





nearly 20% nationwide, and experts predict that trend will continue.

In 2024, Montana recorded 2,345 wildfires that burned 387,000 acres. This was about average for the number of fires and acres burned over the past 10 years. Some of the most intense fire activity occurred in southeast Montana in August and September of 2024. The state spent just over \$38 million on fire suppression costs, which was about a third more than the 10-year average. 25% of the fires were confirmed to be natural or lightning caused, while the rest were either human caused or undetermined.

Montana was projected to see one of the highest homeowner's insurance rate increases in the country in 2024 but as of this writing those figures have not been calculated.

Of the 10 states where the cost of homeowners insurance is rising the fastest, natural disasters that many blame on 'climate change' are the driving force behind those rate hikes in seven of the ten states from; hurricanes threatening the Carolinas, rising sea levels are raising concerns in Maine, and in states like Colorado, Nevada, Utah and Montana, a growing risk posed by wildfires.

"Montanans are seeing an above-average effect because of climate change (that's) being reflected in the home insurance market," Chase Gardner, data insights manager for insurance comparison company Insurify, told NBC Montana.

Gardner said while the average cost of home insurance in the state sits just under \$1,800, Montana is unique in how much that number varies statewide, with mountainous areas prone to wildfire and plains prone to hail. And both of those severe weather events are expected to become more common in the future. 🗿