

# Wildfire Risk Score

Insurance ready solution tailored to optimize underwriting, pricing, and portfolio risk mitigation

Devastating wildfires raged across the United States in recent years, burning millions of acres annually. Individual fires of 1/2 to nearly 1 million acres in size and annual total burned acreage that topped 10 million acres are recent examples of the increasing wildfire threat in the U.S. As new home construction continues in the Wildland Urban Interface, the opportunity for future devastation will exist. As a consequence, it has never been more important to understand wildfire risk on a property.

Unlike other natural hazards which may not occur every year, wildfire damage is expected annually—the only questions are where and to what extent. As such, it is paramount to understand how susceptible each property is to wildfire and what factors influence the spread of wildfire so you can begin to protect the health of your portfolio.

## Wildfire Risk Methodology

The CoreLogic® Wildfire Risk Score is a deterministic wildfire model which is as comprehensive as it is granular. It covers 16 states: Alaska, Arizona, California, Colorado, Florida, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington and Wyoming. It evaluates the risk of a property to wildfire by returning an easy-to-understand, normalized 5 to 100 score, giving insight into the potential risk of a wildfire.

It does so by not only combining the risk rating but also factoring in proximity to higher risk areas that could affect the property via windblown embers. In addition, it considers slope, aspect, vegetation/fuel, surface composition, wind and drought. These factors are all weighted differently and combine to form the score.

## Key Benefits

- Factors in the influence of both windborne and ground level fire transmission for a comprehensive wildfire assessment
- Designed to optimize underwriting and inspection decisioning
- Highly predictive of loss
- Granular data to assess risk and shore up against the risk of unforeseen loss



## Wildfire Risk Variables

The six factors evaluated serve to incorporate the type and amount of fuel readily available for a wildfire as well as the topography of the land to enable its spread.

- **Slope:** Elevation is an important factor when it comes to evaluating wildfire risk. The steeper the slope, the faster the fire can spread as well as increase in intensity.
- **Aspect:** The cardinal direction which the slope is facing often carries implications about the condition of the fuel. For instance, southerly slopes are drier and warmer, and this makes for a fertile ground from which wildfire can ignite and spread more easily.
- **Fuel:** Different types of flora affect the spread of fire differently, and certain species are more apt to carry wildfire. The density of the vegetation is also an important factor.
- **Surface composition:** Areas that have burned before carry a certain proclivity to burn again. This factor functions to estimate burn history and frequency.
- **Drought:** Drought can kill healthy vegetation or alternatively stresses vegetation making it less likely to resist disease and insects, both of which increase the dry fuel load.
- **Wind:** Hot, dry winds remove moisture from fuels making them more likely to burn. Embers from burning vegetation and other combustibles are lofted into the air, and carried for miles by high winds. If the embers land on combustible materials, they can ignite spot fires and threaten structures far in front of the primary fire.

## Comprehensive and Granular

When assessing the risk factors, the score utilizes a 30 by 30-meter grid to provide the clarity and precision necessary to evaluate property risk. This granular view sets the foundation for confidence in your wildfire risk evaluations.

Wildfire risk is dependent on the physical world, and that changes all the time. A risk score should be no different. The score is updated annually to account for changes in urban and residential growth as well as prior wildfires and other factors which influence the propensity to burn.

## Consistent and Current

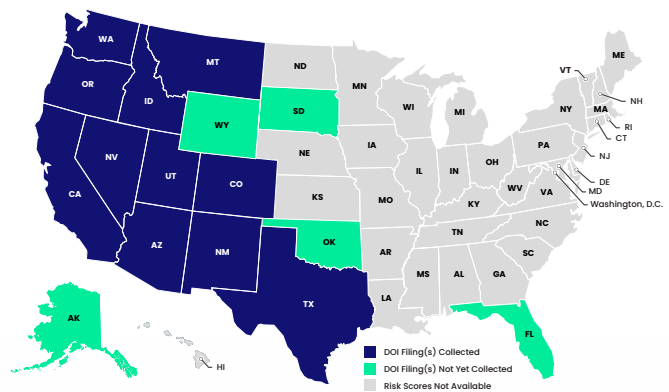
No matter what state the evaluation is occurring in, the proprietary model used to make risk determinations is the same. The seamless and uniform wildfire risk analysis allows users to know that High Risk is not defined by state boundaries and that underwriting decisions can be based on uniform and consistent wildfire risk designations across state lines.

## Solution Application

CoreLogic solutions provide the flexibility and ease to access the Wildfire Risk Score to quickly get the precise information you need to assess risk, and it's easy to incorporate into your current workflow through our online and integrated deliverables.

## Wildfire Risk State Department of Insurance (DOI) Filings

Using CoreLogic risk scores as part of your insurance programs are increasingly important to you. Below is a map showing in which states residential and/or commercial state DOI filings referencing the CoreLogic Wildfire Risk Score have been submitted to the state DOI since 2015.



For more information please call 888.929.4245 or email us at [hazardrisk@corelogic.com](mailto:hazardrisk@corelogic.com).