What's a wildfire score? Do you know yours?

ABC 7 News

SAN FRANCISCO KGO) — Recent firestorms have increased the profile of wildfire modeling companies, firms that rate homes by their likelihood to burn.

Most California homes have a wildfire score, but about the only homeowners who know they have one are those who have been denied insurance coverage, at least in part, because they got a high score.

One of the best known scores is Verisk Analytics' FireLine.

Consumer advocate Amy Bach from United Policy Holders is familiar with these types of scores.

"As soon as insurers started using the FireLine scoring model," Bach says. "We see basically redlining. We see basically houses get a scarlet letter. Your FireLine score is '5,' we don't want you."

Verisk declined an on camera interview, however Howard Kunst from CoreLogic spoke with us on camera.

"I think there are some insurance companies that have used that approach," says Kunst.

CoreLogic is a big player in this space. It has had a Wildfire Risk Score for about a decade.

"We don't recommend to our clients, insurance companies, to just straight non-renewal or denial of polices," Kunst says. "We commend they look at other things."

Like, how the homes themselves are built.

Michael Van is a homeowner in Dublin: "I didn't know there was a score to begin with, so, it is almost like a credit score?"

That is a common comparison, but one that the Insurance Information Institute's, Janet Ruiz, doesn't

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much like.

“Most insurance companies take a lot more than the score into account,” she says. “And they also often use more than one of these modeling companies that do the wildfire risk analysis and come up with scores.”

Firescores are sold to insurance companies, not consumers. However CoreLogic, for instance, has no problem with the scores being passed onto consumers. So, you might want to talk with your insurance agent about seeing your score.

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