



WILDFIRES: Not Just a West Coast Problem

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Wildfires cause billions of dollars in damage, significantly impacting the insurance industry. While they may be perceived to be a western issue, the fact is that almost all states are affected by wildfire, with 38 states at serious risk. From the Atlantic Coast Pine Barrens to the Pacific Northwest rainforests and all areas in between, this hazard has nationwide impact.

The Issue at Hand

The New York Department of Environmental Conservation (DEC) defines wildfires as unplanned or unwanted fires burning vegetation in areas where development is minimal or nonexistent. They may also be referred to as forest fires, brush fires, grass fires, range fires, ground fires or crown fires. While this definition applies to forested areas, the corollary is Wildland-Urban Interface fires, which are wildfires which burn or threaten to burn buildings and other structures.

Last year was a record year for wildfires. In 2017, 71,499 wildfires burned about 10 million acres according to the National Interagency Fire Center. This is nearly twice as many fires as occurred in 2016. In California alone, nearly \$12 billion in claims were filed. The Thomas wildfire at that time was the largest in the state's history. The fire lasted over a month, burning over 281,000 acres from December 4, 2017 through January 12, 2018 and destroying at least 1,063 structures according to the California Department of Forestry and Fire Protection. This year is already



proving to be challenging with the Mendocino Complex Fire, which has burned more than 300,000 acres to date and is not yet contained, now being California's largest wildfire ever recorded.

Closer to home, in May 2018, a wildfire in the New York Catskill region destroyed 27 bungalows as reported in *Wildfire Today*. A July 2018 wildfire in Flat Rock Altona, which is in Clinton County, New York spread to over 547 acres according to the area's local paper, the *Press-Republican*. The newspaper reported that 20 fire companies and 212 firefighters from as far away as northern Vermont and southern Quebec were called in to fight the blaze that burned for five days. The origin of the fire is unknown, but no structures were threatened. An interesting footnote is that Flat Rock is home to the jack pine, which requires fire for the seed cones to open and germinate. In this instance the fire had an upside, so while not all consequences of fires are detrimental, positives are rare.

Nationwide there has been a steady progression of wildfire losses. The Insurance Institute for Business & Home Safety (IBHS) reports that the time period from 1985 to 2000 saw an average of 400 homes destroyed by major wildfires annually. For the period 2012-2016, an average of almost 3,500 homes were destroyed by these events.

The evidence is strong that the destruction will continue. The number of homes built in previously uninhabited wooded areas has expanded. These areas are part of the Wildland Urban Interface (WUI), with 44 million homes and 120 million people exposed to wildfires in the contiguous United States according to the United States Department of Agriculture. This is one of the primary reasons for the surge in wildfire losses.

The National Fire Protection Association (NFPA) has identified a number of reasons for the increase in wildfire frequency and severity. Homes and other structures are



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RECOMMENDATIONS FOR COMMUNITIES

REDUCE WILDFIRES DESTRUCTION

NFPA's recommendations seeking to reduce destruction by wildfires.

1. Require property owners to manage hazardous vegetation and maintain their properties.
2. Reduce fuels around homes and within the wildland/urban interface through community mitigation programs and by educating residents of the dangers.
3. Require ignition-resistant construction materials for new developments and retrofits.
4. Restrict development within high wildfire risk areas such as steep slopes.
5. Incentivize developers to plan open space and recreational trails, which can serve as fuel breaks in the event of wildfire.
6. Encourage agricultural lands to buffer development from wildfires.
7. Require risk-reduction features in new subdivisions, such as minimum road widths, secondary access and adequate water supply.

built in previously uninhabited areas. Over several decades, the strategy of suppressing naturally occurring wildfires has resulted in a buildup of surplus fuel in the wildlands. Higher temperatures and increasing periods of drought dries out the added fuel. Drier fuel means fires spread faster and are more difficult to put out. Additionally, there are more lightning strikes, stronger winds and a longer fire season.

For geographical and insurance purposes, various regions of the country have been identified when addressing the type of wildfire hazards each face. The Mid-Atlantic/Northeast region includes New York State and New Jersey. The risks vary because of topography, climate, building codes and style of buildings exposed to wildfire according to IBHS.

The number of wildfires varies in states widely year by year. Statistics for 2017 may surprise some, but a few Mid-Atlantic States have a large number of these events. New Jersey had 735 wildfires with 5,144 acres burned. Pennsylvania had 537 wildfires with 1,632. New York State had a good 2017, with only 57 wildfires with 191 acres burned as reported by the National Interagency Fire Center.

