WILDFIRE RISK AT-A-GLANCE

# Wildfire State Reports Glossary

A concise reference for the five tools and programs used to describe property-level hazard, portfolio-level financial risk, building-code effectiveness, and community mitigation.



## FireLine®

**Location and structure-specific risk assessment**
FireLine delivers customizable, location- and structure-specific wildfire hazard and mitigation assessment, with property-level scores on a 0 to 30 scale. Higher scores indicate higher risk of loss from wildfire. Special Hazard Zones (SHZ) also assess exposure to wind-borne embers, smoke and ash, and urban conflagration.

## Building Code Effectiveness Grading Schedule (BCEGS®)

**Building-code adoption and enforcement**
Verisk's Building Code Effectiveness Grading Schedule assesses communities' building-code adoption and enforcement. BCEGS aggregates data into classifications from 1 to 10, with Class 1 representing exemplary commitment to building code enforcement. State reports also capture building-codes activity specific to the wildland-urban interface (WUI).

## Firewise USA®

**Community mitigation**
Firewise USA is a national recognition program administered by the National Fire Protection Association (NFPA) that helps communities collaborate to reduce wildfire risk and boost resilience. Communities assess wildfire risks, develop action plans, and take risk-reduction measures to increase the ignition resistance of homes and communities. Qualifying communities can become recognized Firewise USA sites. NFPA shares Firewise USA program data with Verisk, which Verisk uses to provide community-level mitigation insights in its wildfire risk analysis and reporting.

## 360Value®

**Reconstruction cost estimating and insurance-to-value analysis**
360Value is Verisk's solution for calculating costs to rebuild residential and commercial properties using current material, labor, and construction data. Location-specific replacement cost estimates (RCEs) and valuation insights support insurance-to-value analysis and insurers' underwriting and portfolio decisions. For wildfire risk, RCEs can help insurers, agents, and property owners account for effects of inflation, supply chain disruptions, labor shortages, and extended rebuilding timelines after a catastrophe.

## Verisk Wildfire Model for the United States

**Catastrophe modeling and financial risk**
The Verisk Wildfire Model for the United States is a physics-based catastrophe model that helps insurers and reinsurers understand financial exposure attributable to wildfire across the 13 western states. It simulates millions of possible and actual events to assess a portfolio's potential annual wildfire-related financial loss. It ties near-present climate conditions to fire ignition and spread through the wildland-urban interface and explicitly models ember, smoke, and urban conflagration damage beyond the fire perimeter. The model also accounts for property- and community-level mitigation, including Firewise USA recognition, providing information that can support insurers' underwriting, pricing, and portfolio analysis.

Verisk

verisk.com

© 2026 Verisk Analytics, Inc. Verisk Analytics, 360Value, BCEGS, and FireLine are registered trademarks and Verisk and the Verisk logo are trademarks of Insurance Services Office, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies. 2807200 (11/26)