

NBC News

California wildfire balloons to 6,000 acres, jumps major highway

The Alisal Fire continued to wreak havoc on California's Central Coast, ballooning Tuesday to 6000 acres with 0 percent containment,...

1 hour ago




The San Francisco Examiner

California wildfires ignite an insurance crisis

California wildfires ignite an insurance crisis. As blazes increase, insurers are canceling policies or doubling premiums. Sep. 13, 2021 11:30...

1 month ago



North Bay Business Journal

California halts insurance cancellations in major wildfire areas ...

Lara acknowledged that the moratorium isn't a cure-all for the breakdown of the property-casualty insurance market in areas prone to wildfires.

3 weeks ago

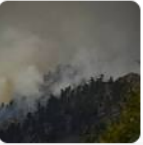


US News

Wildfire 'Burn Scars' Threaten Drinking Water Out West ...

Wildfires, drought and heavy rainfall pose a different kind of threat to the water ... This story was produced by KHN (Kaiser Health News),...

2 weeks ago



USA Today

California wildfire may have killed hundreds of giant sequoias, burning through Earth's largest grove

The sprawling KNP Complex has burned through the Earth's largest giant sequoia grove, possibly killing 400 of the big trees.

3 days ago




Montana Public Radio

Fire Near Boulder MT Grows To 10,000 Acres

Wildfire, fire management and air quality news for western Montana and the Northern Rockies. Fire Season's Not Done Yet. Haystack Fire Grows To...

3 weeks ago




CBS San Francisco

CA Insurance Commissioner: 325,000 Homeowners In Wildfire Zones Won't Lose Coverage

California has barred insurance companies from dropping hundreds of thousands of property owners in wildfire zones. Andrea Nakano explains.

3 weeks ago




ABC News

PG&E's preemptive wildfire-prevention power shutdowns impact thousands in California

Pacific Gas & Electric warned thousands of California customers that their power may be shut off to help prevent wildfires due to severe...

22 hours ago



Insurance Journal

PG&E Charged in California Wildfire That Killed 4

Shasta County District Attorney Stephanie Bridgett announced the 31 charges, including 11 felonies, against PG&E, saying it failed to perform...

2 weeks ago

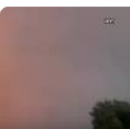


Rapid City Journal

Strong wind pushes wildfire along California coast

Blustery winds still surged through California on Tuesday after downing trees, fanning wildfires and shutting off power to about 21,000...

2 hours ago




Daily Emerald

Extraordinary 2021 wildfire season scorches Oregon | News

The Daily Emerald is the news division of Emerald Media Group, University of Oregon's independent student media organization. EDITOR IN CHIEF Sarah-Mae...

2 weeks ago



An Update on Wildfire Activity, Modeling and Regulation

CAS Annual Meeting
November 7-10, 2021

Understanding Wildfire Risk

Wildfire History and Modeling



Howard A Kunst, FCAS CCRMP



Understanding Wildfire Risk

- Recent historical view of U.S. wildfire statistics
- Quick introduction to wildfire science & models



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Understanding Wildfire Risk

A brief summary of recent years

| Year | Grouping | # fires | Acres (Millions) | # structures destroyed |
|------|----------|---------|---------------------|---------------------------|
| 2011 | US Total | 74,100 | 8.711 | 5,250 |
| 2012 | US Total | 67,800 | 9.326 | 4,250 |
| 2013 | US Total | 47,600 | 4.320 | 2,150 |
| 2014 | US Total | 63,600 | 3.595 | 1,950 |
| 2015 | US Total | 68,200 | 10.120 | 4,600 |
| 2016 | US Total | 67,700 | 5.510 | 4,300 |
| 2017 | US Total | 71,500 | 10.000 | 12,300 |
| 2018 | US Total | 58,000 | 8.800 | 26,000 |
| 2019 | US Total | 50,000 | 4.700 | 963 |
| 2020 | US Total | 58,000 | 10.300 | 18,000 |

