

Automated Defensible Space Insights on Every Residential Property in California

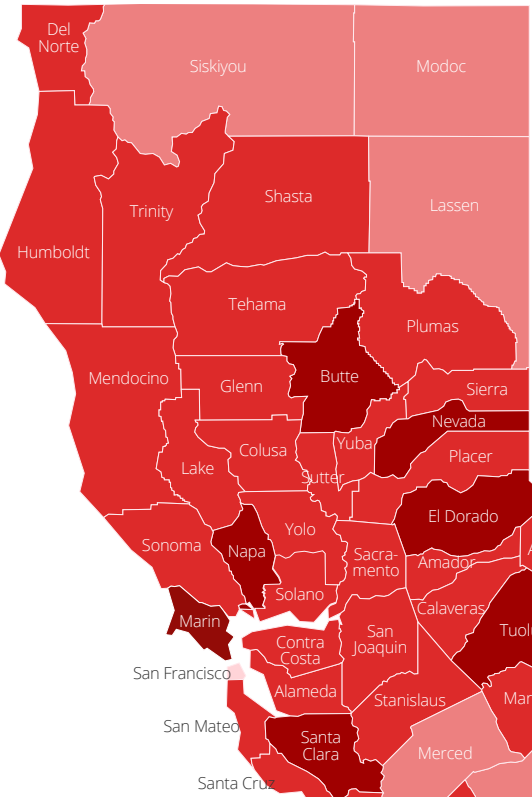
Get access to Property Attributes to Better Support
Your Book of Business Against Wildfires

Access Imagery
& Defensible
Space Metrics

FOR

11.4 million+ residential properties
in California

Nearly 8 million residential properties (69%) have trees in Defensible Space zones

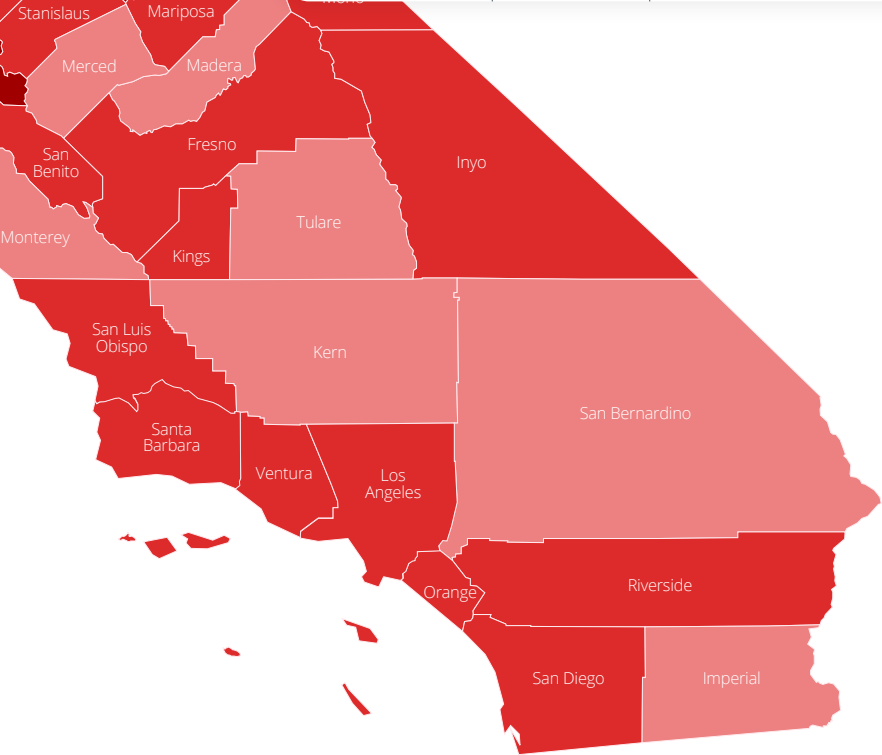
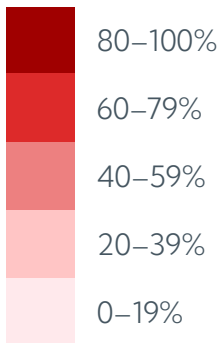


