**SPA**

**Schools Program Alliance**
*c/o Alliant Insurance Services*
*Corporation Insurance License No. 0C36861*
*2180 Harvard Street, Suite 460, Sacramento, CA 95815*

# AGENDA

|  |  |
|---|---|
| **A** | **Action** |
| **I** | **Information** |
|  |  |
| **1** | **Attached** |
| **2** | **Hand Out** |
| **3** | **Separate Cover** |
| **4** | **Verbal** |

**MEETING:** Board of Directors Meeting
Schools Program Alliance
Teleconference Meeting

**DATE/TIME:** February 2, 2021 at 10:00 AM PDT

**LOCATION VIA TELECONFERENCE:** 877-853-5257 US Toll Free or (669) 900-6833
Meeting number (access code): 967 6647 3374
https://alliantinsurance.zoom.us/j/96766473374?pwd=MmlxS0tXMEVTYWZXeHhMU2ZwNExxdz09

| *PAGE* | **A.** | **CALL TO ORDER, ROLL CALL, QUORUM** | **A** | **4** |
|---|---|---|---|---|
|  | **B.** | **APPROVAL OF AGENDA AS POSTED** | **A** | **4** |
|  | **C.** | **PUBLIC COMMENTS** *The public is invited at this point to address the Board of Directors on issues of interest to them.* | **I** | **4** |
|  | **D.** | **CONSENT CALENDAR** *The Board of Directors may take action on the items below as a group except a Board Member may request an item be withdrawn from the Consent Calendar for discussion and action.* <br>1. There are no consent calendar items for today's meeting. | **A** | **1** |
|  | **E.** | **GENERAL ADMINISTRATION** |  |  |
| *Pg. 2* |  | **1. CoreLogic Wildfire Risk Scoring** *Members will be presented with the results of the Wildfire Risk Scoring.* | **A** | **3** |
|  | **F.** | **ADJOURNMENT** | **A** | **4** |

***IMPORTANT NOTICES AND DISCLAIMERS:***

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Board of Directors Meeting
February 2, 2021

Item No:  E.

## CORELOGIC WILDFIRE RISK SCORING

### INFORMATION ITEM

**ISSUE:**  Core Logic will provide SPA members with the Wildfire Risk Scores for their properties and the findings.

**RECOMMENDATION:**  Accept and file the results of the SPA CoreLogic Wildfire Scoring.

**FISCAL IMPACT:**  The cost of this study will be paid from the SPA loss control budget.

**BACKGROUND:**  The Core Logic Wildfire Risk Score has been discussed as an integral part of the appraisal process but also a value-added Loss Control tool offered by SPA to its members. After the webinar with CoreLogic describing mapping services, members agreed to proceed with engaging their services. Given Alliant's on-going and broader relationship with CoreLogic, it was decided to contract is project under Alliant's Master Agreement.  This approach helped lead to discounted volume pricing to the benefit of SPA.

**ATTACHMENTS:**
1. SPA – Complete Wildfire Results (Excel) – ***under separate cover***
2. CoreLogic – Wildfire Report Data Explanation
3. CoreLogic Fire – Data Dictionary

**RiskMeter 2.0 Example report**

**Wildfire Risk Score: 12**

| | | | |
|---|---|---|---|
| RISK DESCRIPTION | Low | BRUSHFIRE RISK LEVEL | 1 |
| BRUSHFIRE DISTANCE TO HIGH RISK FEET | 6,158 | BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET | 10,803 |
| WILDFIRE PREBURN SCORE | 84 | BRUSHFIRE PREBURN RISK DESCRIPTION | High |
| PREBURN DISTANCE TO HIGH RISK FEET | 0 | PREBURN DISTANCE TO VERY HIGH RISK FEET | 513 |
| FIREBREAK LAND USE DENSITY CLASS | Medium Density Residential | FIREBREAK LAND USE DENSITY LEVEL | 3 |
| | | FIREBREAK DISTANCE WILDLAND FEET | 413 |
| AVERAGE DAYS OF HIGH WIND | 19 | HAS RECENTLY BURNED | Yes |
| NUMBER OF PAST FIRES | 11 | Past Fire Overview | |

1. Distance To Burn: 0
   Name Of Burn: WOOLSEY
   Size Of Burn: 96,949
   Year Of Burn: 2018

2. Distance To Burn: 836
   Name Of Burn: CORRAL
   Size Of Burn: 5,485
   Year Of Burn: 2007

# RM2.0 sample report brief explanations

**1-100 Score**
Incorporates changes to fuels based on recent fires on/near property. →

**Wildfire Risk Score: 12**

1 – Low/Urban/Agriculture
2 – Moderate
3 – High
4 – Very High

Distance in feet to nearby Very High only

Risk Description that does not consider recent fire activity.
Low/Urban/Agriculture
Moderate
High
Very High

Low/Urban/Agriculture
Moderate
High
Very High
Incorporates changes to fuels based on recent fires on/near property

| | | | |
|---|---|---|---|
| RISK DESCRIPTION | Low | BRUSHFIRE RISK LEVEL | 1 |

Distance (feet) to nearby High only

| | | | |
|---|---|---|---|
| BRUSHFIRE DISTANCE TO HIGH RISK FEET | 6,158 | BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET | 10,803 |

Distance (feet) to Very High that does not consider recent fire activity.

