



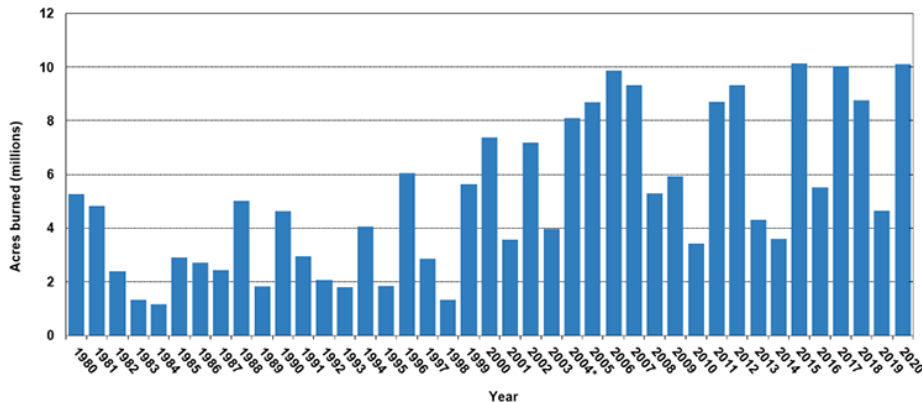
Wildfire risk is spreading—is your business ready?

Another devastating wildfire season was forecasted for the U.S., and it has arrived one month ahead of schedule.

According to the Insurance Information Institute, the 2021 wildfire season arrived early after June’s sweeping heat wave, intensifying the risk for 98.5% of the land in Western states that remain in a moderate to severe drought. Following the 47 deaths, and 7,255 minor structures and 1,119 commercial /mixed residential structures burned in California alone last year, re-evaluating your company’s wildfire risk is now more important than ever.

Year to date, 3.6 million acres of U.S. land has burned in 2021 thus far compared to the 2.3 million acres affected by wildfires in all of 2020. As illustrated below, wildfires are growing in size and cost, both increasing significantly in the last decade.

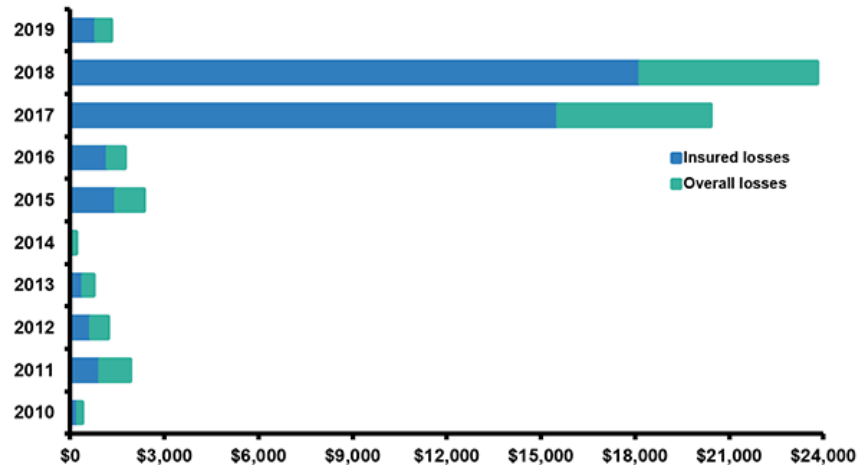
Annual Number of Acres Burned in Wildland Fires, 1980-2020



*2004 fires and acres do not include state lands for North Carolina. Source: National Interagency Fire Center.

Wildfire Losses In The United States, 2010-2019

(2019 \$ millions)



(1) Adjusted for inflation by Munich Re based on the Consumer Price Index. Source: © 2020 Munich Re, NatCatSERVICE

Poms & Associates can help provide a financial firewall for your company, giving you peace of mind that you, your employees and your business are prepared for more widespread and dangerous wildfire seasons.

Wildfire Risk Management

The best way to prepare your business for a wildfire is to assess your business’ fire preparedness and take steps to mitigate any risks.

Retired Cal Fire division chief Gregory Scott told Farmers in 2019, "People just do not take the time to plan and prepare. I've seen so many fires destroy commercial property."