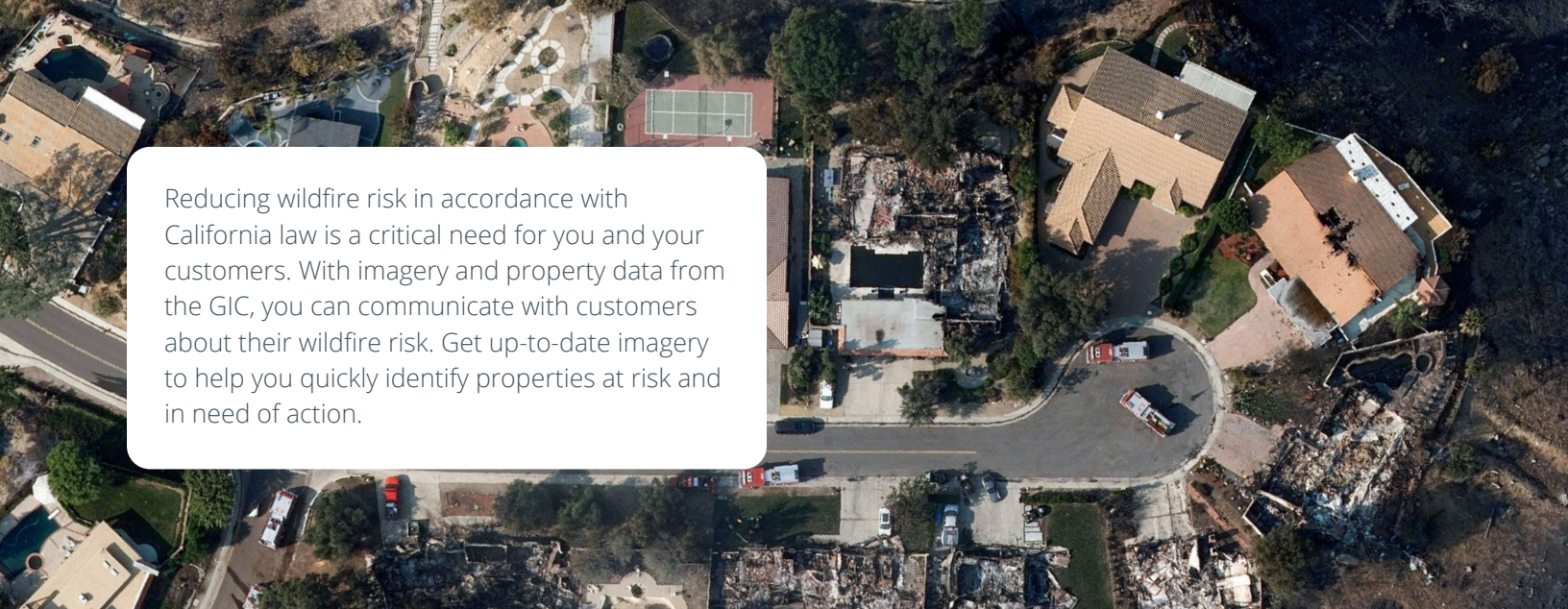
The Geospatial Insurance Consortium (GIC) has aerial imagery of every property within the state of California. Using this aerial data, the GIC has calculated defensible space metrics on 11.4 million+ residential properties, identifying which counties have the highest risk when it comes to tree cover within the 5-foot zone on or near roofs. Insurers can use this information to connect with customers on how to proactively minimize their wildfire risk and reduce insurance premiums on a property-by-property level.

