate the insurance process before and after a fire. It is this kind of collaboration between agencies that will help us better prepare for and address wildfire risks. We will continue to work towards solutions to aid New Mexicans still recovering from wildfire devastation and to help residents and property owners prepare for future, potential wildfires.”

In July of 2025, New Mexico Superintendent of Insurance Alice Kane approved the increased maximum residential property insurance limits for policies from \$350,000 to \$750,000 through the FAIR Plan. The FAIR Plan is the insurance coverage of last resort, which is an alternative path forward for residents in high-risk areas to find coverage. Then, in October, the Superintendent also announced increased coverages for commercial properties. Under the FAIR Plan, commercial coverages increased from \$1 million to \$2 million.

You can read more about wildfire preparation from OSI [here](#). For more information on the current FAIR Plan, visit [here](#).

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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