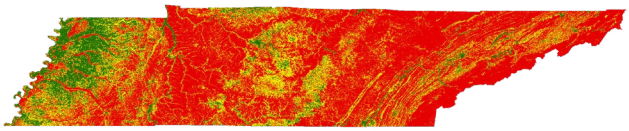
WILDFIRE RISK AT-A-GLANCE

Tennessee



- Negligible
- Low
- Moderate
- High & extreme

25.64%
Percentage of structures at high to extreme risk[1]

27.10%
Percentage of structures at moderate risk[1]

-7.2%
Construction activity[2]

Recent decline
Construction activity 3-year trend

2.49%
Change in average reconstruction costs for residential structures

3.27%
Change in average reconstruction costs for commercial structures

842
Number of wildfires

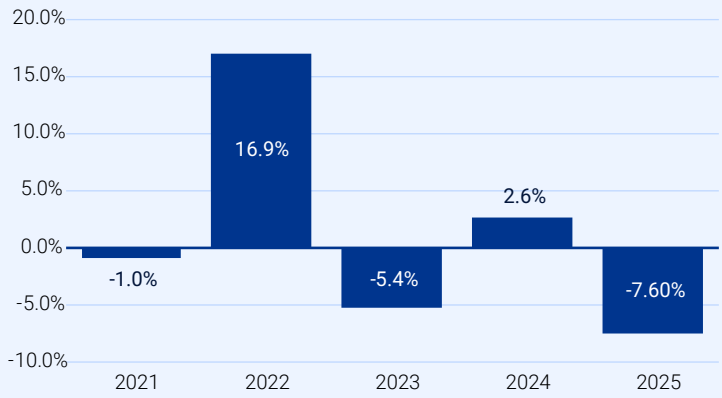
-7.60%
Claims activity[4]

Wildfire risk and mitigation overview by county

Counties with the highest percentage of structures at high to extreme risk were identified using FireLine®.

County	Percentage of all structures[1]	Annual exposure growth[3]
Stewart	76.84%	6.40%
Houston	73.70%	6.07%
Hickman	70.66%	6.27%
Johnson	67.63%	9.77%
Pickett	66.68%	5.11%

Percent change in fire and smoke claims year over year[4]



This report provides a high-level overview of wildfire risk, using data from January 1 through December 31, 2025, unless otherwise noted.

1. Per FireLine. 2. New residential building permits from January through July in 2026 compared with the same period in 2025 (year-over-year). Source: https://www.census.gov/construction/bps/statemonthly.html. 3. Annual exposure growth is a measure of nominal exposure growth that encompasses increases from new construction activity (in real terms) and price inflation, and is accounted for in the Industry Exposure Database, which the Verisk Wildfire Model for the United States uses to estimate exposure to catastrophe events. Figures included in the table above represent the increase from year-end 2023 to year-end 2024. 4. Percent change in personal homeowners claims with fire or smoke losses reported to ClaimSearch® compared with the prior year. The data includes reported fire and smoke losses and does not necessarily identify whether each loss was caused by wildfire.

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