

# WILDFIRE

## NEWS AND NOTES

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## The Role of Homeowner Insurance in the Interface

By Jim Smalley, Manager, Wildland Fire Protection NFPA

Property insurance is one of the nation's basic business institutions. Directly or indirectly, it affects every individual and every business in the land. It has become a part of the very fabric of American civilization and culture and is virtually indispensable to our present economic system.

The reason for any type of insurance lies in the simple fact that the most certain thing confronting individuals and institutions is uncertainty. No one can escape constant exposure to a variety of perils. Each day we face the possibility that something unexpected may disturb the normal routine of our living. High winds may damage our homes. Burglars may steal valuable possessions. We may be hospitalized by serious accidents. Fire may destroy our personal belongings, automobiles, or clothes. The problem of dealing with these constant perils and their potential damage is one of the most important factors of modern living.

We all face two major types of perils - group perils and individual perils. Group perils are those over which we have practically no control. A terrorist attack and its consequences, for example, present a group peril that may affect all of us seriously, but there is little that we, as individuals, can do about it. Nor can we do anything to prevent windstorms, dust storms, droughts, hurricanes, or wildfires.

Individual perils are essentially personal. As individuals, we have some degree of control over their origin. For instance, the peril of loss as a result of fire is an individual peril. By observing simple fire prevention rules, a property owner can do much to reduce and control fire hazards, whether inside or outside the home.

Consider the constant peril of fire, for example. Whether we consider the familiar fire that destroys a single home or the widespread event of a wildfire that may destroy hundreds of homes, the central question remains: What can a person do about this peril?

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## Survey: Fewer Wildland Firefighters to be Available

A survey of 3,362 firefighters conducted by the [International Association of Wildland Fire \(IAWF\)](#) showed that 36% of the full-time wildland firefighters surveyed will make themselves less available to be assigned to wildland fires as a direct result of manslaughter charges filed recently against a firefighter in Washington state.

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**WILDFIRE**  
NEWS AND NOTES

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## NWCG Wildland/ Urban Interface Working Team Announces New Chair

The National Wildfire Coordinating Group (NWCG) Wildland/Urban Interface (WUI) Fire Working Team has elected Alan Dozier of Georgia as its chair. Dozier, Chief of Forest Protection for the Georgia State Forestry Commission, replaces outgoing Chair Sam Scranton, Deputy Fire Use Specialist for the Bureau of Indian Affairs at the National Interagency Fire Center.

"My vision for the WUI Fire Program is to continue to build relationships with groups at the state and local level to get more people doing Firewise on the ground," Dozier said. "The Firewise Program has been extremely successful so far, and I want to be able to share that success, and show the value of the program, to more individuals and communities. In addition, so much outstanding work is being done at the local level for Firewise and it is my goal to find a way to capture and share all that great work with communities across the country."

Dozier is no stranger to WUI Working Team. He has been involved with the team since 2003, bringing decades of experience in dealing with fires in the wildland/urban interface. In his role as Chief of Forest Protection for the Georgia State Forestry Commission, Dozier is responsible for protecting residents, property, and forests in Georgia from the threat of wildfires. A large part of this responsibility is educating residents on the values of wildfire preparation and prevention.

Dozier will be joined by Vice Chair, Kelly

Hawk. Hawk brings with her a long history of experience in dealing with issues in the wildland/urban interface as representative for the US Department of Interior's Bureau of Land Management and member of the WUI Working Team. Her position in Boise, Idaho, at the National Interagency Fire Center will enable her to represent the team among other interagency working teams and task groups.

Under Scranton's leadership, the interagency WUI Fire Working Team launched the bi-annual National Wildland/Urban Interface Fire Education Conference *Backyards & Beyond* in 2004 and hosted its second conference in 2006. Both conferences, held in Denver, CO, have been instrumental in bringing together hundreds of residents, community leaders, and members of the wildland fire community to share best practices and to discuss wildfire mitigation techniques. "Sam has a knack for getting folks to work together through our different agencies' perspectives and achieve our common goals," Dozier said. "I look forward to continuing that approach and leading the WUI Fire Program forward."

Also during Scranton's three-year term, the team grew its successful Firewise Communities/USA program from 41 communities in 2003 to more than 210 communities in 34 states in 2006. These communities have invested more than \$13 million in local Firewise projects. As more and more people chose to live in the wildland/urban interface, the team has seen extraordinary increase in the interest surrounding the issue of wildfire threats to residential communities. Numerous communications and informational materials have been developed and distributed to residents and members of the fire community.

