



Manage wildfire risk at the address level

Wildfire “seasons” are now year-long

Wildfires are a growing source of devastating damage and insurance losses, given the continued development of homes and businesses in wildland-urban interface (WUI) and intermix WUI areas.

Climate change may play a role in the increasing number of wildfires. Rising temperatures and more intense droughts accelerate the risk in America’s West, according to leading global researchers, including scientists at Verisk.

Data has also linked large wildfires to early spring snow-melt in mountainous regions, which extends the dry season and provides greater opportunities for wildfire. All of those factors, coupled with rapid expansion of the WUI, raise the risk of loss.

Constant innovation keeps insurers ahead of wildfire risk

It takes an extremely rich ecosystem of diverse, large-scale data and analytics, as well as scientific methods, to fully characterize wildfire risk. Location-specific environmental characteristics play a significant role in determining each property’s level of exposure to wildfire hazard. Knowing how these risk attributes affect each location can help you align exposure to risk tolerance.

FireLine® helps insurers effectively assess wildfire risk at the address level with detailed, current information based on advanced remote sensing and digital mapping technology. The solution has been developed through a unique collaboration with insurers, the fire protection community, and scientific researchers.



Leading with science and technology

FireLine provides customizable data and analytics, enabling effective wildfire risk management strategies. The tool examines direct exposure to damage from wildfire burning, including property-specific scores that reflect key risk components: Vegetative fuels, terrain/slope, and road access.

FireLine also identifies California properties located in Special Hazard Interface Areas—risks exposed to wind-borne embers from Santa Ana, Diablo, and Sundowner winds—in addition to Special Hazard Zones, which identify smoke and ash damage exposure for the remainder of the western United States.

Additional analytics are available, such as community-level mitigation information and historical wildfire activity. The solution also analyzes property-level mitigation, including defensible space around structures within parcels.

The tool includes frequent updates to better reflect the latest risk landscape and is extensively validated with post-event wildfire data.

A versatile solution—where the risk is highest

FireLine provides wildfire data for:

- **Underwriting**—an objective score to inform eligibility criteria and automate decision making
- **Pricing**—develop sophisticated pricing models using FireLine, which is filed with state regulators and ready to use
- **Risk appetite**—ability to measure wildfire risk in a geographic area against your company's tolerance
- **Inspections**—determining the need for on-site visits

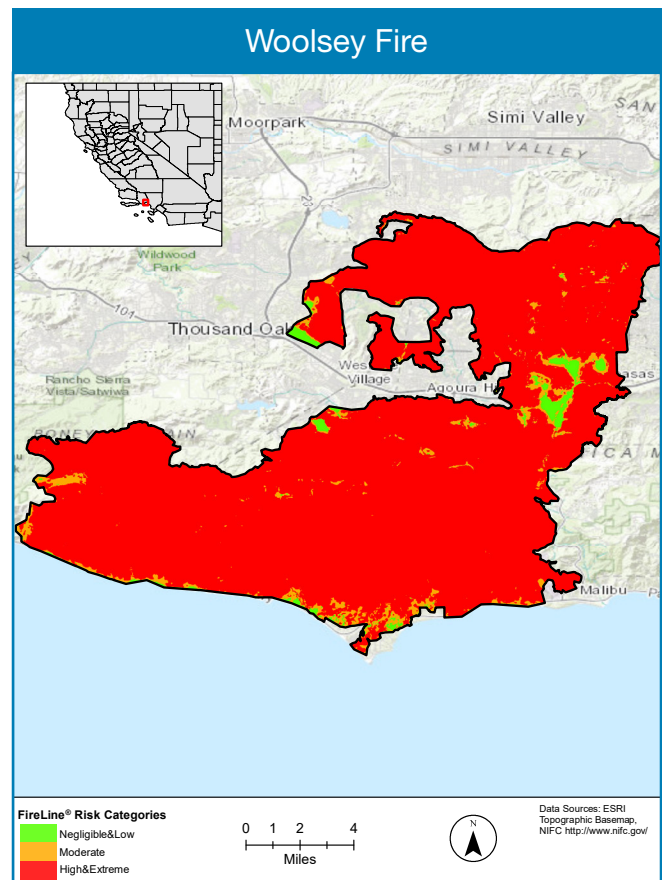
FireLine is available in 13 states—AZ, CA, CO, ID, MT, NV, NM, OK, OR, TX, UT, WA, WY—as well as Alberta and British Columbia in western Canada.

Flexible delivery methods


Delivery methods are available to adapt to your business operations, systems environment, and requirements, integrating the information into your rating, policywriting, or consumer quoting system.

Access FireLine:

- as geospatial content for use in your own GIS system in ESRI, MapInfo, or other standard GIS
- online through your browser or by connecting to Verisk using a web service API
- as a batch delivery
- through Verisk platforms: LOCATION® and ProMetrix®



 [verisk.com/Wildfire](https://www.verisk.com/Wildfire)

 1-800-888-4476

