



# Wildfire Risk Score

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

2017 was a catastrophic year for wildfires across the United States. Over 10 million acres burned in total, and countless lives and property were lost.

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.



## NATURAL HAZARD RISK

### 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 Methodology

The CoreLogic® Wildfire Risk Score is a deterministic wildfire model which is as comprehensive as it is granular. It covers 15 states: Alaska, Arizona, California, Colorado, Florida, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, 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, and surface composition. These factors are all weighted differently and combine to form the score.

## Wildfire Risk Variables

The four 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.

## 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

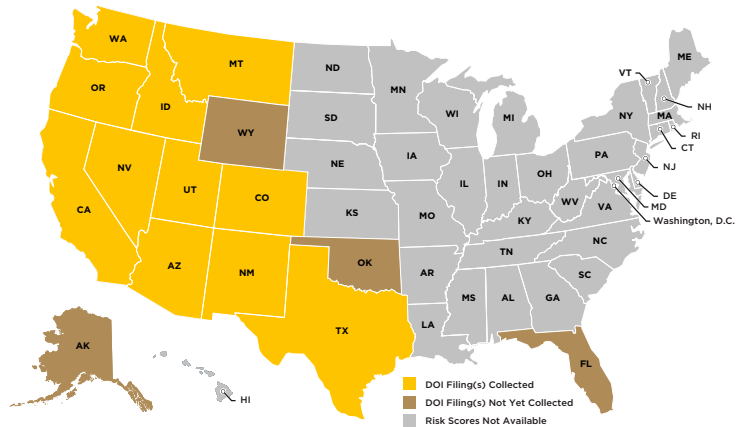
No matter what state the evaluation is occurring in, the proprietary model used to make risk determinations is the same. The seamless and uniform wildfire risk analysis allows users to know that High Risk is not defined by state boundaries and that underwriting decisions can be based on uniform and consistent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