Counties With the Highest Percentage of Trees Within a 5-Foot Zone

County	# of roofs	# of roofs with trees within a 5-foot zone	% of roofs
Marin	86,811	74,531	86%
Santa Clara	475,048	396,042	83%
Nevada	51,840	43,194	83%
Tuolumne	34,092	27,747	81%
El Dorado	85,115	68,730	81%

% of Roofs With Trees Within a 5-Foot Zone





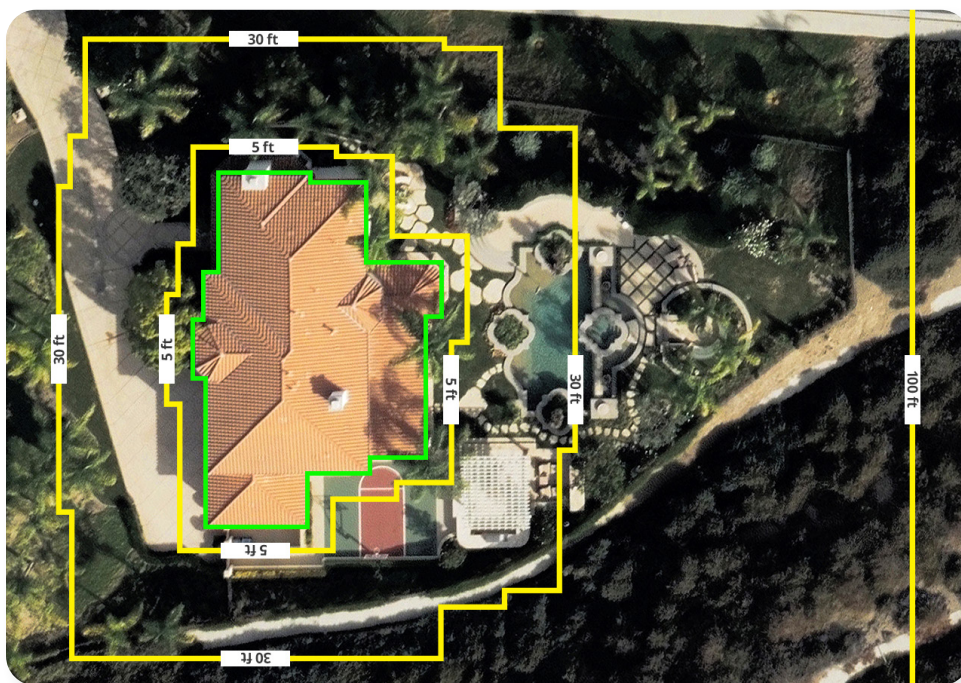
Reducing wildfire risk in accordance with California law is a critical need for you and your customers. With imagery and property data from the GIC, you can communicate with customers about their wildfire risk. Get up-to-date imagery to help you quickly identify properties at risk and in need of action.

Property Attributes to Optimize Underwriting, Pricing, and Risk Mitigation

What information could help you better understand and categorize the risk on a residential property? Property Attributes from the GIC can provide you that level of detail with over 30 attributes already identified on every residence in California. Property Attributes combines both GIC imagery and machine learning analytics to shore up your understanding of wildfire resilience on a specific property. You get automated insights on millions of properties within seconds, including a defensible space buffer zone report for 5, 30, 100, and 200 feet zones.

Defensible Space details add to your property risk assessment, enabling you to:

- Identify properties where overgrowth could lead to tree, wind, and wildfire damage
- Determine the level of risk within each buffer zone
- Communicate clearly to policyholders their risk exposure

