Wildfire Risk

A powerful Risk Data product for insurers and underwriters.

Wildfire Risk is a versatile data product designed to assess the real-world exposure of critical infrastructure and property to wildfire impacts. Drawing on a large variety of data sets, both inside and outside the public domain, Wildfire Risk paints a picture of wildfire exposure for underwriting, pricing, portfolio analysis, and loss estimation across the United States. Wildfire Risk provides a comprehensive 0-50 fire risk score while giving detailed scores on variables like fuel, frequency, and mitigation.

Built by wildfire scientists with over 30 years of real-world firefighting and fire modeling experience, Wildfire risk accounts for three unique fire environments: Wildland, Intermix, and Interface, enabling you to analyze threats from direct flame exposure, smoke, and even embers. Many other modeling tools' defensible space does not account for ember threat even though embers account for most structure loss. Embers were found to be the primary cause of structure loss in the eastern Tennessee fires, which claimed approximately 2,400 structures.

Avoid risky policies, accurately price, and decrease the loss ratio, with fire risk context provided by Precisely's Wildfire Risk.

Structure loss in the ember zone, on the Tubbs Fire, Santa Rosa, CA 2017

To underwrite wildland fire risks, you need the best answers to these key questions.
- Where are the high probability locations for fires?
- How severe will a wildfire be if it occurs?
- What might it harm?
- What elements contribute to the final risk rating?

Wildfire Risk Provides:
- 50 state probability and severity ratings
- A consistent, address level wildfire risk evaluation

Wildfire Risk modeling framework integrates:
- Calculated fire severity
- Modeled frequency
- Historic fires
- Historic loss
- Insect and disease
- Suppression factors
- Mitigation
- Community factors
- Ember zone modeling.... and much more.

Underwriting:

- Improve risk selection
- High resolution modeling of wildfire frequency and severity and their relationship to each other
- Annual updates that include recent wildfires
- Severity information with direct flame impingement, embers and smoke risk

Portfolio Exposure:

- A better understating of portfolio-level exposure throughout every region and every state
- A consistent, relative ranking of nationwide wildfire risk
- Comprehensive representation of the actual risk based on the combination of deterministic and probabilistic modeling
- Calibrated with real world experience, having managed major fires throughout the US and observed fire behavior for almost 30 years

Reduced Cost of Claims:

- Improve service and increase customer retention
- Wildfire Risk provides the how and why of every risk score so you can educate your policy holders on their existing condition and how to properly mitigate their unique wildfire exposure
- Modeling defines mitigation at the community level

BELOW: Wildfire Risk provides wild land, community, and urban edge risk ratings, including the ember zone shown within the urban blue line.

Ember zone ratings in urban (blue line) areas