



Abel Insurance Agency

Risk Management & Consulting Services

WILDFIRE FACTS

Wildfire Facts

Although California is the state most associated with wildfires, Texas has recorded more than twice the number of wildfires as California as of August of this year and more structures destroyed by wildfires than in any previous year. Part of the reason is the continuing drought and part the increasing number of structures being built in fire prone areas of the state, fire officials say.

In a forecast for the 2009 fire season, the National Interagency Fire Center identified four states with the greatest potential for wildfires: Arizona, New Mexico, California and north-central Washington, based drought conditions and the existence of dry undergrowth and other fire fuels. According to a July 2009 A.M. Best report, inflation-adjusted wildfire catastrophe losses have averaged \$215 million each year from 1964 to 2008.

Since 2000 annual losses have averaged \$484 million, based on ISO's PCS figures. Researchers are discovering that embers blown by the wind during wildfires cause most of the fires that burn homes. Also, homes that are less than 15 feet apart are more likely to burn in clusters. In such cases, fire is often spread by combustible fences and decks connected to houses, a study by the Institute for Business & Home Safety (IBHS) found. Thirty-eight states have wildfire risks, IBHS says, and the risk of wildfires keeps growing as more homes are built in wildland areas, some five million in California alone.

Among the preventative features recommended in the IBHS study were noncombustible siding, decking and roofing materials; covered vents; and fences not connected directly to the house. In addition, combustible structures in the yard such as playground equipment should be at least 30 feet away from the house and vegetation 100 feet away. In 2008, almost 5,000 wildfire claims were filed in California, according to the state's insurance department. For more information on wildfires and mitigation, go to the IBHS Web site www.disastersafety.org.