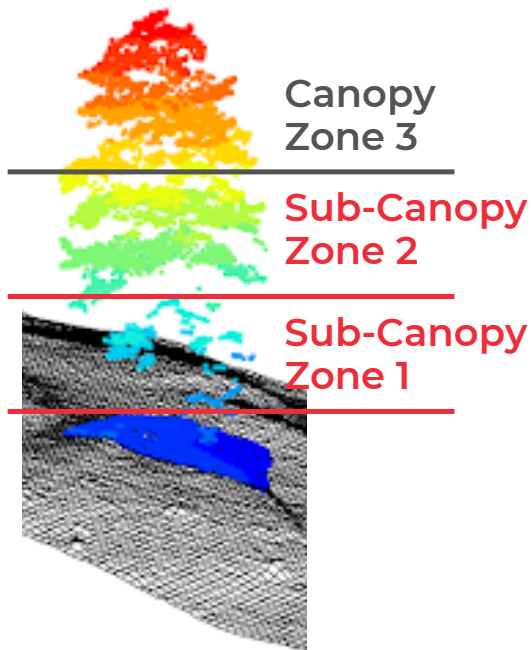**Know Your Wildfire Risk:** Pinpoint wildfire threat and take targeted action to reduce exposure and measure changing risk over time.

Wildfires threaten the viability of the insurance business in an increasing number of markets. To maintain a profitable business model, the status quo is no longer sufficient. **That's where Teren comes in.**

WILDFIRE 4D IS FOR INSURERS

Underwriters and insurers use Wildfire 4D to analyze defensible space within the home ignition zone and accurately evaluate ground-to-canopy wildfire fuels, **reducing exposure and catastrophic loss.**

- Accurately adjust premiums against up-to-date wildfire risk scores
- Underwrite where no one else can
- Seek appropriate reinsurance in high-risk markets

Private Label Solutions · Risk Retention Groups · Excess and Surplus · Wildfire Captives · Alternative Risk Transfer

Canopy Zone 3

Sub-Canopy Zone 2

Sub-Canopy Zone 1

SEE WHAT OTHER CARRIERS CAN'T

Satellite and photogrammetry cannot effectively penetrate the tree canopy creating blind spots when evaluating risk. Addressing this data gap is critical for underwriting wildfire, as much of the fuel that threatens a property lies beneath the canopy.

Teren eliminates blind spots in wildfire underwriting with a unique combination of LiDAR and data science. Our approach penetrates tree tops to accurately measure wildfire risk posed by the full spectrum of vegetative fuels within the home ignition zone.

WILDFIRE 4D STRENGTHENS YOUR RISK STRATEGY IN WILDFIRE-PRONE MARKETS

- ☑ Defensible Space Compliance
- ☑ Rate Adequacy in Wildfire-Prone Zip Codes
- ☑ Premium Expansion
- ☑ Verification of Mitigative Efforts

- ☑ Reinsurer Confidence
- ☑ Abandoned Property Insights
- ☑ Risk Scoring & Comparison
- ☑ Monitor Changing Risks Over Time
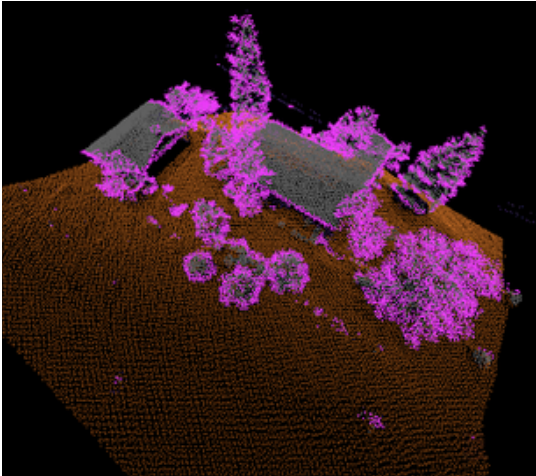
MANAGE FUEL = REDUCE RISK

Wildfire risk is influenced by three factors: topography, weather, and fuel. Fuel is the only factor that we can influence and control.

While home-hardening products exist, they are expensive and difficult to verify. Vegetation removal or trimming is a low-cost alternative that immediately reduces wildfire risk by 30% and can be verified via fixed-wing LiDAR without disrupting the homeowner.

RISK SCORING & COMPARISON

Teren scores parcels by adhering to defensible space standards, such as Firewise USA, and performs parcel-to-parcel comparisons within neighborhoods.

- Generate risk scores at the parcel-level to underwrite properties in wildfire-prone markets
- Communicate targeted vegetation removal & trimming requirements to homeowner
- Deliver peer comparisons to neighborhoods to drive behavior change
- Understand community & nearby property exposures
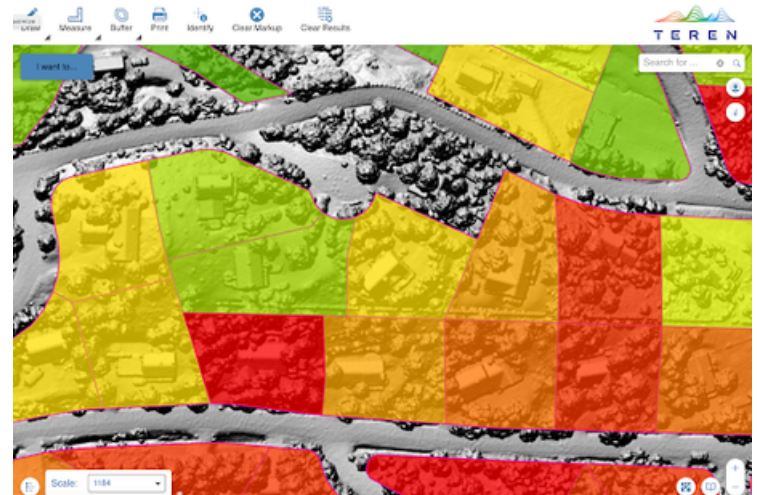
FUEL RISK: DEFENSIBLE SPACE METRICS
Property 123

Defensible Space Score: Property 123

8 out of 10 ⬆ **Up 1 point from prior inspection score of 7**

Defensible Space Score Scale:
0 = very high defensible space
10 = very low defensible space

Defensible Space Infractions: Property 123

35 Vertical Spacing Infractions

21 Horizontal Spacing Infractions

Benchmarking of Defensible Space Infractions

■ Property 123 ■ Neighboring Properties (average)