## NFPA's Wildland Section to Meet in Boston at WSCE

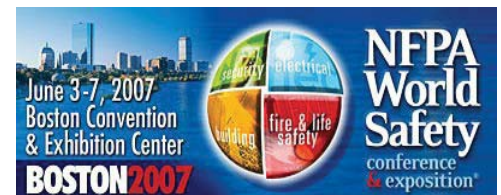
The Wildland Fire Management Section of the National Fire Protection Association (NFPA) will meet in Boston during the NFPA's World Safety Conference & Exposition. During the conference, the section will present the Wildland Section Award(s) and also discuss upcoming changes to two

NFPA standards during the conference.

NFPA 1141 *Standard for Fire Protection in Planned Building Groups* and NFPA 1144 *Standard for Protection of Life and Property from Wildfire* are two standards that have been completely revised to reflect better residential development (subdivision) design for safety and improved assessment methods for homes and structures in high risk wildland areas. Randy Bradley, Fire Chief, Lawrence Livermore Labs, and Chair of the Technical Committee and Forest And Rural Fire Protection will present an overview. Look for a follow-up article on the approved changes to NFPA 1141 and 1144 in the June issue of Wildfire News & Notes.

The Wildland Fire Management Section brings together, for mutual professional and technical benefit; those individuals involved in wildland fire management and related activities. The Section promotes the exchange of information among its members to advance the interests of wildland fire management. You can become a member of the section simply by joining the NFPA, see their website to learn how at [www.nfpa.org](http://www.nfpa.org).

## NFPA World Safety Conference & Exposition



The National Fire Protection Association (NFPA) World Safety Conference & Exposition will be held in Boston, Massachusetts on June 3-7, 2007. The conference features over 150 education sessions, dozens of case studies, changes and code update sessions, as well as an exposition with 250 exhibitors in the new Boston Convention & Exhibition Center. In addition, several one and two-day pre-conference seminars will be offered, as well as a keynote address by the historian and best-selling author David McCullough. For detailed information about the conference and to register please visit the web site [www.nfpa.org/wsce](http://www.nfpa.org/wsce).



## National Wildland Fire Management Award Nomination Sought

The Wildland Fire Management Section of the National Fire Protection Association (NFPA) is seeking nominations for an upcoming awards program to recognize outstanding work by local, state, or federal agency personnel, individuals associated with wildland fire management, public education, or others whose efforts have met the criteria for the specific award. Nominations for the awards are being sought before the deadline May 4th, 2007 and are available in the following categories:

### 1. Wildland Fire Public Education

For outstanding work/achievements that increase the quality and effectiveness of information and education to the public in the areas of wildland fire, wildland fire ecology or related areas, innovation in the establishment or use of delivery mechanisms to reach the public with forest and wildland fire education programs, or an increased emphasis on education, citizen participation, and community sustainability within local, state, and federal agencies and organizations.

### 2. Wildland Fire Prevention

For outstanding work/achievements in engineering concepts or standard operating procedures that prevent disastrous losses of resources, wildland/urban interface structures, and lives, including arson/fire investigation, programs that result in incident reduction, community collaboration and support in preventing unwanted wildland fire.

### 3. Wildland Fire Risk Mitigation

For outstanding work/achievements in developing or establishing local mitigation

efforts that have been implemented and have been shown to work. For example, this award may be given when a community has taken proactive mitigation steps that have minimized damage from a wildland fire incident. There need not have been a documented wildland fire incident that tested the mitigation activities carried out but the documentation of how the mitigation and planning effort might impact a future fire is required. The mitigation activities must be shown to have been successful at reducing damage over a previous fire in the same area (for example) or would be successful in the event of fire.

### 4. Wildland Fire Planning

For outstanding work/achievements in the development of agency or community fire planning through the use of GIS mapping and information sharing, collaboration with other agencies or organizations, efficient use of planning resources, delivery of planning techniques, training, or assistance, the creation or the improvement in the quality of wildfire preparedness plans such as a Community Wildfire Protection Plan, or other related work in the area of planning to reduce the impact of wildland fires on the environment, communities, and response agencies.

### 5. Wildland Fire Management

For outstanding work/achievements in the improvement of fire management strategies and tactics and/or related programs that have been shown to reduce resource losses or fire management costs, improve effectiveness, or other improvements, such as organizational steps that have minimized damage from a wildland fire incident or its aftermath, such as watershed damage or other environmental impact.

