



# Manage wildfire risk at the address level

**FireLine®**

Wildfires are a growing source of devastating damage and insurance losses, given the continued development of homes and businesses in wildland-urban interface (WUI) and intermix WUI areas.

Climate change may play a role in the increasing number of wildfires. Rising temperatures, more intense droughts, and early spring snowmelts accelerate the risk in America's West, according to leading global researchers, including scientists at Verisk.

Coupled with rapid expansion of the WUI, these factors raise the risk of loss for insurers, making a risk assessment suite that evaluates not only current wildfire risk, but the features and hazards associated with a property, more valuable than ever.

## **Constant innovation keeps insurers ahead of wildfire risk**

It takes an extremely rich ecosystem of diverse, large-scale data and analytics, as well as scientific methods, to fully characterize wildfire risk. Location-specific environmental characteristics play a significant role in determining each property's level of exposure to wildfire hazard. Knowing how these risk attributes affect each location can help you align exposure to risk tolerance.

FireLine® helps insurers effectively assess wildfire risk at the address level with detailed, current information based on advanced remote sensing and digital mapping technology. The solution has been developed through a unique collaboration with insurers, the fire protection community, and scientific researchers.



## **Access FireLine:**

- as geospatial content for use in your own GIS system in ESRI, MapInfo, or other standard GIS
- online through your browser or by connecting to Verisk using a web service API
- as a batch delivery
- through Verisk platforms: LOCATION® and ProMetrix®

### Leading with science and technology

FireLine provides customizable data and analytics, enabling effective wildfire risk management strategies. The tool examines direct exposure to damage from wildfire burning, including property-specific scores that reflect key risk components: Vegetative fuels, terrain/slope, and road access.

FireLine also identifies California properties located in Special Hazard Interface Areas—risks exposed to wind-borne embers from Santa Ana, Diablo, and Sundowner winds.

FireLine Special Hazard Zones: Special Hazard Zones identify smoke and ash damage, as well as urban conflagration exposure in the Western United States.

### Property-specific hazard detection

Verisk has enhanced these core wildfire risk attributes with robust property-level feature and condition data, powered by high-resolution image technology and robust permit data. This includes building material and additional features, including roofing material, tree cover, shape, condition, and year built. Additional features identified include solar panels, decks, and trampolines, as well as building exterior finish.

## California adopts new wildfire regulation

From enhanced FireLine risk assessment to manual rating factors and required notices, Verisk helps insurers respond to the new regulatory environment.



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## Building safer tomorrows

Understanding and measuring the role and effectiveness of mitigation is a critical component of defensiveness and resiliency in the face of wildfire. Verisk helps analyze and track mitigation activities in several ways:



High-resolution imagery powers data into building features and conditions, as well as vegetative covers within the home ignition zone



Defensible space zones at 5- and 30-foot clearances; additional vegetation and building identification within 100 and 200 feet of a structure



Robust community-level mitigation data, powered by our partnerships with the National Fire Protection Association's Firewise USA® program and the International Association of Fire Chiefs Ready, Set, Go! initiative, as well as the California Fire Risk Reduction Communities.

FireLine wildfire hazard and mitigation score includes our core wildfire risk assessment, as well as the full scope of mitigation information.