



Wildfire Hazard Score + Special Hazard Zone (SHZ)

LOCATION FireLine

Discover stronger predictive power through combined insights.

Analysis of wildfire structure-loss experience across 13 states shows that combining the LOCATION® FireLine® Wildfire Hazard Score with Special Hazard Zones (SHZ) significantly improves identification of properties at highest risk for wildfire losses.

Combined relative risk groupings

Risk Level	Combined Risk Score (Wildfire Hazard Score + SHZ Distance)	Multiple of Average Risk
 Highest	7 4 + Up / Any Zone	42x
	6 3 + 4	28x
	5 2 + 4	18x
	4 1 + 4	6.25x
	3 0 + 3 / 1 + 3 / 2 + 3 / 3 + 3 / 0 + 4	2.25x
	2 0 + 2 / 1 + 2 / 2 + 2 / 3 + 2	1x
	1 All other combinations (Hazard + SHZ)	<0.1x
Lowest		



Risk groupings combine the FireLine Wildfire Hazard Score (0-30) with Special Hazard Zone (SHZ) distance zones. Group 7 represents the greatest combination of hazard intensity and proximity to wildland fuels.



Key Takeaways

Properties with both higher FireLine hazard scores and closer proximity to wildland fuels experience significantly greater wildfire losses.

81%

of destroyed properties fell into the highest risk groupings (4-7).

97%

of destroyed properties fell into the upper risk groupings (3-7).