

# Anchor Point's No-HARM National Wildfire Risk Model

by **INTERMAP®**

## Intermap's Partnership with Anchor Point for Wildland Fire Solutions

Intermap's InsitePro covers insurers from coast to coast – whether they are on the East coast dealing with storms and floods or on the West coast coping with rampant wildfires.

We provide custom risk scoring for insurers and underwriters based on the best-available underlying data available. That's why we've teamed with Anchor Point to incorporate their National Hazard and Risk Model (No-HARM) into InsitePro.

The principals and staff of Anchor Point are leaders in the field of wildland and wildland-urban interface fire management. They have provided expertise to the National Fire Protection Association (NFPA), the International Association of Fire Chiefs (IAFC), Los Alamos National Laboratory, and the Federal Emergency Management Agency (FEMA).

[www.anchorpointgroup.com](http://www.anchorpointgroup.com)



## Reducing Wildfire Underwriting Risks

To successfully underwrite wildland fire risks, insurers need answers to these critical questions:

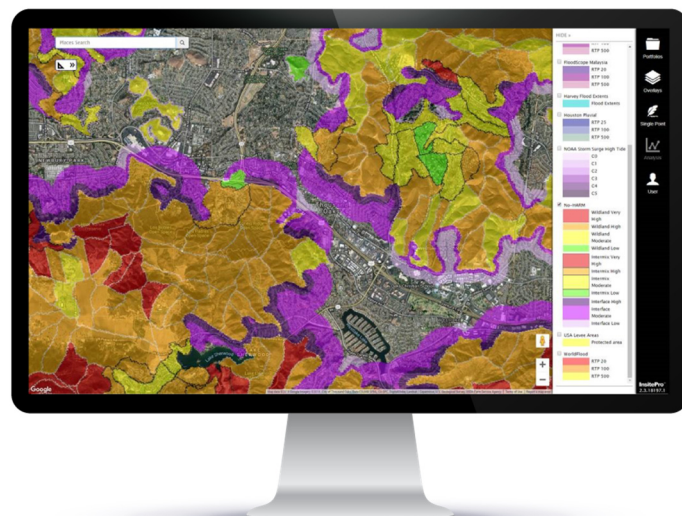
- Where are the high probability locations for fires?
- How severe will a wildfire be if it occurs?
- What might it harm?
- What elements contribute to the final risk rating?

## Behavior Modeling for Wildfire Prediction

The National Hazard and Risk Model (No-HARM) is a versatile mapping product customized for, and designed to, assess real-world exposure of critical infrastructure and property to wildfire impacts.

Drawing on a large variety of datasets, both inside and outside of the public domain, No-HARM paints a picture of wildfire exposure for underwriting, pricing, portfolio analysis, and loss estimation across the United States. The focus of No-HARM is to address the complexity of the wildland-urban interface (WUI). Through fire science and the integration of data that accurately identifies the boundaries of the WUI, we analyze threats from direct flame exposure, smoke, and embers which is critical, as embers account for the majority of structure loss. In fact, embers were found to be the primary cause of structure loss in the eastern Tennessee fires which claimed approximately 2,400 structures. Embers were also the primary structure loss cause in the Tubbs and Thomas Fires in California.

No-HARM differentiates wildfire behavior throughout the country to recognize risk, understand why it exists, and drive profitable decision making.



*InsitePro's wildfire risk assessment clearly identifies wildland, community, and urban edge risk ratings – including the ember zone, shown in purple.*

### InsitePro's Risk Scoring Incorporates Elements Critical to Wildfire Risk

- Distance to fire stations
- Distance to primary road
- Presence of crown fire
- Historic fires
- Percentage of non-burnable surface
- Existing vegetation coverage
- Integration of golf courses and other fuel breaks
- Distance to water sources



*InsitePro's wildfire risk module highlights the danger of wildland fire risk. Shown above is a pre-fire assessment of the Malibu area where the Woolsey fire damaged nearly 100,000 acres. The fire perimeter is shown in white, while the pre-fire ratings are color-coded within.*

### How Can InsitePro Help You?

#### Underwriting

- Improve risk selection
- High-resolution modeling of wildfire frequency and severity, and their relationship to each other
- Annual updates that include recent wildfires
- Severity information with direct flame impingement, embers and smoke risk

#### Portfolio Exposure

- A better understanding of portfolio-level exposure throughout every region and every state
- A consistent, relative ranking of nationwide wildfire risk
- Comprehensive representation of the actual risk based on the combination of deterministic and probabilistic modeling
- Calibrated with real-world experience, having managed major fires throughout the United States and observed fire behavior for almost 30 years

#### Reduced Claims Cost

- Improve service and increase customer retention
- Provides the how and why of every risk score so that you can educate your policy holders on their existing condition and how to properly mitigate their unique wildfire exposure
- Modeling helps define mitigation at the individual and community level



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