**1 – 100 Risk Score that does not consider recent fire activity.**

| | | | |
|---|---|---|---|
| WILDFIRE PREBURN SCORE | 84 | BRUSHFIRE PREBURN RISK DESCRIPTION | High |

Distance (feet) to nearby High that does **not** consider recent fire activity

| | | | |
|---|---|---|---|
| PREBURN DISTANCE TO HIGH RISK FEET | 0 | PREBURN DISTANCE TO VERY HIGH RISK FEET | 513 |

1 – Agriculture
2 – High Density Residential
3 – Medium Density Residential
4 – Low Density Residential
5 – Scattered Residential
6 – Urban
7 – Urban Non-Residential
8 – Water
9 - Wildland

**Density Class**
Agriculture
High Density Residential
Medium Density Residential
Low Density Residential
Scattered Residential
Urban
Urban Non-Residential
Water
Wildland

| | | | |
|---|---|---|---|
| FIREBREAK LAND USE DENSITY CLASS | Medium Density Residential | FIREBREAK LAND USE DENSITY LEVEL | 3 |
| | | FIREBREAK DISTANCE WILDLAND FEET | 413 |

Distance in feet to nearest Wildland

| | | | |
|---|---|---|---|
| AVERAGE DAYS OF HIGH WIND | 19 | HAS RECENTLY BURNED | Yes |

Yes/No based on whether address was inside a fire perimeter in the past 9 years.

Average annual number of days of winds 40mph or greater

| | |
|---|---|
| NUMBER OF PAST FIRES | 11 |

**Past Fire Overview**

Number of fires since 1984 that have occurred within 5 miles of the address
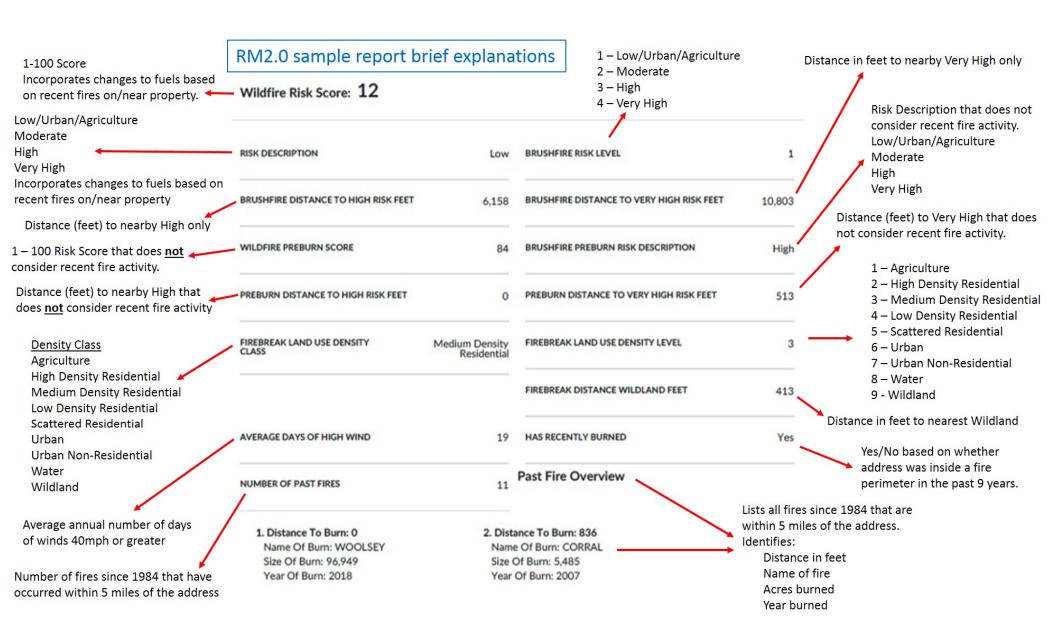
1. Distance To Burn: 0
   Name Of Burn: WOOLSEY
   Size Of Burn: 96,949
   Year Of Burn: 2018

