



Understanding Your FireLine Score: What Is It? What's Yours?

Fire season has started earlier than ever before in the state because of the drought. In fact, California is ranked #1 with almost 2 million homes at high or extreme risk from wildfire. Texas ranked second with 1.3 million homes.

ISO (Insurance Services Office) is a leading source of information about property/casualty insurance risk, and in the late 1990s in order to more accurately assess a dwelling's susceptibility to loss from wildfire, it developed and trademarked the term "FireLine".

FireLine information, in the form of a score from 0-10, is determined by ISO when they combine the recognized risk factors and satellite imagery of the individual dwelling under evaluation, which is determined by the property address.

Here's How It Works

There are three critical factors that affect the risk of wildfire loss, based on the address of the property.

- **Fuel**—Grass, trees, or dense brush can feed a wildfire, a model calculates a weighted average of fuel amounts in a 3 radial distance bands within a mile of the dwelling.
- **Slope**—Steeper slopes can increase the speed and intensity of wildfire and affect reconstruction costs.
- **Access**—Identifies whether a risk is located on a Dead-end road that firefighting equipment may have trouble negotiating.

FireLine shows you the risk from each of the three factors, as well as providing overall hazard ratings for specific properties. Also, FireLine identifies properties located in Special Hazard Interface Areas—risks outside fuel areas but exposed to wind-borne embers and high heat from nearby fuels.

Local Area FireLine Ratings

- Pacifica, due to high slopes and wind combinations is FireLine 4 rated.
- Portola Valley's FireLine score is 9, due to fuel and slope

A Case Study: We All Face Fire Dangers.

We are all susceptible to fire on windy, dry days. One of our clients's had a neighbor whose house caught fire. As it moved up the hill, and because of the wind, the embers flew onto to our client's home. Their house was severely damaged and they were displaced for 14 months. The irony was we had just reviewed their home policy and increased their coverage. Our client was covered, and they even had the paperwork to prove it, even though it was smoke and water damaged.

For A Free Quote

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