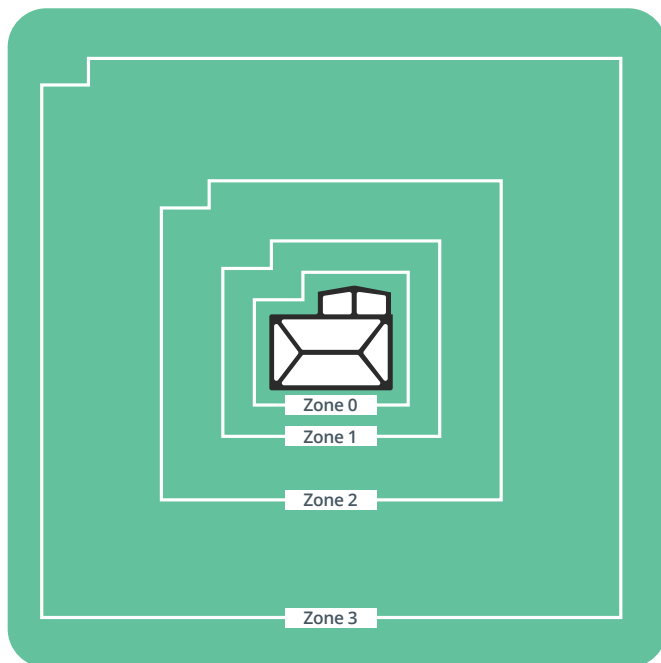


Property Attributes

<input checked="" type="checkbox"/>	Tree Cover Over Roof: 2%
<input checked="" type="checkbox"/>	Defensible Space Report:
	Trees
	0-5 ft: 22%
	0-30 ft: 29%
	0-100 ft: 34%
	0-200 ft: 14%
	Buildings
	0-5 ft: 0%
	0-30 ft: 0%
	0-100 ft: 9%
	0-200 ft: 39%

- Footprint Area: 4818.99 ft²
- Roof Height: 84.99 ft
- Roof Solar: no
- Roof Condition: 5/5
- Roof Shape: hip
- Roof Material: tile
- Pool: yes
- Roof Enclosure: no
- Diving Board: no
- Water Slide: no
- Trampoline: no
- Sport Court: yes

Defensible Space Information for all Zones 0-3

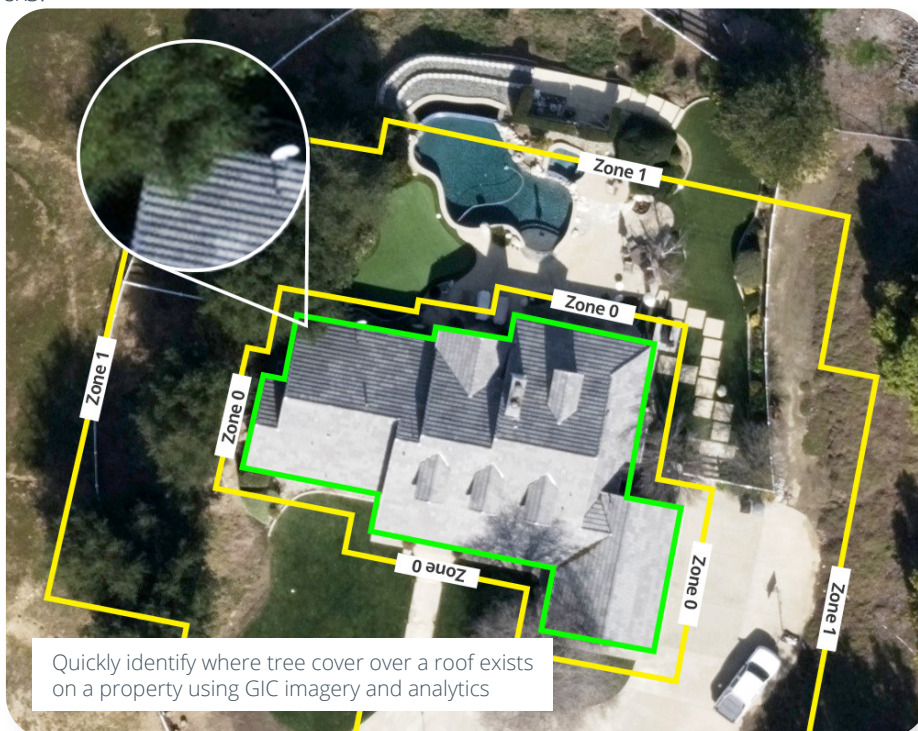


Knowing how to determine defensible space on a property starts with understanding the different zones. That information can help educate a policy holder on why it's important, where they have challenges within each zone, and how clearing out these areas can act as a buffer or barrier to slow or stop the progress of a fire.