2. Distance To Burn: 836
   Name Of Burn: CORRAL
   Size Of Burn: 5,485
   Year Of Burn: 2007

Lists all fires since 1984 that are within 5 miles of the address.
Identifies:
   Distance in feet
   Name of fire
   Acres burned
   Year burned

Low risk category – risk "on the property". Value can change if a fire occurs at this location and consumes fuels.
**Same as in RM1.0**.
Possible values:
   Low
   Urban
   Agriculture
   Moderate
   High
   Very High

Current 1-100 Risk Score. This is Risk Description combined with measurements to nearest H/VH and Wildland – will reflect a reduction in the score if a recent fire has occurred.
**This is the same value as would appear in RM1.0**

Numeric representation of Risk Description
1=Low/Urban/Agriculture
2= Moderate
3=High
4= Very High
**Same as in RM1.0**

Distance in feet from property to edge of nearest High risk. Will take into account changes to High Risk by recent wildfires. If a recent fire consumed nearby High risk fuels the distance may increase. **Same as RM1.0 except this only applies to nearby High risk** (not Very High). "-1" means no High risk within 10 miles.

Distance in feet from property to edge of nearest Very High risk. Will take into account changes to Very High Risk by recent wildfires. If a recent fire consumed nearby Very High risk fuels the distance may increase. **Same as RM1.0 except this only applies to nearby Very High risk** (not High). "-1" means no Very High risk within 10 miles.

**Wildfire Risk Score: 12**

| | | | |
|---|---|---|---|
| RISK DESCRIPTION | Low | BRUSHFIRE RISK LEVEL | 1 |
| BRUSHFIRE DISTANCE TO HIGH RISK FEET | 6,158 | BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET | 10,803 |
| WILDFIRE PREBURN SCORE | 84 | BRUSHFIRE PREBURN RISK DESCRIPTION | High |
| PREBURN DISTANCE TO HIGH RISK FEET | 0 | PREBURN DISTANCE TO VERY HIGH RISK FEET | 513 |

Preburn Risk Score (1-100) does not consider recent fires. If a recent fire occurred here, the Preburn Score ignores it and instead calculates the Score based on fuels that were present before the fire. Since fuels will regrow after the fire, this value is most similar to what the risk will be after fuels regrow. This value will not change based on recent fires.
This was not available in RM1.0.

Distance in feet from property to edge of nearest High risk without considering any recent burned areas. Preburn Distance is calculated based on fuels that were present before the fire and does not change due to recent fires. This is the distance to High risk before any recent fires which is the same as the distance after the fuels regrow.
This was not available in RM1.0. "-1" means no High risk within 10 miles.

Distance in feet from property to edge of nearest Very High risk without considering any recent burned areas. Preburn Distance is calculated based on fuels that were present before the fire and does not change due to recent fires. This is the distance to Very High risk before any recent fires which is the same as the distance after the fuels regrow. This was not available in RM1.0. "-1" means no Very High risk within 10 miles.

Preburn Risk Description does not consider recent fires. If a recent fire occurred here, the Preburn Risk Description ignores it and instead calculates the Description based on fuels that were present prior to the fire. Since these same fuels regrow after the fire, this value is most similar to what the risk will be after the fuels regrow. This value will not change based on recent fires.
This was not available in RM1.0.

**Same as in RM1.0**
Density Class
   Agriculture
   High Density Residential
   Medium Density Residential
   Low Density Residential
   Scattered Residential
   Urban
   Urban Non-Residential
   Water
   Wildland

Average number of days per year with wind speeds of 40 mph or greater.
This was not available in RM1.0
This is only available for California in 2019. All other states will return a value of "0" indicating no data.

Number of fires that have occurred within 5 miles of this address since 1984.
This was not available in RM1.0

| | | | | |
|---|---|---|---|---|
| FIREBREAK LAND USE DENSITY CLASS | Medium Density Residential | FIREBREAK LAND USE DENSITY LEVEL | | 3 |
| | | FIREBREAK DISTANCE WILDLAND FEET | | 413 |
| AVERAGE DAYS OF HIGH WIND | 19 | HAS RECENTLY BURNED | | Yes |
| NUMBER OF PAST FIRES | 11 | **Past Fire Overview** | | |

1. Distance To Burn: 0
   Name Of Burn: WOOLSEY
   Size Of Burn: 96,949
   Year Of Burn: 2018

2. Distance To Burn: 836
   Name Of Burn: CORRAL
   Size Of Burn: 5,485
   Year Of Burn: 2007

List of all fires since 1984 that have occurred within 5 miles of this address.
Information for each:
   Distance in feet to edge of fire perimeter
   Name of fire (some are not named)
   Size in acres
   Year that the fire occurred
Note that 9 additional fires would be listed for this address, but were truncated in this example due to size

**Same as in RM1.0**
1 – Agriculture
2 – High Density Residential
3 – Medium Density Residential
4 – Low Density Residential
5 – Scattered Residential
6 – Urban
7 – Urban Non-Residential
8 – Water
9 - Wildland

**Same as in RM1.0**
Distance in feet to edge of nearest Wildland. "-1" means no Wildland within 10 miles.

Yes/No based on whether or not a fire has occurred in the past 9 years in which the perimeter of the fire encircles this address. In some cases the address can be inside the perimeter but the property will not have been damaged or destroyed.
This was not available in RM1.0

# CORELOGIC FIRE - DATA DICTIONARY

This report provides information about a property location's wildfire risk. CoreLogic's Wildfire Risk Score data utilizes a combination of brushfire data and proximity to higher risk areas and Wildlands to provide an accurate assessment of a property's wildfire exposure to risk on the property and from firebrands. Since fuels are often consumed by a fire, recent fire activity may lower the Risk Description and the Risk Score within the perimeter of a recent fire. This reduction in risk is calculated into the risk score in the year following the fire but is only temporary. As the fuels regrow the risk will return to its original pre-fire value. The data return provides both the current Risk Score and the Preburn Score so that users will be able to identify what the risk is during the current year and what the risk is prior to any recent fires. If there has been no recent fire activity on or around the property, the Preburn Score and the Risk Score are the same value.

| Batch Fields | Field Names | Description |
|---|---|---|
| PWF_ReportName | Report Name | Name of report |
| PWF_RiskScore | Risk Score | Wildfire risk score ranked from 1-100. A higher score indicates higher wildfire risk. |
| PWF_RiskDescription | Risk Description | Brushfire risk rating. Possible values are: NA \| Agriculture \| Urban \| Low \| Moderate \| High \| Very High. |
| PWF_BrushfireRiskLevel | Brushfire Risk Level | Brushfire risk numeric rank (0-4). A higher value indicates higher brushfire risk. 0 = NA \| 1 = Low; Agriculture; Urban \| 2 = Moderate \| 3 = High \| 4 = Very High. |
| PWF_BrushfireNearestHighRiskLevel | Brushfire Distance to High Risk | Distance in feet to nearest "High" brushfire risk zone identified based on distance from property location. NA= no brushfire "High" risk areas within 10 miles \| 3 = High Risk. |
| PWF_BrushfireNearestVeryHighRiskLevel | Brushfire Distance to Very High Risk | Distance in feet to nearest "Very High" brushfire risk zone identified based on distance from property location. NA= no brushfire "Very High" risk areas within 10 miles 4 = Very High Risk. |
| PWF_PreburnScore | Wildfire Preburn Score | Risk score prior to fire, ranked from 1-100. A higher score indicates higher wildfire risk |
| PWF_BrushfirePreburnRiskDescription | Brushfire Preburn Risk Description | Preburn brushfire risk rating. Possible values are:NA \| Low \| Urban \| Agriculture \| Moderate \| High \| Very High. |
| PWF_PreburnDistanceHighRiskLevel | Preburn Distance High Risk | Distance in feet to nearest "High" brushfire risk zone. NA= no Brushfire "High" risk areas within 10 miles. |
| PWF_PreburnDistanceVeryHighRiskLevel | Preburn Distance Very High Risk | Distance in feet to nearest "Very High" brushfire risk zone. NA= no Brushfire "Very High" risk areas within 10 miles. |
| PWF_FirebreakLandUseDensityClass | Firebreak Land Use Density Class | Land use density classification. Possible values are: Agriculture \| Low Density Residential \| Medium Density Residential \| High Density Residential \| Scattered Residential \| Urban \| Urban Non-Residential \| Water \| Wildland. |
| PWF_FirebreakLandUseDensityLevel | Firebreak Land Use Density Level | Land use density numeric rank (1-9). |
| PWF_FirebreakDistanceWildlandFeet | Firebreak Distance Wildland | Distance in feet to nearest wildland area. NA= no wildland within 10 miles. |
| PWF_AvgDaysHighWind | Average Days of High Wind | Average number of days where the winds exceed 40mph in a given year (only available in CA, all other states will return a '0' which means no data available) |
| PWF_RecentlyBurned | Has Recently Burned | Yes/No on if there has been a recent fire at this location in the past nine years |
| PWF_NumPastFires | Number of Past Fires | How many fires have occurred since 1984 and within five miles of this location |
| PWF_PastFireOverview | Past Fire Overview | Provides the distance, name of the fire, size of the fire, and year of the fire for all fires that have taken place since 1984 within five miles of this location. |
| PWF_Error | Error | Report Error |