### 6. Wildland Fire Fighter Safety

For outstanding work/achievements in developing or establishing fire fighter training, initial response tactics, or related program that effectively reduces fire fighter risk of injury or death, increases the awareness of risks to fire fighters, the establishment of innovative safety policies, or the development of personal protective safety equipment or use. Any training program or policy must be consistent with NWCG and/or NFPA standards for training, operations, or policies.

The following rules shall apply, unless otherwise specified:

1. Awards may be made annually, depending on activities, number of nominations, and other circumstances.

2. Nominees do not have to be NFPA or Wildland Section members. Nominees may be an individual or a group (e.g., fire crew, fire prevention team, or association/organization).

3. Nominations for any of the awards may come only from an NFPA member who does not have to be a member of the Wildland Fire Management Section, but the nomination form shall be endorsed by the appropriate Section Regional Director.

4. Nominations for awards in multiple categories may be made for the same individual or group.

5. Winners will present a review of the activities that resulted in the nomination and/or provide (or assist in providing) information for an article to be published in *Wildfire News & Notes* or NFPA Journal or other manner as determined by the Executive Board.

6. The Section Executive Board shall establish an Award Review Committee to review nominations and present their recommendation(s) to the full board for approval.

7. Nominations shall be sent to the Wildland Section Executive Board through the Section's Executive Secretary. Nominations and all accompanying documentation will be forwarded to the Awards Review Committee for consideration and decision.

Any local, state, or federal agency personnel, individuals associated with wildland fire management, public education, fire prevention, planning, mitigation, firefighter safety and training, or others who have for the year prior to the award shown commitment to these areas and/or other related fields. Program or activities for which the nominee was responsible shall have taken place within the prior two years of the annual date of the award. Submission of a nomination (with accompanying supporting documentation) may be made to the Wildland Fire Section Executive Board. **Nominations must be received by May 4th, 2007.**

The award shall consist of a signed certificate, an opportunity to present a summary of the program or project to an international audience (in print or personal appearance), and other recognition as deemed appropriate.

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appropriate by the Board of Directors. Award(s) may be presented annually to honor and recognize individuals or groups whose innovation, creativity and efforts measurably increased public understanding of the use and value of forest, open lands and in protecting those lands from unwanted fire, reduced risks to life and property, or improved sustainability of wildlands and/or structures in the wildland/urban interface.

Award(s) will be presented at the NFPA World Safety Congress and Exposition in Boston, MA in June 2007 by the Wildland Fire Management Section Board. Recognized individuals (or representatives of the selected group) may be provided travel to accept the award and make a summary presentation to the NFPA Wildland Section or other organizations or conferences as determined by the Executive Board.

## Leadership Awards Promote Local, Regional, State Efforts to Reduce Wildfire Risk

The National Firewise Communities Program is launching its second annual awards program to recognize outstanding efforts to promote a cooperative approach to reducing the loss of lives, property, and resources in the wildland/urban interface. The Firewise Leadership Awards are open to individuals and organizations conducting wildland fire mitigation activities in residential developments in the wildland/urban interface. Eligible Firewise efforts may include, but are not limited to:

- Innovations in engineering
- Program communications, advertising, exhibits, and/or other informational programs
- Success in involving communities
- Collaboration across agency jurisdictions
- Special partnerships

The Firewise Leadership Awards provide recognition to the drivers of the Firewise movement – whether they are individuals or groups of departments – and encourage other innovative initiatives that promote

the Firewise mission.

Winners of the inaugural 2006 Firewise Leadership Awards were announced in November at the bi-annual National Wildland/Urban Interface Fire Education Conference, “Backyards and Beyond,” in Denver, Colorado. For example, Jim Harrell of the Florida Division of Forestry was presented with a regional award at the 2006 conference for being instrumental in promoting the Firewise concept throughout the state of Florida. He said he was humbled just to be nominated by his colleagues. “I really believe that Firewise Communities has made a difference in wildland fire safety – for that reason, being selected to receive



a regional leadership award meant a lot to me,” Harrell said

Beyond recognition, the Firewise Leadership Awards program will help program administrators to capture success stories and share best practices across the country, between all types of interests – public, private, and tribal.

The Firewise Leadership Awards are open to a maximum of the following every year:

- *Two Regional Level Awards* – Impact in more than one state
- *Three State Level Awards* – State level impact, with relevance in a majority of the state, measured by land or population
- *Three Local Level Awards* – City/municipal, county, or regional impact within a single state

All entries must be submitted by June 30, 2007. Visit [www.firewise.org/awards](http://www.firewise.org/awards) for entry guidelines and forms. E-mail questions to [firewiseawards@nfpa.org](mailto:firewiseawards@nfpa.org).