Zone 0—5 feet: Ember Resistant Zone
Zone 1—30 feet: Clean and Green Zone
Zone 2—100 feet: Potential Fuel Zone
Zone 3—200 feet: Awareness Zone

Although Zone 0, the Ember Resistant Zone, is not a law yet in California, use GIC defensible space details to help flag properties with a significant need to address tree vegetation challenges in this zone. Give your policyholders time to improve their property protection before Zone 0 becomes a law. Zone 0 has been proven by science to be the most important of all the defensible space zones. It covers everything closest or attached to a residence, such as decks, structures, sheds, etc. Knowing which properties are at risk in Zone 0 using GIC imagery and analytics, you can communicate the need to remove branches within 10 feet of chimneys or stovepipe outlets, replace combustible fencing attached to the residence, and advise the threat that tree debris could have for gutters, porches, and on or under decks.

Current California law requires property owners clear out flammable materials (vegetation, shrubbery, brush, wood piles) in Zones 1 and 2, up to the required 100 feet of defensible space. Zone 1, the Clean and Green Zone, requires all dead vegetation be removed, trees trimmed regularly, and separation between trees, shrubs, and other items that could catch fire. Zone 2, the Potential Fuel Zone, focuses on creating horizontal and vertical space between shrubs and trees. Use Property Attributes to identify vegetation concerns in compliance with state law and local ordinances.



Evaluate and Communicate Wildfire Risks Using GIC Imagery and Property Analytics

Bring wildfire risk awareness to the forefront with your customers using a suite of GIC products. Multiple types of imagery are available for every property in California, including high-resolution Oblique, TrueOrtho, Digital Surface Models (DSM), Multispectral, and Elements for urban and metro areas. In less populated rural areas across California, the GIC offers Ortho and Multispectral at a 15–20cm resolution, including Elements data for buildings and properties.

As an example, this residential property in Southern California has multiple types of imagery available:



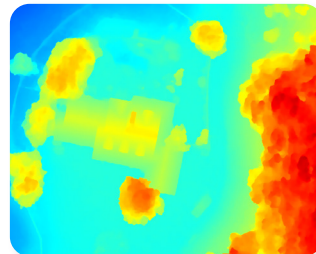
Oblique allows you to virtually tour a property, see it from all sides, to help determine and pinpoint areas of concern.



TrueOrtho gives you a clear top-down view for evaluating all around a property.



Multispectral highlights vegetation health around a property, helping determine if dead trees, dry grass, or dormant shrubs provide potential fuel for fire.



DSM data can be used to determine how many trees are in relation to a property and their relative height.

Elements data delivers automated insights—for every residential property in California—that help highlight key features and potential risk on a property.

Property Attributes

- | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Footprint Area: 4454.6 ft² <input checked="" type="checkbox"/> Roof Condition: 4/5 <input checked="" type="checkbox"/> Roof Shape: gable <input checked="" type="checkbox"/> Roof Material: tile <input checked="" type="checkbox"/> Roof Discoloration: no <input checked="" type="checkbox"/> Roof Solar: no <input checked="" type="checkbox"/> Pool: yes <input checked="" type="checkbox"/> Diving Board: no <input checked="" type="checkbox"/> Deck: no <input checked="" type="checkbox"/> Hot Tub: yes | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Chimney: 1 <input checked="" type="checkbox"/> Roof Vent: 4 <input checked="" type="checkbox"/> Satellite Dish: 1 <input checked="" type="checkbox"/> Tree Cover Over Roof: 6% <input checked="" type="checkbox"/> Defensible Space Report: <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Trees</th> <th style="text-align: left;">Buildings</th> </tr> </thead> <tbody> <tr> <td>0–5 ft: 34%</td> <td>0–5 ft: 0%</td> </tr> <tr> <td>0–30 ft: 27%</td> <td>0–30 ft: 0%</td> </tr> <tr> <td>0–100 ft: 25%</td> <td>0–100 ft: 1%</td> </tr> <tr> <td>0–200 ft: 26%</td> <td>0–200 ft: 4%</td> </tr> </tbody> </table> | Trees | Buildings | 0–5 ft: 34% | 0–5 ft: 0% | 0–30 ft: 27% | 0–30 ft: 0% | 0–100 ft: 25% | 0–100 ft: 1% | 0–200 ft: 26% | 0–200 ft: 4% |
|---|--|-------|-----------|-------------|------------|--------------|-------------|---------------|--------------|---------------|--------------|
| Trees | Buildings | | | | | | | | | | |
| 0–5 ft: 34% | 0–5 ft: 0% | | | | | | | | | | |
| 0–30 ft: 27% | 0–30 ft: 0% | | | | | | | | | | |
| 0–100 ft: 25% | 0–100 ft: 1% | | | | | | | | | | |
| 0–200 ft: 26% | 0–200 ft: 4% | | | | | | | | | | |



