Wildfire Risk Score 3.0

Guy Carpenter's updated Wildfire Risk Score provides a current and transparent view of wildfire risk, helping clients quantify risk across multiple scales – including portfolio-level risk assessment and location-level underwriting.

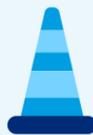## WHAT MAKES THE WILDFIRE RISK SCORE UNIQUE:

INNOVATIVE AND UP-TO-DATE

Localized Hazard Estimation

Guy Carpenter's team of wildfire experts derived the score utilizing industry-standard datasets combined with advanced analytical techniques. The result is an industry-leading product that supports carriers in establishing a unique view of wildfire risk.

- Underwriting Support
- Portfolio Management

HOLISTIC VIEW OF HAZARD

Frequency and Severity

Accounting for historical and simulated wildfire events – combined with numerous landscape datasets – the risk score captures the frequency and severity of the underlying hazard landscape and outputs data in a straightforward and transparent manner.

- Independent View from Catastrophe Models

MULTI-SCALE CONSIDERATION

Hazard Across Scales

Wildfire risk is driven by factors occurring within various geographic scales. The score accurately captures wildfire risk at the regional, neighborhood and site levels by recognizing the prevalent risk drivers across different geographic scopes.

- Easily Accessible Technology

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Wildfire Risk Score 3.0: Highlights

Historically and Stochastically Based Insights

The Wildfire Risk Score was derived using a wealth of climatological, meteorological, and geospatial data. These components create a reliable, accurate representation of wildfire risk.

Climate Change Projections

Guy Carpenter leveraged academic research to incorporate projected views of changing fire weather for subsequent decades. This data adds value by providing insights to carriers around forecasted changes in wildfire risk due to climate change.

Easy to Understand

The risk score is classified into six different risk categories from Very Low (lowest risk) to Extreme (highest risk). These risk classifications are assigned to capture performance outcomes, resulting in confident decision-making.

Identifies Potential Areas of Concern

Utilizing both the current and climate-adjusted versions of the Wildfire Risk Score, the Area of Concern Data Layer was designed to highlight specific territories that may be impacted by future climate conditions.

Easily Accessible through any Guy Carpenter Product Suite

By logging in to GC AdvantagePoint®, GC Mosaic® or GC Edge, clients can easily access the Wildfire Risk Score for any location in the lower 48 US states. With these platforms, users have the capacity to overlay a portfolio, filter data dynamically and conduct in-depth analyses.

API Compatibility

Through Guy Carpenter's suite of RESTful API services, data can be directly integrated at the point of sale, providing hazard scores and accumulation metrics.

Contact

If you are interested in learning more about the Wildfire Risk Score or would like to organize a live demonstration of the product, please contact any of the following specialists:

Mark Hope, PhD

Senior Vice President, GC Wildfire Risk Score 3.0

mark.hope@guycarp.com

+1 612 380 3996

Kimberly Roberts

Senior Vice President, GC Wildfire Risk Score 3.0

kimberly.roberts@guycarp.com

+1215 300 7345

GC Risk Score Product Management Team

Kieran Bhatia, PhD

Senior Vice President, GC Hi-Res Hurricane Risk Magnitude Index

kieran.bhatia@guycarp.com

+1 347 326 0217

Jeffrey Schmidt

Vice President, GC Severe Thunderstorm Risk Magnitude Index

jeffrey.schmidt@guycarp.com

+1 267 588 6385

Mark Hope, PhD

Senior Vice President, GC Wildfire Risk Score 3.0

mark.hope@guycarp.com

+1 215 864 3611

Trevor Qi, PhD

Vice President, GC Sea Level Rise Risk Score

trevor.qi@guycarp.com

+1 267 586 3542