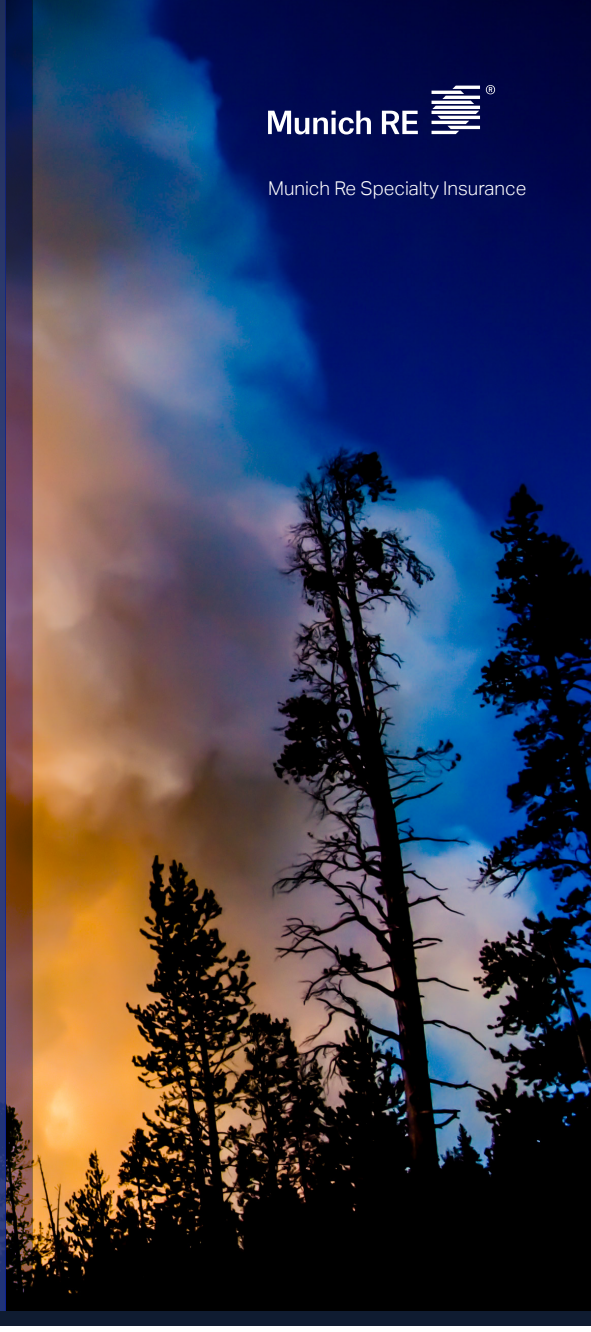


Helping Your Clients Effectively Manage Wildfire Risk

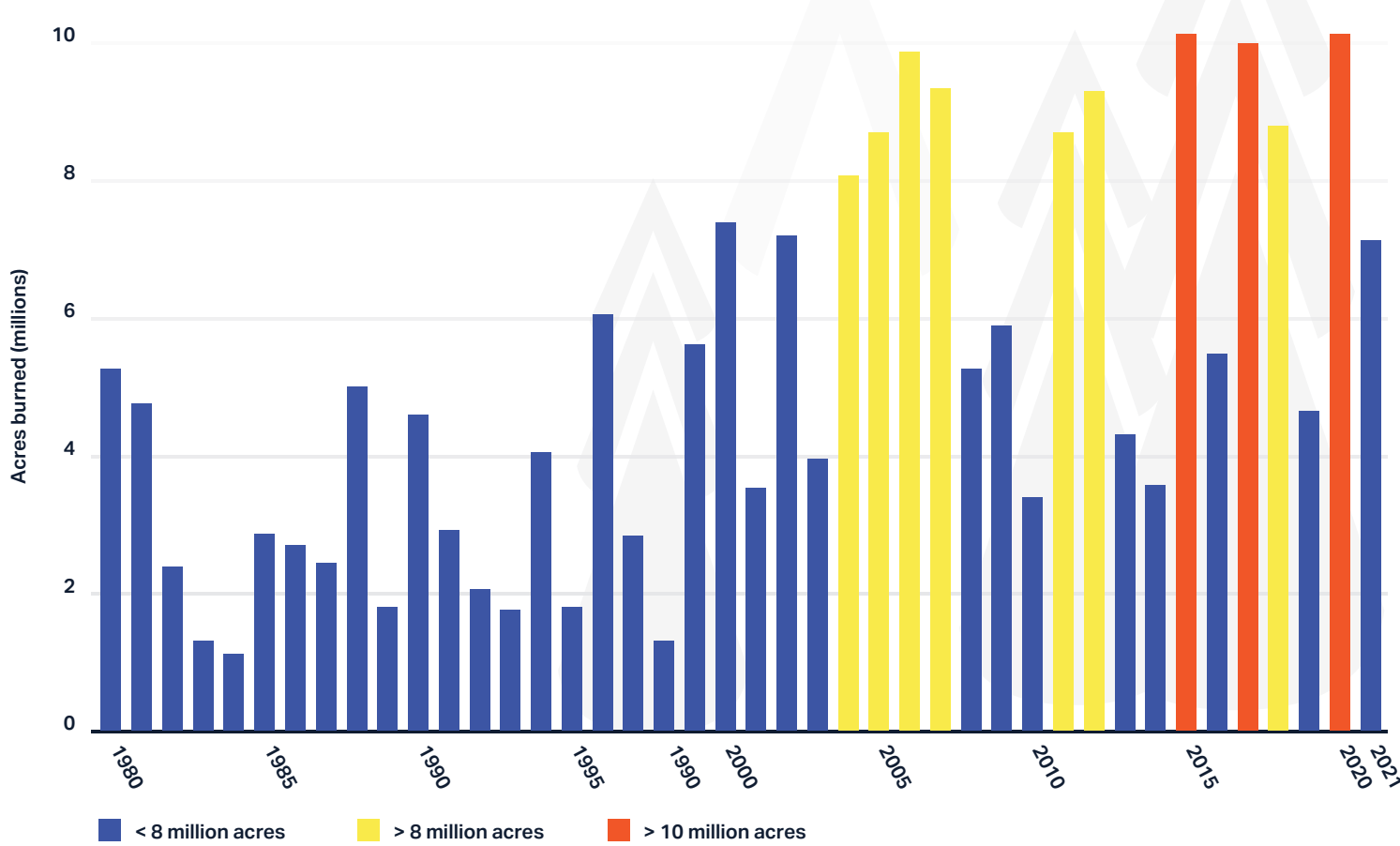
In recent decades, the number, severity and overall size of wildfires has increased across much of the United States. Further, because winter snowpacks are melting earlier and rain comes later in the fall, what was once a four-month wildfire season now lasts virtually the entire year.

According to data from the National Oceanic and Atmospheric Administration (NOAA), wildfires again plagued the Western United States in 2021, recording a year-end total of more than 52,000 wildfires that burned over 6.6 million acres. What's more, according to the National Interagency Fire Center, five of the 10 most severe wildfire seasons on record have occurred in the past decade.



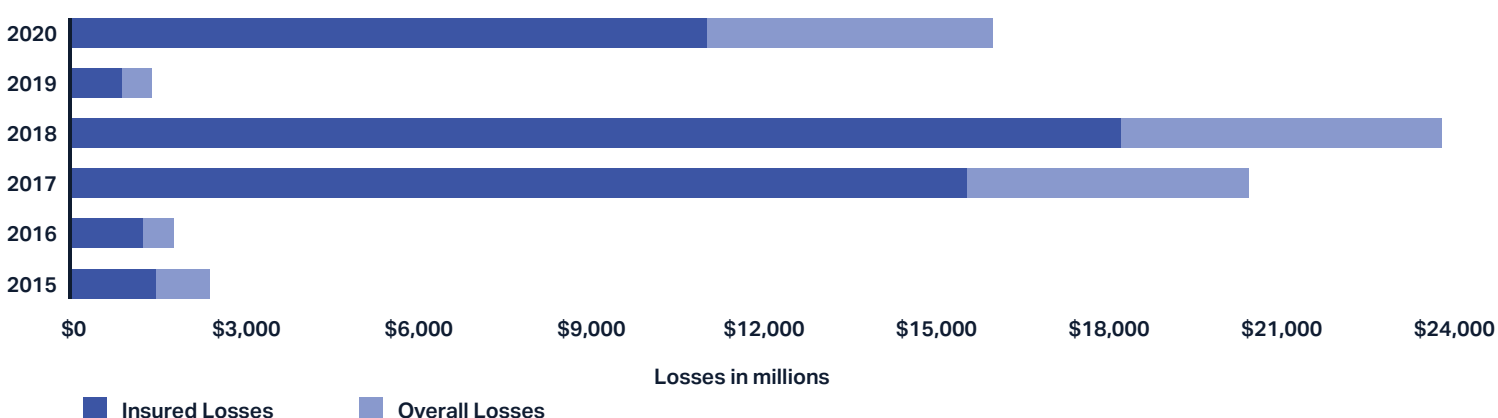
Wildfires by the Numbers

Annual Number of Acres Burned in Wildland Fires, 1980-2021



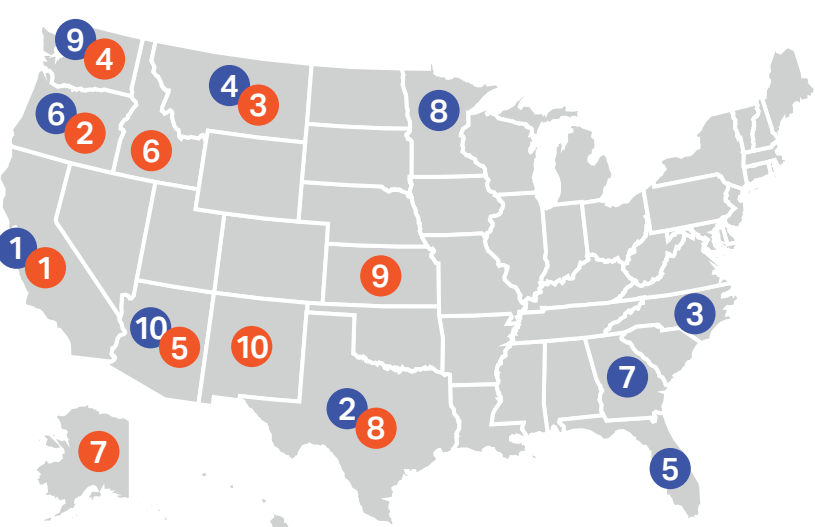
Source: National Interagency Fire Center

Wildfire Losses in the United States, 2015-2020



Source: Munich Re, NatCatSERVICE

Wildfires by State, 2021



Rank	State	Number of Fires	Acres Burned
1	California	9,260	2.23mil
2	Texas	5,576	828k
3	North Carolina	5,151	747k
4	Montana	2,573	647k
5	Florida	2,262	524k
6	Oregon	2,202	439k
7	Georgia	2,139	253k
8	Minnesota	2,065	168k
9	Washington	1,863	163k
10	Arizona	1,773	123k

Source: National Interagency Fire Center

Risk Mitigation Best Practices

As insurance losses grow, the insurance industry is re-evaluating its exposures to wildfires and is limiting capital deployment. This reduced capacity makes it even more challenging for insureds to secure adequate wildfire coverage.

In light of these market conditions, it's essential for businesses to work with their insurance partners to implement proactive risk management techniques to harden their defenses against wildfires. However, defending against wildfires is no simple task, and businesses often are unsure of where to start. Below is a range of risk management techniques businesses should consider to improve wildfire resilience.

Wildfire Mitigation Tactics

Level	Mitigation Tactics
Advanced	<ul style="list-style-type: none"> Provide an enhanced water supply on-site and ensure it's accessible to firefighting teams Install exterior sprinkler systems to help protect structures Utilize advanced firefighting retardants (e.g., Thermo-Gel)
Intermediate	<ul style="list-style-type: none"> Develop a wildfire response plan and ensure it's reviewed on a regular basis Obtain training on how to respond to a wildfire from local fire officials, documenting training efforts accordingly Choose wildfire-resistive construction materials for structures
Basic	<ul style="list-style-type: none"> Understand your wildfire risk by evaluating your wildfire score or data from wildfire models Install and maintain fire suppression systems Remove fuel loads and combustible materials—like leaves, brush, needles and debris—from structures and property Create a defensible space around your property in compliance with local rules and regulations Utilize fire-smart landscaping Ensure combustibles are stored correctly and away from structures

Take the Next Step

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Based in MRSI's San Francisco, CA office, Rachael has 10 years of experience in the insurance industry, with eight years as a property underwriter. She has a particular interest in learning about regional wildfire risks and their associated mitigation practices and technologies. Rachael obtained her B.A. in English from Temple University.

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