Support Your Wildfire Risk Profiles

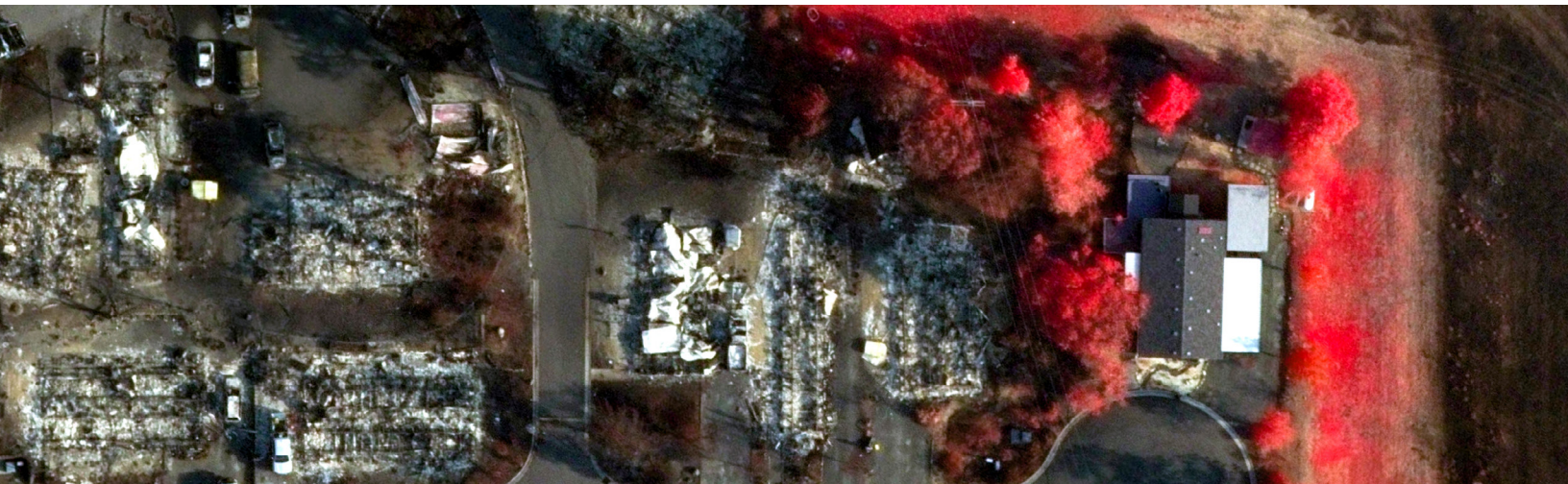
Erratic weather patterns such as high heat, drought, and high winds have increasingly elevated the wildfire risk in California. Eight of the largest wildfires in California history have occurred since 2017*, driving the crucial need for wildfire protection plans. How can GIC imagery and data help support your efforts in developing more accurate wildfire risk profiles? Use it to:

- Review your strategic plan for addressing defensible space requirements in accordance with CA law
- Back up that strategy with current, timestamped aerial imagery
- Be better prepared for defensible space inspections, armed with knowledge before ever setting foot on the ground

*Information from the [California Air Resources Board](#)

Proactively Communicate to Customers in High-Risk Zones

Engage policyholders before a wildfire breaks out and help them from becoming uninsurable. Sustain customer satisfaction by arming them with information to protect their property and address concerns to keep their property coverage and premiums steady. Put high-resolution, timestamped aerial imagery on your side to support your book of business, all while addressing critical wildfire prevention needs to property owners.



Learn more about using trusted aerial imagery and analytics to support your property reviews at [gic.org](https://www.gic.org).



VEX-358-06-07-2023

Operations partner:



An initiative of:

