

Evolving our strategy for wildfire risk in the Western States



Billy Anness, Underwriter at Verdant Underwriting Managers, explores how wildfires are reshaping the insurance landscape and what it means for insureds.

With extensive expertise in the E&S market, Billy shares insights on the impact of climate change, strategies for mitigating potential losses, and how Verdant is responding to the increasing volatility.

From enhancing risk modelling to supporting proactive risk reduction, Verdant are committed to helping insureds build resilience in the face of a changing environment.



Q: What coverage should homeowners look for in their insurance policies to protect against wildfire damage?

answer

Ensuring adequate coverage is essential in the face of growing wildfire risk. One key element that homeowners should look for in their insurance coverage is that their property is insured to an accurate replacement cost valuation (RCV), as well as being clear as to which perils are included or excluded in their policy. This goes beyond wildfire exposure; every relevant peril should be thoughtfully considered.

Consideration of cover for Additional Living Expenses or Loss of Use is also critical. If a wildfire or mandatory evacuation deems a home uninhabitable, insureds may face significant costs beyond their usual living expenses, especially if the property is their primary residence.

When it comes to mitigation, insurers take proactive measures seriously. Creating a defensible space, such as clearing loose shrubbery and removing trees close to the home can help reduce risk. Installing ember-resistant vents and investing in home hardening measures like non-combustible roofing and siding can further protect against ignition and improve insurability.

Q: What lessons have been learned from the 2025 California wildfires, and how have these events shaped future risk management strategies?

answer

Wildfires continue to reshape the landscape of property insurance in the U.S., demanding a more data-driven and adaptive approach to risk management.

Having entered the U.S. property market in 2018, shortly after the devastating Thomas Fire in Montecito and the Woolsey Fire in Malibu, I've seen firsthand the impact these events can have. Unfortunately, the 2025 wildfires in and around Los Angeles are a reminder that this peril is not going away.

From a risk strategy perspective, advancements in satellite technology, modelling, and analytics are transforming how we map wildfire exposure and predict fire behaviour. It's an exciting time to be involved in this class of business, as technology continues to evolve and enhance our capabilities.

The Palisades wildfire has had a significant impact on the insurance industry, prompting many to re-evaluate their portfolios and approach to underwriting.

Q: What role does climate change play in the increasing frequency and severity of wildfires, and how is Verdant responding to this?

answer

Historically, wildfire season in the Western States spanned from May to November, with most activity concentrated in the summer months. However, events like the devastating Palisades fire in January 2025 highlight how climate change is extending the fire season well beyond its usual timeframe.

Globally, fire seasons have lengthened by an [average of 27%](#) due to rising temperatures and prolonged droughts. Unpredictable weather patterns also contribute to surges in vegetation growth during wet periods, which later dry out and become fuel for wildfires.

This shifting landscape means wildfire risk must be considered year-round. Each location requires careful underwriting, with a focus on both exposure and mitigation efforts to ensure resilience in the face of an increasingly volatile peril.

Q: How does Verdant assess wildfire risk when underwriting properties in wildfire states?

answer

We leverage a range of tools and internal modelling platforms to evaluate wildfire exposure daily. While each property presents unique challenges, mitigation efforts play a critical role in our underwriting decisions. We ask, is the insured taking proactive steps to reduce potential damage?

We also regularly use online mapping tools to assess fire department access routes, surrounding brush exposure, and the potential paths a wildfire could take. These insights help us build a clearer picture of risk and support more informed underwriting outcomes.



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