



PROPERTY GUARDIAN
Your Wildfire Solution Partner

Wildfire Susceptibility Scores

Four time-aware scores that answer more than “Is this a fire-prone place?”

A score that can also answer, “Where is this location in its fire cycle?” This is the temporal read a static hazard tier can’t give.

Built on 800 fuel classes and 125 years of fire history, refreshed every two weeks, and **proven on 665 wildfires it had never seen.**

THE DIFFERENTIATOR

Static scores treat burned land as safer. We treat it as a countdown.

Weather and terrain barely change, but **fuel does**. After a fire, vegetation regrows on a predictable clock, and as it rebuilds, the odds of the next burn climb. The same landscapes burn again and again, and our susceptibility models directly account for that, estimating **how likely a location’s fuels are to burn this year** and **how overdue it may be**. In backtests, Very High Recurrence Risk properties burned **21 to 29× as often** as Very Low.

WHAT THE MODEL DELIVERS

Four scores, four questions answered.

HAZARD RISK

How fire-prone is this location overall?

A stable, long-run read of the wildfire risk that fundamentally lives at a location: its underlying fire character.

✓ 92% of land burned in 2025 was rated High or Very High

★ RECURRENCE RISK • THE DIFFERENTIATOR

How likely are these fuels to burn this year?

The **time-aware, current-year signal** that indicates the burn readiness of vegetation at a property and its neighbors.

✓ Very High properties burned 21–29× as often as Very Low

LOCAL WILDFIRE LANDSCAPE

Is the surrounding neighborhood a wildfire zone?

Flags fire-active surroundings even when the parcel itself hasn’t burned: the wildfire equivalent of a flood zone.

PROXIMITY TO FUELS

How close is this to high-risk wildlands?

A “distance to the fire front” signal measuring how near a location sits to a high-susceptibility area.

“This score gives us an immediate read on past wildfire history in and around a given property location and, critically, a sense for how overdue that location is for another wildfire.”

CHIEF UNDERWRITING OFFICER, VIKCO

WHY IT MATTERS

Built to be used and defended

TRIAGE AT SCALE

Score your whole book

Applied portfolio-wide at property-level resolution. Rank exposures by hazard and timing, and flag what’s overdue for a burn.

EXPLAINABLE

No black box

Every score traces back to inspectable components: its fuels, history, and fire cycle, giving you a rating that can be explained, not just reported.

TIME-AWARE

Decisions on the clock

Time terms and renewals to the fire cycle and steer your portfolio toward profitable growth. More than a static tier can support.

Proven on wildfires it had never seen, across all 50 states

On 2025 wildfires, Hazard Risk ranked a burned property above an unburned one **96% of the time**. Coverage includes the **Hawaii** and **Alaska** landscapes most wildfire models leave out.