## Home Ignition Zone Training Offered

The National Wildland/Urban Interface Program is offering a new two-day training workshop on **Assessing Wildland Hazards in the Home Ignition Zone** at various locations around the country. The first will be held in Portland, Oregon on May 15-16, 2007 at the Doubletree Hotel Lloyd Center.

The workshops will cover the myths of wildland/urban interface (W/UI) fire, the history and context of W/UI fire disasters, sequential elements of a W/UI fire disaster, research and case studies, risk factors in the home ignition zone, information needed to conduct an assessment, the general health of the ecosystem, inspecting the home ignition zone, accessibility in case of a wildfire emergency, documenting an assessment, and much more. The workshops will feature question & answer sessions, class discussions, and classroom exercises in which participants will perform home ignition zone evaluations, practicing the information they have learned.

The course is designed for a diverse audience, including state and urban Foresters; staff of federal, state, county or local agencies; Firewise State Liaisons; developers and builders; landscape designers and architects; community planners; and insurance professionals.

The International Association for Continuing Education and Training (IACET), an authorized provider of continuing education and training programs, has approved the workshop for 1.6 (one point six) Continuing Education Units (CEUs) to all who participate.

The cost of the workshop is \$200.00 per person and includes class materials, continental breakfast, lunch, and breaks. Hotel group rates apply and vary depending on location. If you would like to register, please use the form at the back of this newsletter or online at [www.firewise.org/hizworkshop](http://www.firewise.org/hizworkshop).

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## The Role of Homeowner Insurance in the Interface

Reprinted with permission from [NFPA Journal-March 2007, National Fire Protection Association \(NFPA\)-March 2007](#)<sup>1</sup>

The answer lies in one of three possibilities:

*First*, an individual might choose to do nothing. But that could prove to be a costly gamble and would be evading the problem, not solving it.

*Second*, he or she might decide to create and build up a savings fund to prepare for the financial shock of a possible fire loss. In the 21st century, this can mean a sizeable amount of cash reserves, and this method might be satisfactory if no immediate loss occurred. But there is no guarantee that a property owner will be so fortunate. Even if it were possible to establish an adequate financial reserve, the individual would probably be handicapped by having to keep his savings tied up in this way.

*Third*, the problem can be most appropriately handled through a third alternative – a combination of risk analysis and insurance protection. The individual could proceed to handle the perils to his property in the following manner:

**1. Survey Risks.** The individual can survey the risks to which he or she is exposed. "Is there a chance of loss from fire, wildfire, windstorm, hail, explosion, and so forth?" This survey should determine every chance of a major loss.

**2. Reduce/Eliminate Causes.** The risks surveyed and appraised, he/she can *reduce or eliminate* the obvious causes of loss. For example, if the property owner has been careless in handling flammable materials,

he/she can reduce the risk of disastrous fire from the cause by installing special containers in which to store paints, volatile oils, and similar products. (Naturally, one should not stop after eliminating such an obvious cause of loss but should continue to seek out and remove every possible fire hazard on his property.)

**3. Buy Fire Insurance.** Even after the property owner has appraised the risks, has reduced some, and eliminated others, there remains an irreducible minimum of risk over which he/she has no control. The individual, for example, has no control over a fire that originates in the neighbor's home and spreads throughout the community. Thus, since the chance of loss due to fire can never be eliminated completely, a third step in dealing with perils to property becomes necessary.

**4. Transfer Risk.** The individual can transfer



the remaining chance of loss to a professional risk-bearer – an insurance company – by purchasing a fire insurance policy.

The operations that make it possible for an insurance company to transform this piece of paper called a policy into payments of money when losses occur represent one of the more interesting aspects of public expectations and assumptions about insurance.

### How Insurance Premiums Are Determined.

The most important element to the policyholder is the security behind his policies. Therefore, the use to which a company puts the money it receives is vital to every prop-

erty owner seeking protection.

The amount of the premium is determined by multiplying the amount of insurance involved by the appropriate rate. An insurance rate is the cost of a unit of insurance and the unit of insurance generally used in property insurance is a standard amount of protection for a period of one year (e.g., \$100, \$1,000, \$10,000).

Briefly, the underlying factor is loss expectancy. Estimates of loss expectancy start with three fundamentals:

1. Previous experience in handling similar risks.
2. The kind of building material used and the type of construction involved, the occupancy and the hazards associated with occupancy
3. The extent and efficiency of public (i.e., fire department) and private fire protection services (i.e., fire sprinklers, fire extinguishers, smoke alarms), including the adequacy of the community's water supply.

The use to which a building may serve, its proximity to other buildings from which fires might spread, and a number of other factors also have a considerable bearing on insurance rates. Climatic and other characteristics also vary between states. Rates in each territory are generally established by special organizations that have had long years of experience in studying just such problems.

Money received by the company is employed in various ways. First, of course, losses incurred under policies issued by the company must be met. Many types of taxes and fees must be set aside for federal, state and municipal authorities. In addition, there are the expenses for fire prevention activities, property surveys, and the maintenance of the engineering and rating organizations.

The nature of the insurance business and the laws of several states require that companies establish several reserve funds with which to meet unforeseen as well as expected events.

### Law of Large Numbers.

The foundation upon which insurance rests is the *law of large numbers*, also known as the *law of averages*. Experience has shown

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<sup>1</sup> Adapted from [Risks We Face: An Introduction to Property Insurance](#) by Ackerman and Bugli, New York: National Board of Fire Underwriters, 1944.

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that a certain number out of a given group of properties will probably be destroyed by fire and other perils. The larger the group of individual properties exposed to the chance of loss, the greater the accuracy with which the approximate number of future losses can be predicted.

This principle can be demonstrated by the simple operation of tossing a penny into the air. If you flip long enough, the result will be an equal number of "heads" and "tails." If you try only ten times, the result is likely to be much less accurate than if you try a hundred or a thousand times. However, at no time during your experiment will you be able to predict definitely that either a "head" or a "tail" will appear on any given toss.

Similarly, in property insurance, no one can predict *which* property will be destroyed. But insurance professionals know from experience that if they issue policies covering a large enough group of properties, they can estimate closely the number and amount of losses they will normally pay. Thus, they are able to cover losses and operating costs. This fact explains why an insurance company can promise to pay a relatively large sum of money in the event of a loss although the policyholder has paid only a comparatively small amount to the company for taking the risk.

The tools that might allow a cost-benefit analysis as a result of a calculable mathematical probability of wildfire event and damage are unavailable. The reason is the lack of long term and insufficient data. If wildfire disasters were a numerous and severe as hurricane disasters, for example, the insurance companies would be adjusting rates based on location, values at risk, probabilities and extent of loss relative to pre-disaster mitigation measures, and other analyses.

Insurance can be defined as the simple means by which individuals can transfer their chances of loss to a professional risk-bearing organization. Insurance substitutes for the uncertain cost of a possible loss; the certain small cost of protection against loss.

The development of property insurance industry which today helps to safeguard lives and property, has been gradual and

progressive. The system through which insurance companies must work may be complex but the system, regulated by state insurance commissions, the Federal Trade Commission, and the insurance companies themselves, helps the consumer obtain the best insurance product for the money. The system also helps insurance companies provide accurate assessments of risk and prevent fraudulent claims that affect all the policyholders.

### Role of Reinsurance.

A simplified example may help illustrate how reinsurance helps insurance companies balance their risks through the role of reinsurance companies.

Perhaps an insurance company's new customer application report calls for fire insurance totaling \$500,000 on a building in a block where the company has already assumed a high amount of risk. Sound judgment may dictate that the company write no more than \$250,000 on the new risk. Does this mean that the agent has to cancel the first policy for \$500,000 and write two new policies for \$250,000 each in separate companies?

Ordinarily, no; for the company can usually reinsure any portion of risk it does not care to retain for itself. Just as insurance is the arrangement by which an individual transfers his risk to a company, reinsurance is the device by which one company transfers to one or more companies a part of the risks it has assumed. To provide for prompt and convenient handling of such risks, nearly all companies maintain reinsurance agreements with other organizations. Some organizations are set up solely as reinsurance companies, handling risks transferred to them from other companies rather than from individual property owners.

Reinsurance thus represents an added measure of protection from policyholders. It reduces each company's liability for loss on any particular risk and is a graphic illustration of the principle of *distribution of liability*. In case of loss, the reinsurance does not affect the details of handling the claim settlement, which is the full responsibility of the company whose policy is held by the property owner.

### Interface Fire Losses May Not Provide

### Viable Incentives Adjusting Rates.

For the insurance companies, the numbers and frequency of losses are not big enough to provide valid data for analysis (mathematical probability and loss expectations), especially in large areas in which many properties are insured by many companies. When one company does bear the risk of losing every home in an area, the risks and subsequent losses are shared by all the customers. In some cases, individual premium increases may never be applied or be insignificant (fractions of pennies on each dollar of insurance).

Each insurance company offering coverage must have each product approved by the state's insurance commission. If a company sought higher premiums for residences in wildfire prone areas (or conversely, lower rates for those who installed mitigation), the process of establishing possible rates and mathematically "testing" those rates (internal process to the company), proposing new individual rates based on zoning, and getting those new rates approved by the state is a daunting process for a savings that may never materialize for the company. In addition, agents and underwriters would be required to perform much more background and inspection work for individual policies, thus writing fewer policies each year. Either case results in financial impacts to the company.

### Insurance Premiums May Not Prove a Viable Incentive for Homeowners.

First, understanding and applying Firewise mitigation on private property is the responsibility of the property owner. A homeowner's lack of attention to hazardous conditions in a wildfire area (or other hazardous location) should be no one's responsibility except that homeowner. If the expectancy is that fire fighters will arrive in sufficient time and number with a sufficient quantity of hose, water, and equipment to protect one's structure when as many as 100 or more structures are burning, the interface resident would be well advised to understand how the management procedures and resources are best deployed during widespread interface fires.

The use of fire fighters, who are professionally trained to perform specific

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duties of suppression and rescue during a wide range of emergencies, should not be expected to run around every house in a subdivision of hundreds of houses moving or removing combustible brooms, lawn furniture, firewood, and other materials that would reduce the ignition potential “just in time” before the flames or firebrands reach the house.

Second, the widespread notion that financial incentives of reduced premiums will encourage homeowners to apply Firewise mitigation measures voluntarily is weak. The assumption that premium savings may be the key to encouraging change prove false when, in reality, the savings may be insignificant or even non-existent.

As an example of how this assumption is faulty, assume that an insurance company agreed to provide a 50% reduction in the individual fire insurance for replacing an aging wood roof with a new non-combustible one. The fire insurance on the house in question may be as little \$80.00 per year, since most of the premium paid by the homeowner covers liability and replacement values of structural components. A new noncombustible roof may cost \$6,000. So with a 50% reduction (\$40.00 per year), the cost of the new roof will be recovered in mere 150 years! Therefore, the homeowner finds that the roof will need yet another replacement long before any significant payback on the new roof occurs. To further illustrate the point (and frustrate the homeowner), property insurance is based on replacement values of the home (or its parts), and the premiums might actually increase to cover more expensive building materials or assemblies of the roof.

Even if the highly anticipated premium reduction were significant enough to encourage structural changes, the increased value of the home would not likely escape the notice of tax assessors and the increased local property taxes (based on increased values) could exceed any premium reduction.

Third, insurance companies may drop or refuse to write policies based on perceived risk. Of this aspect, there are two possibilities. One is that companies may not write policies based on the location of the prop-

erty. If the company has data (and lots of it) to prove its case, they may well succeed in excluding entire areas or portions of areas from their potential coverage. Otherwise, the practice may be looked upon as red-lining, an illegal practice that has historically been used to reduce the insured risk due to socio-economic factors and not actuarial data.

The other possibility is that companies may choose not to renew current policies for dwellings with their risk class, as those policies expire. In that case, other insurance companies in a better position to accept more risk would likely step in write the policy (with a premium adjustment, of course).

What if all the insurance companies in the state decided to discontinue writing homeowner policies in interface areas? In this case, state FAIR plans can offer insurance to the seemingly uninsurable. Even if insurance companies drop coverage because of location of the home (wildfire-prone area, earthquake zone, flood plain, etc.), many states have FAIR (Fair Access to Insurance Regulations) that will provide the homeowner with property insurance, at a much more expensive rate, of course, based on the risk and probability of loss. The irony is that the FAIR plans are funded by the insurance companies that have been approved to do business in the state.

Last but not least, homeowners with homes in interface areas would be wise to realize that policies commonly refer to claims for losses being settled on an “actual cash value” basis. Look into the loss-settlement provisions of the policy. The problem is that, among many insurance professionals, the definition of actual cash value is unclear.<sup>2</sup>

Following precedents established in two recent court cases dealing with insurance settlements, several state insurance commissions have begun to hone the definition of actual cash value and require that the definition be placed into the provisions of policies. In an effort to establish a standard for “actual cash value” and to clarify questions like: Is actual cash value and market value the same amount? What about depreciation of the lost or damaged

<sup>2</sup> Richardson, Diane W., “Actual Cash Value: What Is It?”, Claims Magazine, Aug 2006.

item? What get depreciated? Can labor and overhead along with the actual materials be included? What else might be included in depreciation?

Whatever the final definition may be (and include as depreciable) may mean that the homeowner receives less than anticipated much less need to replace the home and contents. This is still one more reason to reduce the possibilities of a wildfire igniting the home through Firewise mitigation.

