CAPE WILDFIRE INTELLIGENCE

Rate and underwrite wildfire risk with surgical precision.

Transparent analytics for the most predictive and explainable property-level risk assessments.

CAPE Wildfire Intelligence is the most predictive and transparent risk solution, supporting carrier rate filings in California and other wildfire-affected states.

1 The industry's most comprehensive AI-powered hazard and property vulnerability scores

2 Aligned with California DOI priorities for underwriting and rating

3 Mitigation potential and key scoring factors for homeowner engagement

Product Overview

CAPE Wildfire Intelligence provides home insurance carriers with risk scoring and granular analytics that support rate filing in California and the Western U.S. The CAPE wildfire suite is highly predictive of loss, delivers unique insight on the potential for homeowner mitigation, aligns with new regulatory requirements, and is supported by CAPE's regulatory affairs team.

Recent Enhancements

Vegetation Zone 1: 0 to 5 ft to align with the CA DOI

A more granular 10-level risk score

Wood deck detection

Multisource imagery for full U.S. coverage

Carrier Use Cases

Quoting and Rating —
Gain a clear risk assessment for new business quoting and rating in seconds.

Renewal Change Detection —
Flag properties with year-to-year vegetation changes that need underwriting review.

Homeowner Engagement —
CAPE Mitigation Potential identifies properties where the homeowner can greatly reduce risk by removing vegetation and other actions.

Inspection Triage —
Prioritize inspection budget for properties with the most severe wildfire risk.

CAPE WILDFIRE HAZARD

Wildfire Hazard Score
11/53

Katabatic Wind Rating
2/5

Seasonal Precipitation Rating
3/10

Wildfire Fuel Load Score
4/14

Vegetation Burn Point Rating
2/5

CAPE WILDFIRE VULNERABILITY

Wildfire Vulnerability Rating
Very High

Vulnerability Reasons
Vegetation Zone 1: 35%
Vegetation Zone 3: 48%

Mitigation Potential
Medium

CAPE WILDFIRE RISK RATING
Very High