2017 – Northern California fires

- Wind and Urban Conflagration

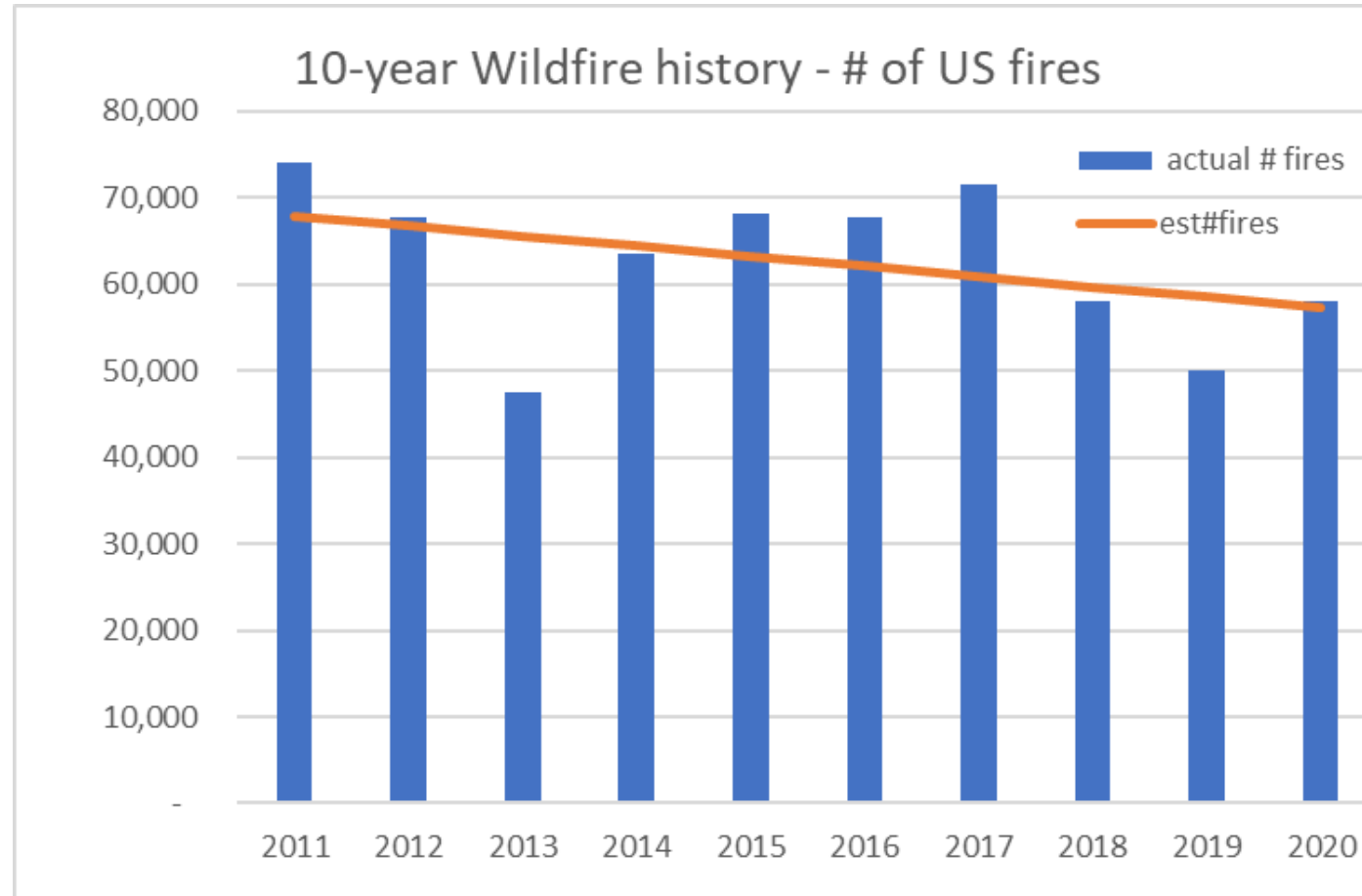
2018 – Camp (Paradise) and Carr fires

2020 – Large fires dominate

Source: NIFC

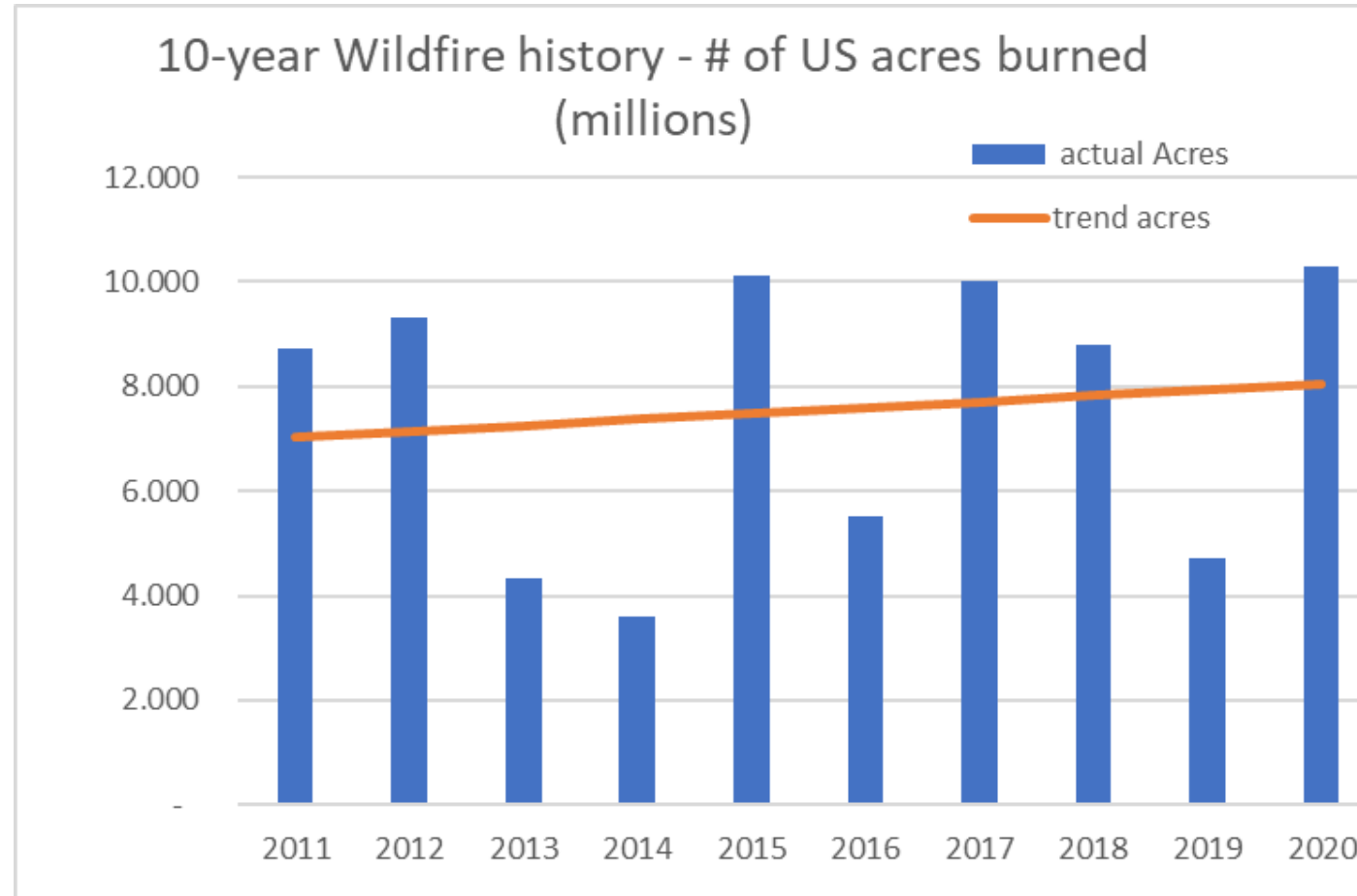
Understanding Wildfire Risk

Number of fires slightly decreasing over time