**Jim Smalley is the Manager of Wildland Fire Protection, National Fire Protection Association and also the Program Manager of Firewise Communities.**



## Survey Says Fewer Wildland Firefighters to be Available

**Source: International Association of Wildland Fire**

The Thirtymile fire, started by an escaped campfire near Winthrop, Washington, claimed the lives of four U.S. Forest Service firefighters on July 10, 2001. On January 30, 2007 the U.S. Attorney in Spokane, Washington, charged the Incident Commander of the fire, Ellreese Daniels, with four counts of involuntary manslaughter and seven counts of making false statements.

The IAWF, a non-profit, professional association representing members of the global wildland fire community, initiated the survey after hearing speculation that some firefighters were no longer going to serve in certain key management positions on wildland fires due to the new threat of going to prison for making mistakes on fires. The objective was to collect data to determine the scope of the issue, and provide objective information to the wildland fire agencies.

Chuck Bushey, President of the IAWF, said “We conducted this survey to collect objective information about the impacts to wildland fire personnel and their organizations

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that are caused by the Thirtymile Fire legal proceedings. We are providing this data to the land management agencies and other fire organizations so that they can determine if they need to mitigate any adverse impacts that may be identified."

The IAWF conducted the online survey between January 28 and February 15, 2007. Wildland firefighters were invited by email as well as postings on wildland fire forums to take the survey, which could only be taken once from each computer. Of the full-time survey respondents surveyed, 6% said that because of the possibility of criminal charges they will no longer accept any fire assignments, and 23% said they would not serve as an Incident Commander, the person in charge of all fire suppression activities on a fire.

Other survey results among employees whose primary duty is wildland firefighting:

- 93% said that firefighters being charged with involuntary manslaughter due to incidents on a wildland fire was either bad or very bad for wildland fire.
- 8% said that because of this situation they would retire or find another job within a year.
- 23% said they would remove some positions for which they were qualified from their Incident Qualifications Card, or "red card", which would prevent them from working on a fire serving in those positions.

The survey results were similar for agency employees and part time "AD" employees whose primary duty is not firefighting, but who regularly work on fires. Personal comments, some of them lengthy, were left by 1,416 or 42% of the respondents in addition to answering the multiple choice survey questions. 85% of the survey respondents said they do not presently have personal liability insurance but 21% plan to purchase it this year.


The IAWF recommends:

1. Clarifying the intent of PL 107-203 to allow firefighters to benefit from lessons learned after a wildland fire tragedy. That law, requiring the Office of the Inspector General to investigate all wildland fire fatalities, disproportionately focuses those reviews on criminal faultfinding.
2. Federal agencies should provide professional liability insurance at no cost for all

wildland fire supervisory personnel.

3. Change the internal fire investigation protocols to be more like those of NASA and the military, implementing the concept of "privilege." This would provide a "firewall" between our efforts to learn from serious accidents and our efforts to ascertain responsibility for those accidents. This is essential in order to learn from mistakes and implement new, safer procedures and tactics.

This is the first time a wildland firefighter has faced criminal charges after firefighters have been entrapped and killed on a wildland fire. As one of the survey respondents stated, these charges "...will have a chilling effect on the ability of agencies to recruit and retain qualified supervisors." Historically many lessons have been learned from fire fatality investigations. However, in light of this new development, one firefighter said: "I will not participate in any investigation without legal representation regardless of my involvement in any potential incident. If we are to be treated as criminals, I will demand my rights." Another firefighter stated on the survey, "I cannot risk the future well being of myself and family, it just isn't worth it."

Detailed survey results are available on the IAWF web site at [www.iawfonline.org/documents.shtml](http://www.iawfonline.org/documents.shtml) or contact Bill Gabbert, Executive Director at (605) 890-2348. 

## Robot Plane Holds Promise for Fighting Wildfires

**By Jennifer Bowles, The Press Enterprise**  
*Reprinted with permission from [The Press-Enterprise](#)*

In its first test over a wildfire, an unmanned airplane hovered high above the Esperanza Fire for 16 hours and beamed back images of the flames as they chewed through the rugged terrain.

Equipped with sensors and thermal-imaging capability, the Altair aircraft sent images of flare-ups and the leading edge of the fire to firefighting strategists on the ground within five to 20 minutes, said Everett Hinkley, the Utah-based project leader for

the U.S. Forest Service. It would have taken at least an hour to download the same images captured by helicopters equipped with global positioning systems.

