# 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 will accelerate the risk of wildfires in America's West, according to leading global researchers, including scientists at Verisk.

Data has also linked large wildfires to early spring snowmelt in mountainous regions, which extends the dry season—providing greater opportunities for wildfire. All of those factors, coupled with rapid expansion of the wildland-urban interface, raise the risk of loss.

## Identify nature's target zones

It's impossible to predict wildfires. But location-specific characteristics (fuel, slope, and access) of the environment in which properties are situated play a significant role in determining the level of exposure to wildfire hazard. In this respect, wildfires are unlike other catastrophe perils. By knowing how these risk attributes affect each location, you can align exposure to your risk tolerance.

FireLine® provides detailed, current information to analyze wildfire risk down to the individual address for:

- **underwriting**—an objective score to inform eligibility criteria and automate decision making
- **pricing**—rates based on FireLine 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

**Verisk**

## Simple scores derived from leading science and technology

FireLine assesses wildfire risk at the address level using advanced remote sensing and digital mapping technology to determine the effect of the three primary factors that contribute to wildfire risk:

- **fuel**—grass, trees, and dense brush feed a wildfire
- **slope**—steeper slopes can increase the speed and intensity of wildfire
- **access**—limited road access and dead ends can impede firefighting equipment

FireLine uses custom geospatial algorithms to provide a score for each factor plus a cumulative risk score based on a scale of 0–30. FireLine also identifies properties located in Special Hazard Interface Areas—risks exposed to wind-borne embers.

Through LOCATION®, FireLine returns for each property:

- information about individual risk factors
- an overall wildfire hazard score based on fuel conditions around a property

FireLine is available in 13 states and Western Canada:

- Alberta
- Arizona
- British Columbia
- California
- Colorado
- Idaho
- Montana
- Nevada
- New Mexico
- Oklahoma
- Oregon
- Texas
- Utah
- Washington
- Wyoming

## Flexible delivery methods

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

Access FireLIne:

- as GIS data sets providing spatial layers for use in your own GIS system in ESRI, MapInfo, or other standard GIS formats
- in your data center as a database, with updates delivered through secure electronic transfer
- online through your browser or by connecting to Verisk using a web service API or other supported protocol—providing a GIS map of the risk location and surrounding area, an aerial photo, and historical wildfire activity
- as a batch delivery
- through Verisk platforms: ISO Passport®, LOCATION®, ProMetrix®, and Touchstone®



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