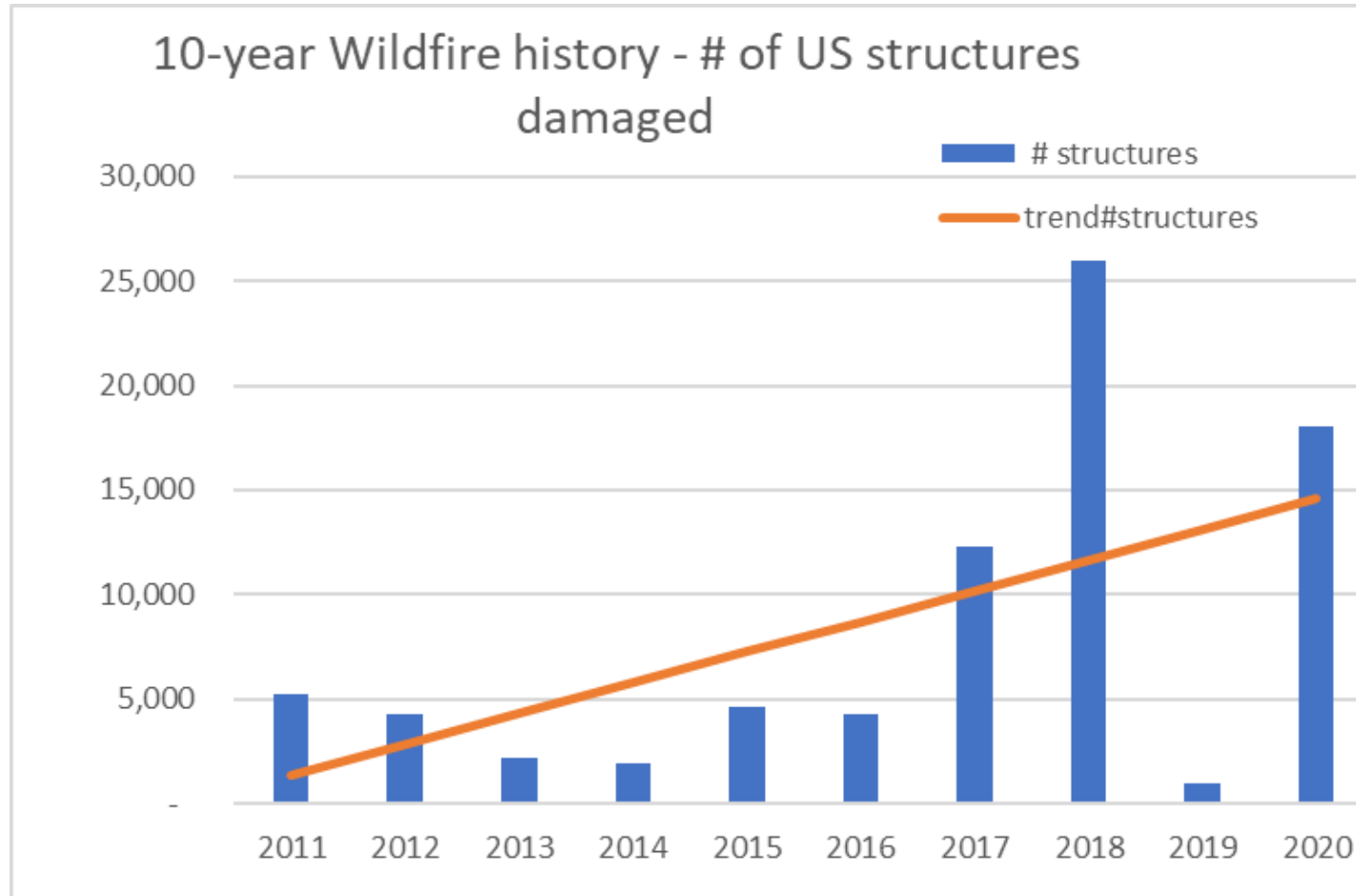
Understanding Wildfire Risk

Number of acres burned slightly increasing over time



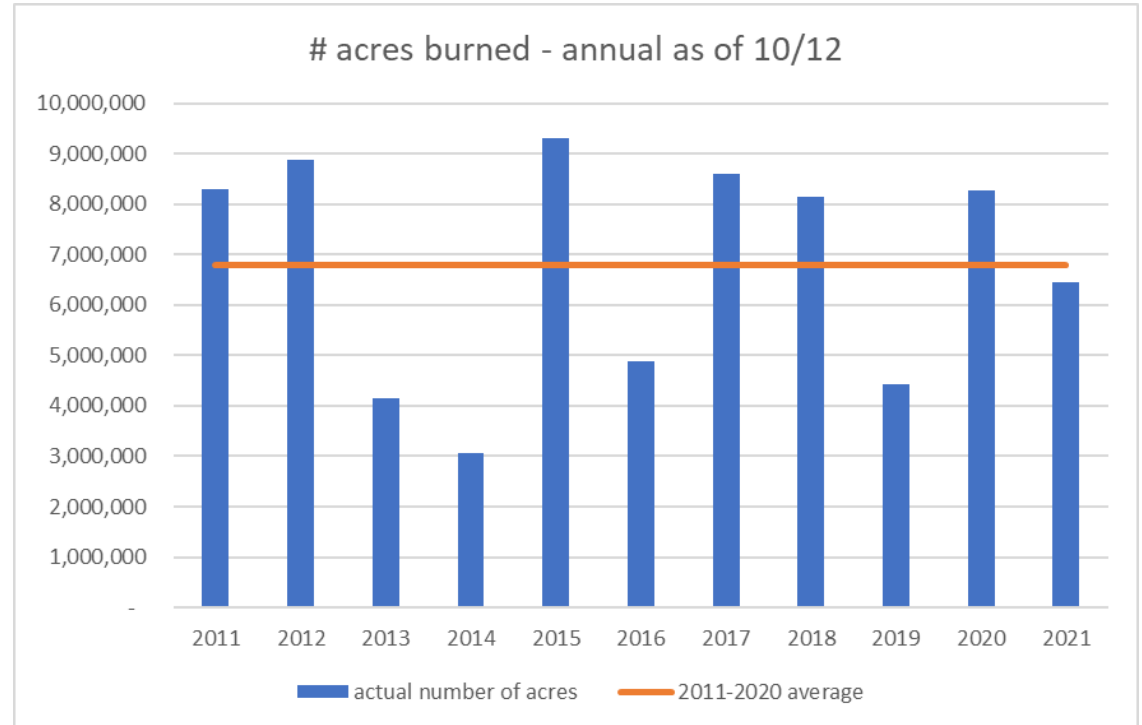
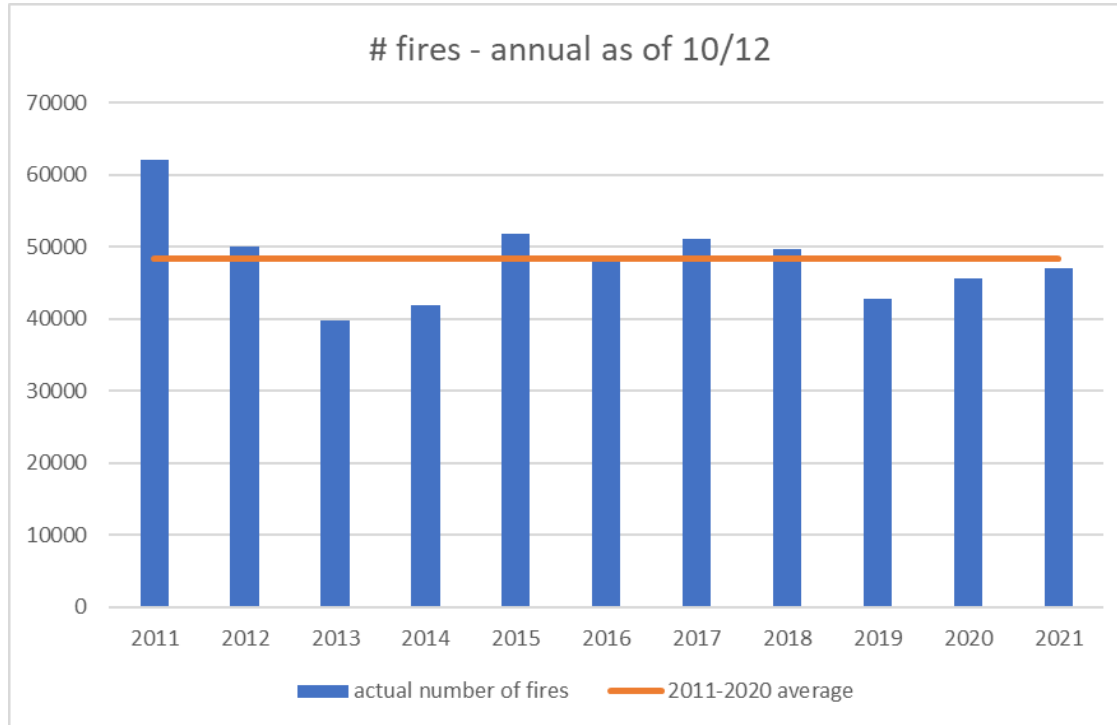
Understanding Wildfire Risk

Number of structures destroyed increasing significantly in recent years



Understanding Wildfire Risk

How does 2021 compare to prior years?



After a fast start to 2021, both the number of fires and acres burned YTD are currently less than the prior 10-year average.

Modeling Wildfire Risk



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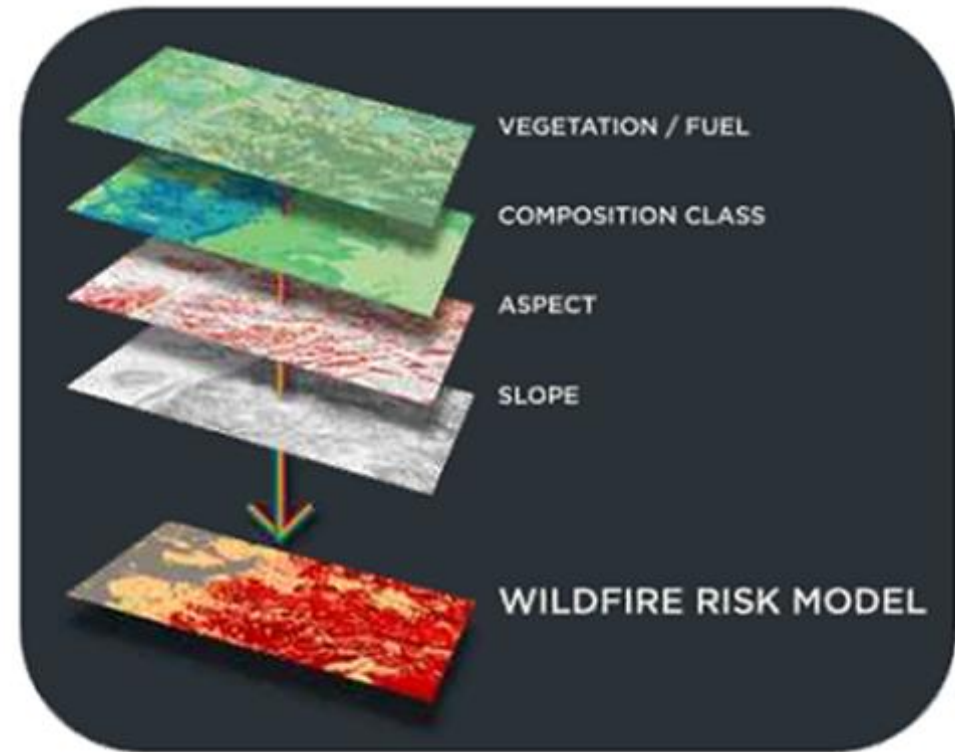


Understanding Wildfire Risk

Value of Wildfire Risk Scores

Provides insights into *what could happen*

- Incorporate four variables
 - Fuel: species type and density
 - Composition Class: estimation of burn history/frequency
 - Aspect: southerly slopes drier and warmer
 - Slope: steeper more conducive to fire spread and intensity



Understanding Wildfire Risk

Value of Wildfire Risk Scores

Understand where the risk is, which provides awareness to manage the risk

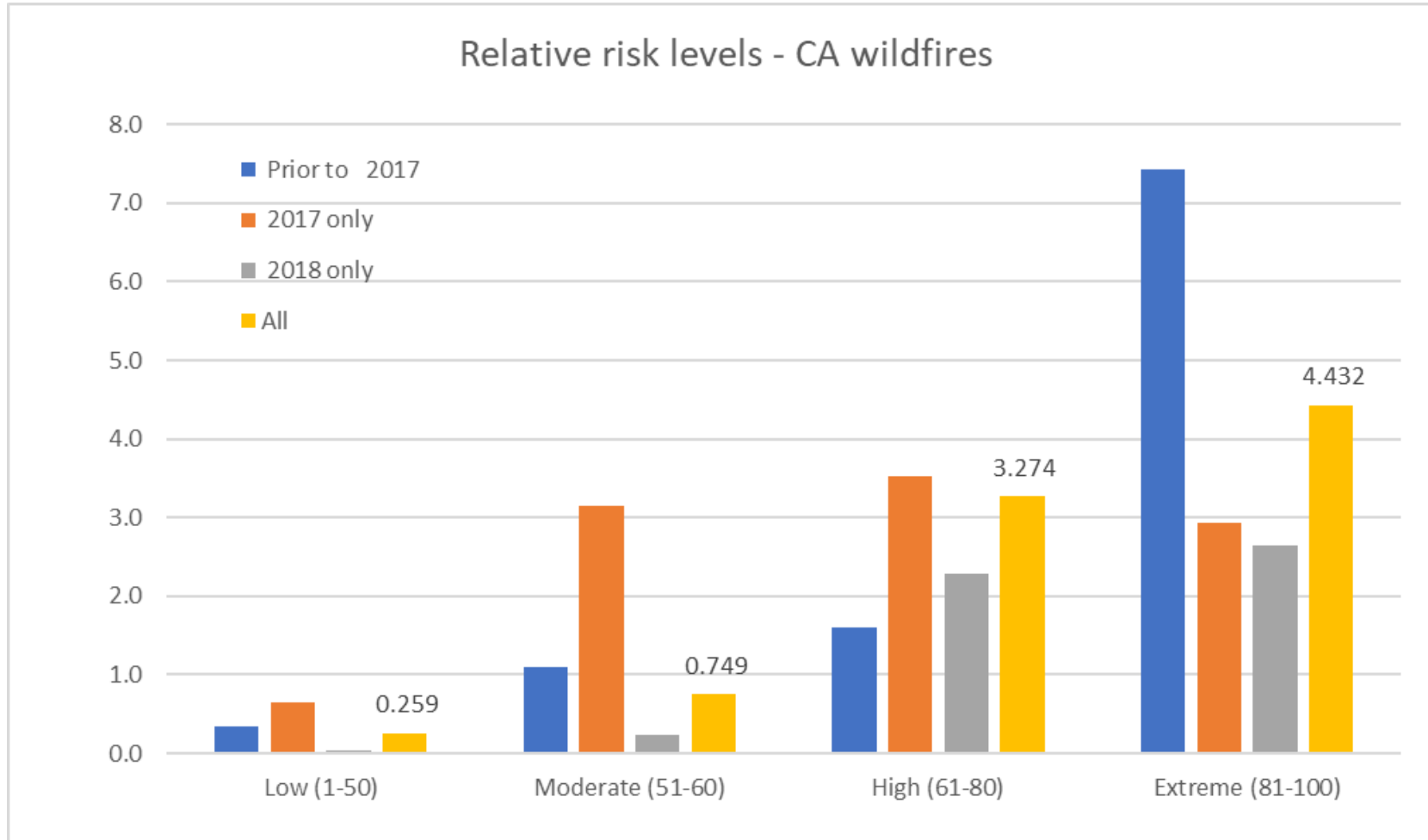
- Distance to High or Very High
- Distance to past fires
- Final score relates to individual geocoded location

Resulting Risk Categories



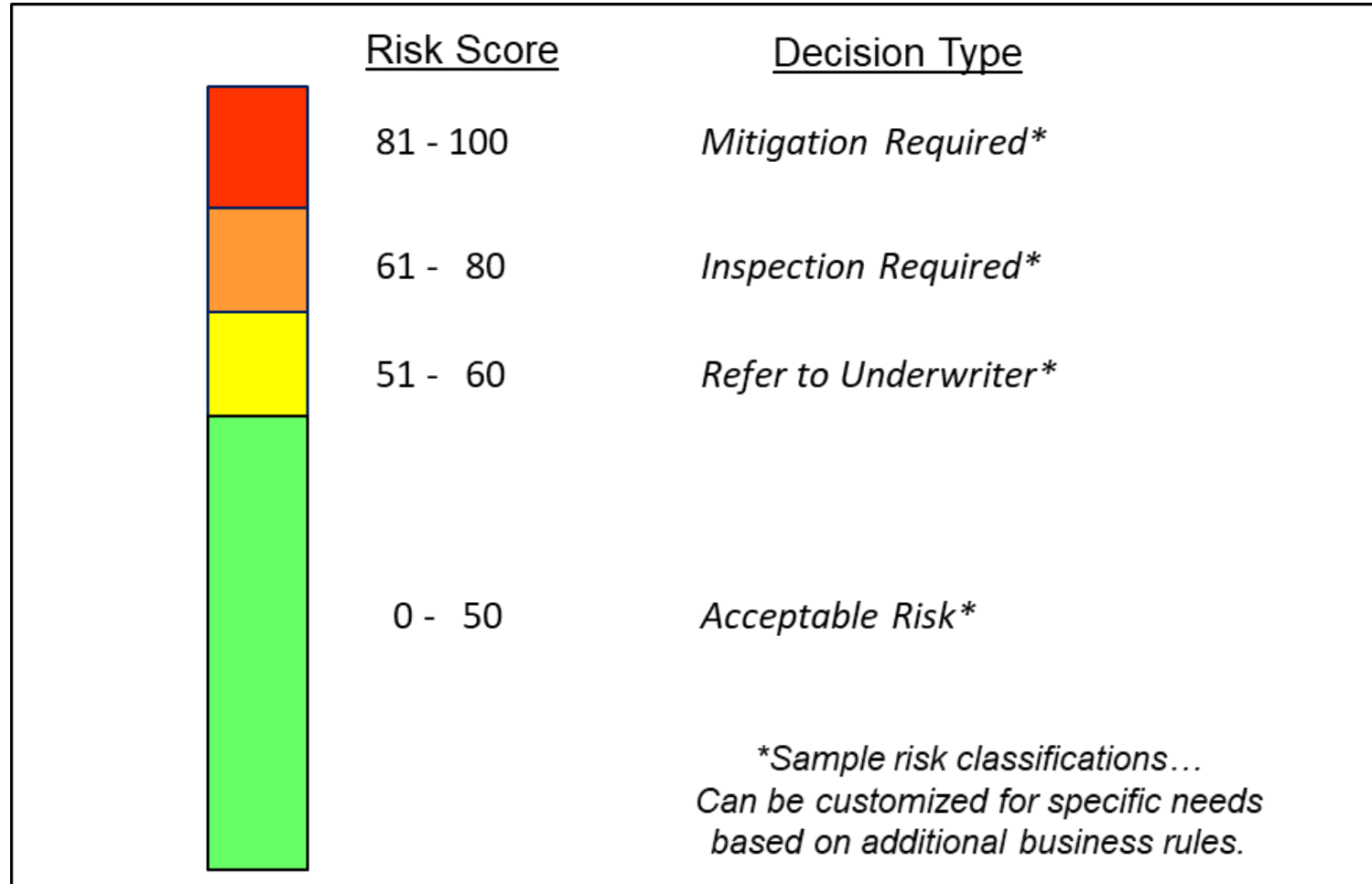
Actuarial Review and Validation

Review of Historical Fires – CA



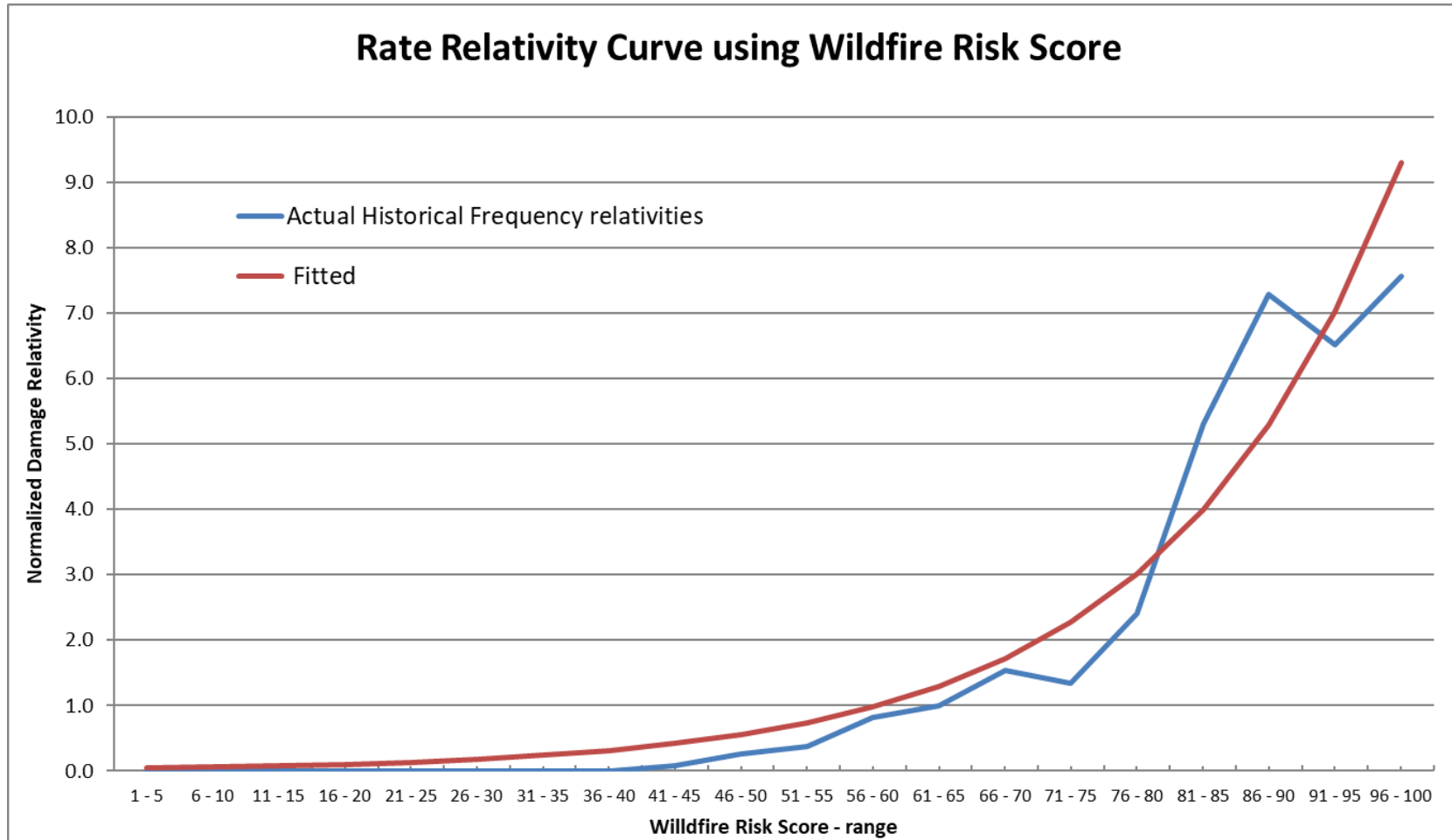
Understanding Wildfire Risk

Example of Baseline Underwriting Guidelines



Actuarial Review and Validation

Wildfire Risk Score is a great tool for pricing the hazard



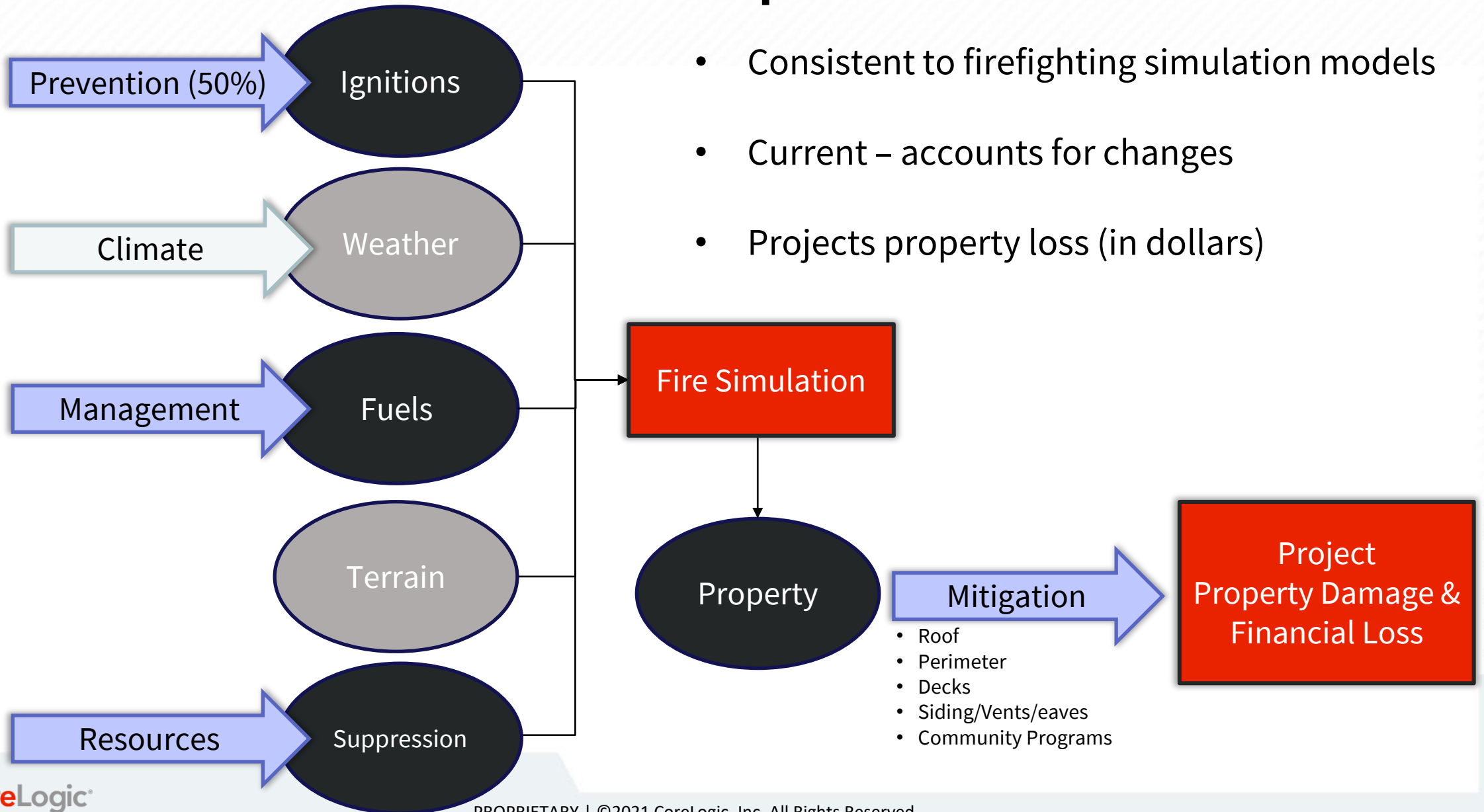
Understanding Wildfire Risk

Accounting for a changing environment

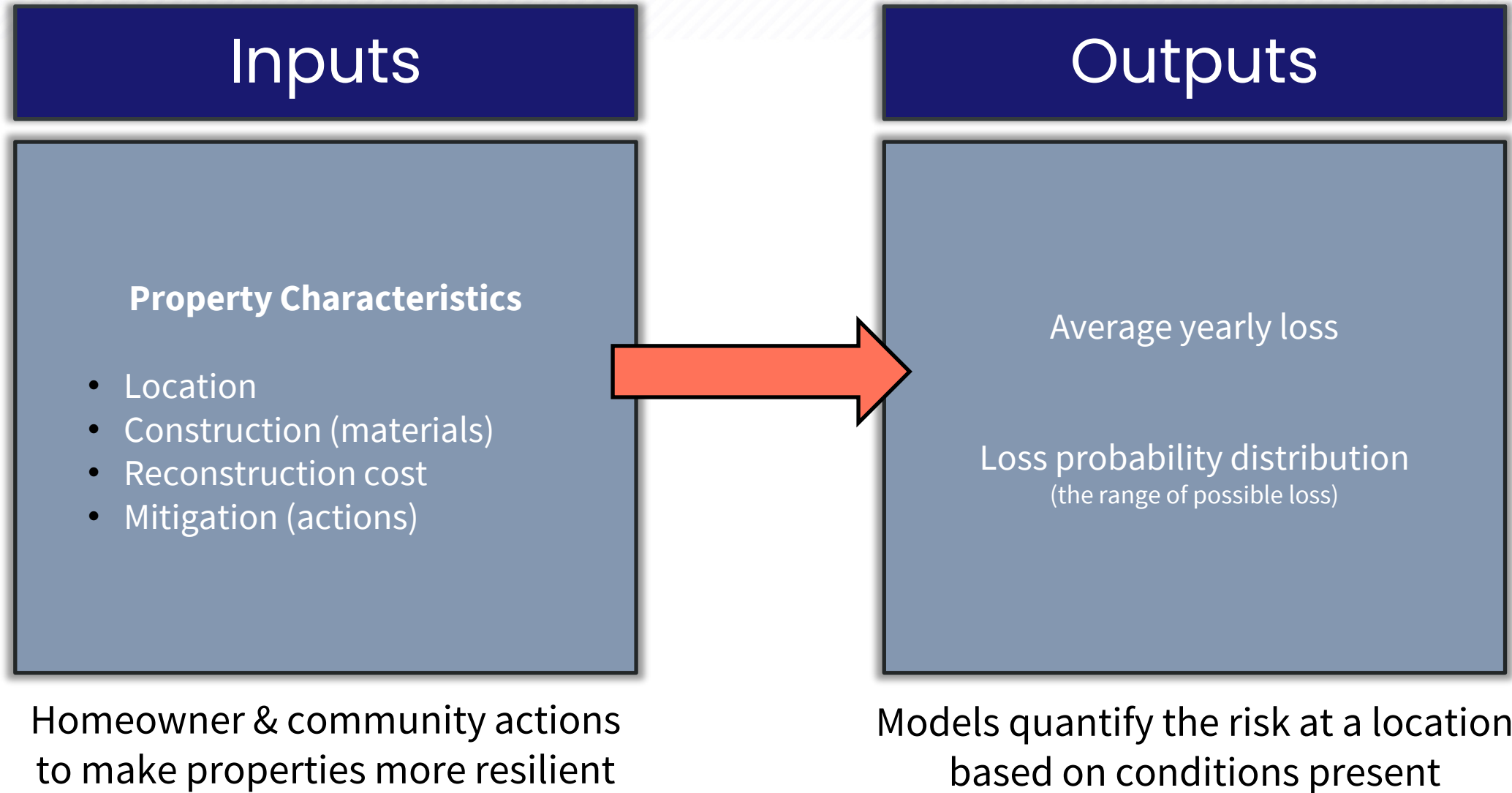
- Climate Change
 - Impact of Winds
 - Drought
- Urban Conflagration
 - More Homes closer to the Wildland Urban Interface (WUI)