In contrast, those who prepare for the worst with thoughtful mitigation can see their property escape destruction. The key to saving buildings and businesses is a strong defensible space around the property

What is defensible space?

Think of defensible space as a series of buffer zones between the buildings on a property, and grass, trees and other flammable material that can feed a fire. Keeping your building’s defensible space in excellent, clear condition can lessen the intensity of a wildfire and help safeguard structures from catching on fire.

Maintain your buildings defensible space with these steps:

- Mow tall grass to no more than four inches for 100 feet around the structure to prevent “ladder burning” to near-by trees or buildings
- Remove leaves and dead vegetation in the 100-foot radius surrounding your structure
- Keep any lawns surrounding your structure hydrated and maintained
- Prune tree branches up to 6-to-10 feet from the ground to prevent ladder burning from grasses to trees
- Cut any tree branches overhanging the roof of the structure

- Use non-flammable landscaping materials like rocks or gravel, and/or high-moisture-content plants in the 30 feet nearest your structures
- Store any combustible materials further than 30 feet from your structure

Other Steps You Can Take Before the 2021 Wildfire Season Peaks

Taking the time to prepare yourself, your employees and your property can make all the difference when it comes to protecting people and property. Below are a few things you should add to your wildfire preparation:

- Double check your coverage to ensure your policy protects what you've worked hard to build.
- Consider a fire safety training for you and your employees. This can help you feel prepared if or when a fire occurs.
- Establish an evacuation plan for your business, including designating roles for employees like floor or team captains who help lead and account for their colleagues.
- Survey your property's defensible space and take regular precautions like testing smoke alarms and sprinkler systems, cleaning gutters, and ensuring your roof is in good condition. Take photos during your inspection, especially of new additions or changes you may have made since the last time you reviewed your insurance policy.
- Think about the flashpoints for wildfires to spread to your property: windows should be doubled paned; vents can be covered with metal mesh to prevent embers blowing in; exteriors like brick or concrete can be more fire retardant than siding, affecting how you clear defensible space surrounding property.
- Create a wildfire emergency kit including cash, portable radio, flashlights and batteries.
- Keep a number of fire extinguishers in different locations accessible across your property and maintain them properly.

It's not just fire protection policies that Poms can help you review as you prepare your business for wildfire season. If you've added fine art or valuable personal belongings since the last time you updated your policy, we can make sure your coverage protects all of your assets whether personal or business.

Call us today to check your insurance protections and let us help you assess your risk for the 2021 wildfire season.

Annual Number of Acres Burned in Wildland Fires, 1980-2020

| Rank | Fire name and cause | Date | County | Acres | Structures | Deaths |
|------|---|----------------|---------------------------|---------|------------|--------|
| 1 | Camp Fire (Power lines) | November 2018 | Butte | 153,336 | 18,804 | 85 |
| 2 | Tubbs (Electrical) | October 2017 | Napa and Sonoma | 36,807 | 5,636 | 22 |
| 3 | Tunnel - Oakland Hills (Rekindle) | October 1991 | Alameda | 1,600 | 2,900 | 25 |
| 4 | Cedar (Human related) | October 2003 | San Diego | 273,246 | 2,820 | 15 |
| 5 | North Complex (Under investigation) (2) | August 2020 | Butte, Plumas and Yuba | 318,935 | 2,352 | 15 |
| 6 | Valley (Electrical) | September 2015 | Lake, Napa and Sonoma | 76,067 | 1,955 | 4 |
| 7 | Witch (Power lines) | October 2007 | San Diego | 197,990 | 1,650 | 2 |
| 8 | Woolsey (Under investigation) | November 2018 | Ventura | 96,949 | 1,643 | 3 |
| 9 | Carr (Human related) | July 2018 | Shasta County and Trinity | 229,651 | 1,614 | 8 |
| 10 | Glass Fire (Under investigation) (2) | September 2020 | Napa and Sonoma | 67,484 | 1,520 | 0 |

(1) As of April 28, 2021.

(2) Numbers not final.

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Source: Calfire.



Contact [Seth Gilman](#) at Poms & Associates today to learn more about wildfire risk management and what you can do to protect your assets.

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