However, over a longer period, 1991–2015, the New York Ranger force fought 5,984 wildfires with 53,896 acres burned according to DEC. The leading human activities that caused wildfires in New York for the period 2001–2015 were debris burning, arson and campfires. Smoking is another leading cause. New York is divided into Fire Danger Risk Areas (FDRA) showing the five leading causes of fires in each FDRA. By way of contrast, the Long Island area had arson causing 78 percent of fires, with the Adirondack FDRA having campfires as the leading cause at 41 percent. The Long Island FDRA also has the highest rate of wildfires per square mile in the state.

The high population density in Long Island certainly contributes to the high fire rate per square mile. New Jersey faces similar pressure in the form of development of formerly wooded areas for residential housing. While the New Jersey Pinelands has restricted development, human activity that causes ignition is inevitable. The New Jersey Forest Fire Service reports that In the Pinelands, some areas have fire loads of over 20 tons per acre, which equates to over 1,300 gallons of gasoline per acre. When an ignition source meets this fuel, extensive, costly wildfires have occurred.

Mitigation Measures

Fire services have used prescribed burning for many years. New Jersey has used this tool since 1928. New Jersey defines a prescribed burn as, "the skillful application of fire under exacting conditions of weather and fuel in a predetermined area, for a specific purpose to achieve specific results."

New York and New Jersey fire services both use this tool. These burns reduce the fire loads in the forest, helping to greatly control wildfires. It is not uncommon



to see these prescribed burns. "Every year, during the late winter, early spring I encounter prescribed burns in the forested areas I am traveling through," Ed Wynne senior inspector at MSO, Inc., said. "Though possibly troubling, the fire service is very good at informing the public that things are well under control." This is an annual exercise, with the New Jersey Fire Service indicating that they burn between 10,000–20,000 acres each year.

There are a variety of other measures that states, communities and individuals can implement to reduce the risk of wildfire. NFPA can provide guidance. Their Firewise program helps people adapt to living with the threat of wildfires. NFPA Standards such as NFPA 1141, Fire Protection Infrastructure for Land Development in Wildland, Rural and Suburban Areas and NFPA 1144-Reducing Structure Ignition Hazards from Wildland Fire are very valuable.

Necessity For Insurance

Insurance professionals can encourage their clients to undertake the common-sense steps outlined by the NFPA to protect their homes and communities. As knowledgeable insurance experts, they can advise them to be appropriately insured in the event of a wildfire catastrophe. For residential customers, the first step is their homeowner's policy.

A standard homeowners policy will likely pay to rebuild or repair the home and related structures on the property. Homeowners and renters policies will typically cover the cost to replace belongings lost in a fire and possible subsequent looting or vandalism. If the home is uninhabitable because of wildfire, the policy may pay for additional living expenses including meals. Vehicles with comprehensive auto coverage will be replaced or repaired. Businessowners policies will typically provide coverage for the building, inventory and equipment. Business interruption coverage can also apply if it was purchased by the policyholder.

For the insured, if it is necessary to file a claim, it is important to contact their insurance agent or company as soon as possible. The insured should have been previously advised to keep a home inventory so a "proof of loss" can be established when the adjuster comes. Also, they should be advised not to throw damaged items away so an accurate assessment of the loss can be made. Of course, if there is a safety problem with keeping damaged things, careful documentation with photos can provide additional proof.

The catastrophic destruction caused by wildfires is a serious concern for much of the country, including states like New York that are not often thought of as at risk for wildfires. Knowing the extent of the hazard and meaningful mitigation steps should be a key component of a company's underwriting process.

This article originally appeared in the NYIA NY Connection Magazine.

RECOMMENDATIONS FOR HOMEOWNERS

REDUCE WILDFIRES DESTRUCTION

NFPA's recommendations seeking to reduce destruction by wildfires.

1. Cut branches overhanging the home, trim overgrown shrubs and keep trees from growing too close to the home.
2. Rake up leaves, mow tall grasses and remove excess tree branches and other debris from within 100 feet of the house.
3. Keep gutters clear of dead leaves, pine needles and other flammable debris; replace or repair loose or missing shingles or roof tiles to prevent ember penetration; reduce embers that could pass through vents in the eaves by installing eighth-inch metal mesh screening; clean debris from exterior attic vents and install metal mesh.
4. Repair or replace damaged or loose window screens and any broken windows.
5. Never store flammable materials under decks or porches and remove dead vegetation and debris from under decks/porches and between deck board joints.

