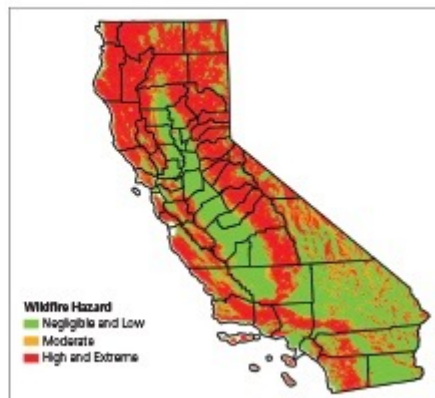


Wildfire Risk Reduction and Insurability

2016 FireLine™ State Risk Report – California

Wildfire Risk at a Glance	
Number of Housing Units ¹	13,680,100
Number and Percentage of Housing Units at High or Extreme Risk	2,052,000 15%
Largest Insured Wildfire Loss ²	\$1.7 billion (1991)
Number of Acres Burned in 2015 ³	893,362
Largest Historical Wildfire Since 1997 ³	Rush (2012) 315,200 acres burned

Source: 1. U.S. 2010 Census, 2. FICP, 3. National Interagency Fire Center (NIFC)



In the age of big data and GPS mapping, insurers are increasingly using complicated and opaque models to set their rates. FireLine is one name brand model created and sold to insurers by Verisk/Insurance Services Office. FireLine looks at a number of criteria (slope, access, fuel, fire history) and assigns a property a score. In many cases, this is the only criteria the insurer uses to determine premiums and which properties they will insure. [The higher the score, the higher the premium. Too high of a score and you can't get coverage at all.](#) As a result, many residents in Wildland Urban Interface (“WUI”) zones in states such as California are finding their premiums skyrocketing and some insurers have left these areas altogether.

United Policyholders is [engaging with stakeholders in these areas, including local and state government and community leaders](#) to solve these problems. In California, UP intervened to challenge [an insurer's use of the FireLine score](#) and is [working with a task force](#) and the [Department of Insurance](#) on fixing the affordability and availability crisis facing many homeowners [through legislation](#). UP also [offers guidance to homeowners in the WUI zone](#) who have been non-renewed by their home insurer. UP

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/wildfire-risk-reduction-and-insurability/> Date: April 11, 2025

recently [petitioned the California Department of Insurance](#) to take action and supports legislative proposals advanced by the Department.

Reports on this topic:

California Department of Insurance: [“The Availability and Affordability of Coverage for Wildfire Loss in Residential Property Insurance in the Wildland-Urban Interface and Other High-Risk Areas of California: CDI Summary and Proposed Solutions”](#) Published December, 2017

The RAND Corporation on [“Insurance for Wildfire Risk in California”](#) October 2018