

# Catastrophic loss.

Are you ready?

## Do You Know where Fire and Wind Risk is High?

The combined effects of terrain, climate, and vegetation make the risk of wild land fire high in the west. Using the 'RMRS Wildland Fire Potential' a data created and added as a map layer ranks fire potential by state from very low to very high. The ranking considers fire intensity, weather, frequency, and size as well as the susceptibility to fire by vegetation type, proximity to urban areas, percentage of dead vegetation, and amount of time since the last burn.

The data can be explored by zooming in and around the map and clicking on the map to retrieve data. Clicking on the map will highlight the county or census tract located in that region of the map and bring up a bar chart describing population and estimated population growth through 2015. Hovering the mouse over the bar chart brings up more detailed information about population for that particular decade of the chart.

Simply viewing this information brings a quick understanding of potential claims an insurer may incur for policy holders in high hazard areas. For example, the risk for fire potential is very high in Ventura County, California a highly populated area. Just getting a general sense of risk potential by region can be a powerful tool for insurers trying to balance their portfolios, and provide proper coverage to their customers.

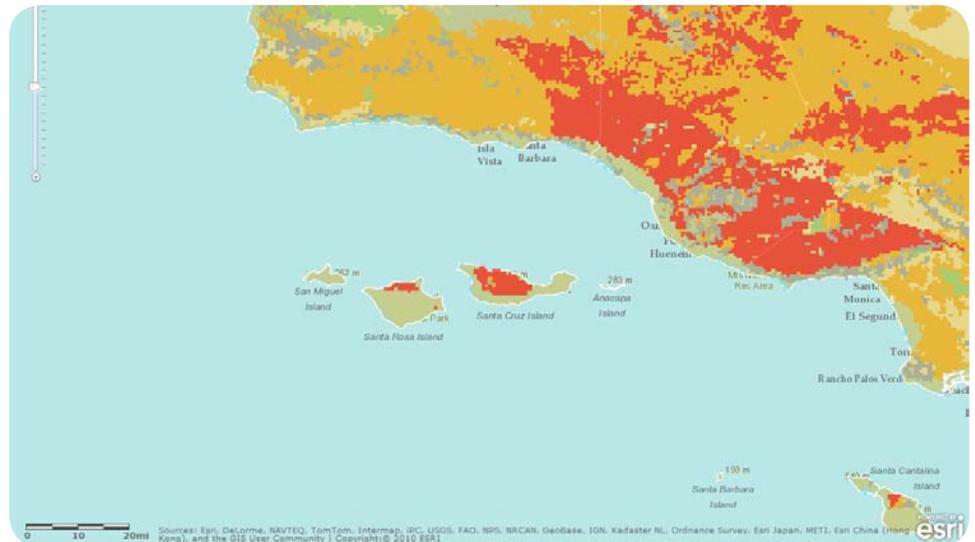
Think about how powerful this would be with your own customer data.

Legend

**RMRS Wildland Fire Potential**

Wildland Fire Potential

- Very low
- Low
- Moderate
- High
- Very high
- Non-vegetation
- Agriculture
- Urban/Development/Ag
- Water



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