Framework of a Wildfire Catastrophe Model

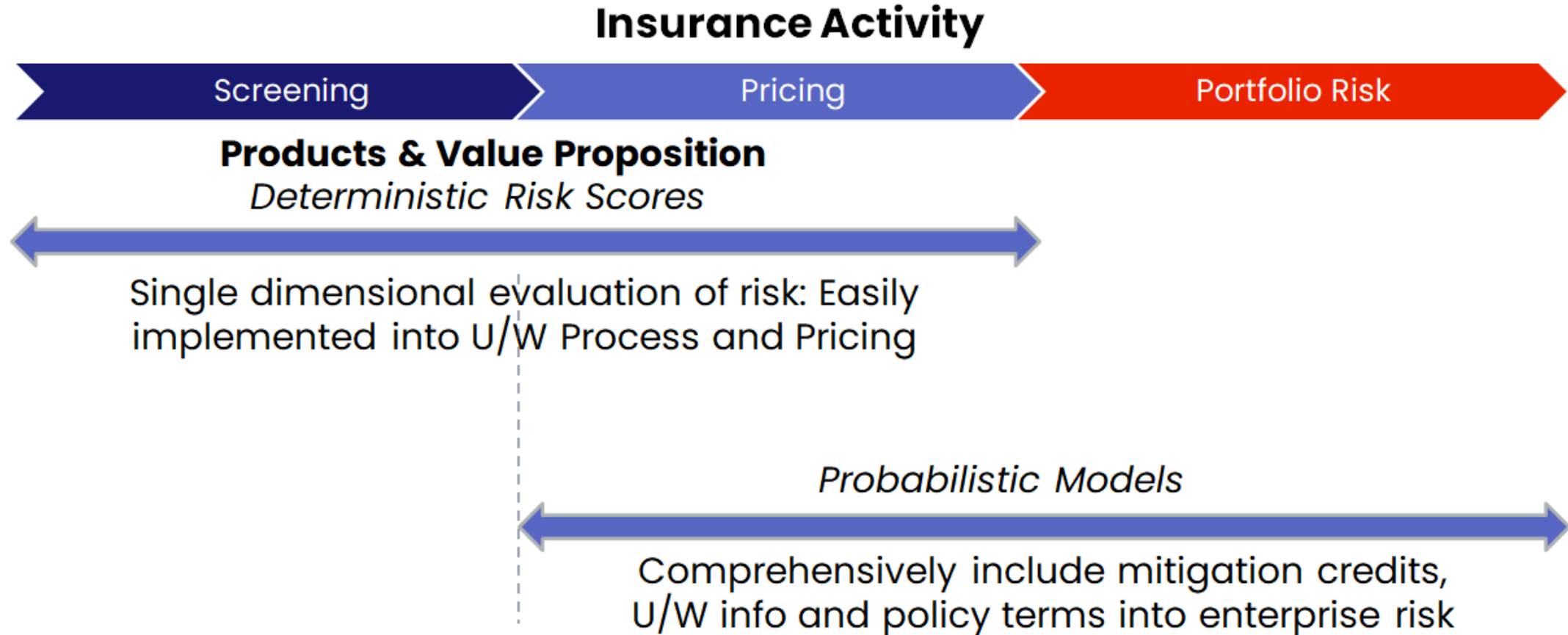


Usability of Wildfire Models



Natural Catastrophe Offerings to Insurers/Reinsurers

A Complete Suite of Products to Cover the Insurers' Needs



Questions?



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