The direct benefits of the inaugural flight were minimal because the plane didn't take off until the third day of the arson-caused firestorm that began Oct. 26 near Cabazon. By then, the winds had abated and firefighters were gaining control of the blaze that killed five firefighters and destroyed 39 homes in the San Jacinto Mountains.

But, fire officials said the demonstration offered a glimpse of how unmanned technology might be added to the firefighting arsenal.

The Altair is a high-altitude version of General Atomic's Predator planes, used by the military for surveillance in Afghanistan, the Middle East and other war zones. The turbo-prop, rear-engine plane - 36 feet long with an 86-foot wingspan - is designed to help not only with wildfires, but also to track air pollution and issue early warnings of potentially deadly mudslides.

The California Governor's Office of Emergency Services asked NASA and the U.S. Forest Service to fly the Altair over Riverside County.

Eric Lamoureux, a spokesman for the state agency, said air reconnaissance was one of the areas identified for improvement after major blazes hit Southern California in 2003, including the 90,000-acre Old Fire that destroyed 940 homes in and below the San Bernardino mountains.

"We want folks on the ground to get better information so they can get a handle on the fire much quicker," he said.

The Federal Aviation Administration quickly cleared the flight for national airspace using a process adopted after Hurricane Katrina to expedite emergency requests for natural disasters.

### See and Avoid

Unlike traditional aircraft, the drones can fly for longer periods, at night and high above the blinding smoke and gusty winds that can make flying dangerous at lower altitudes, Hinkley said.

But without a pilot on board, the Altair can't meet the FAA's "see and avoid" requirements for national airspace even though the plane is backed up remotely by pilots sitting in a Mojave Desert facility owned

*Continued on Page 9*

### Continued from Page 8

by its builder, San Diego-based General Atomics.

Instead, a chase plane acted as the “eyes” of the Altair until it reached restricted airspace where it spiraled up to 43,000 feet, high above any commercial planes taking off or landing in Southern California, said Ardyth Williams, the FAA’s air traffic manager for unmanned aircraft systems.

Air traffic controllers in Palmdale kept a close watch on the Altair and the busy skies to make sure it didn’t come near other airplanes, Williams said.

There is only one Altair. It cost \$10 million to \$12 million to build, said General Atomics spokeswoman Kimberly Kasitz.

Esperanza was the first live wildfire for a fully equipped Altair mission. Training exercises by the U.S. Forest Service and NASA were done earlier in October over controlled burns in Yosemite National Park and other parts of Central California. A mapping mission off the Alaskan coast prompted the governor there to ask that the plane fly over a wildfire, but it was not equipped with the correct sensors for that purpose, Hinkley said.

Hinkley said the flight over the Esperanza Fire didn’t cost anything because there were hours remaining in NASA’s 120-hour, \$1.3 million contract with General Atomics from the training missions. Vince Ambrosia, who works at NASA Ames Research Center in Sunnyvale, estimated it would have cost about \$3,000 per hour for the Esperanza Fire.

### Shutterbug

As firefighters fought the flames on the ground, the plane took off from General Atomic’s facility near Palmdale at 3:47 p.m. that Saturday. It repeated a pre-determined course until 7:29 a.m. the next morning.

The Altair, using a high-tech infrared-imaging sensor in its underbelly pod, beamed back 100 images.

Capt. Julie Hutchinson, with the California Department of Forestry and Riverside County Fire Department, said crews on the ground pulled up the images a few times to see what it was capturing.

She said if the drone had gone up earlier in the week, firefighters might have gotten a better look at its capabilities.

“As the unmanned technology develops and if we can get it engaged sooner it may

become a more effective tool, especially on a large fire,” she said.

Mike Dietrich, fire chief of the San Bernardino National Forest, said such technology could help put everyone involved in planning the fire attack on the same page.

“The beauty of it is we can operate on the same information at the same time and not be forming different opinions,” Dietrich said.

### Smaller Versions

Hinkley said miniature versions of the Altair built by other companies have been tested in the past year. The battery-operated drones with onboard video systems can be launched by hand from any location, and can stream back live images for up to two hours.

At a cost of about \$5,000 per day, compared with \$3,000 per hour, they might be more likely candidates for fire use, Hinkley said. Hutchinson said technology has proved itself worthy in some cases. It wasn’t that long ago, she said, that global positioning systems were introduced into firefighting.

Now, she said, GPS units are indispensable tools used in helicopters or on the ground to map the boundaries of a fire.

“As a fire department and especially a wildland one, we’re going to look at the technology that’s out there,” she said. “The sooner we get information to the ground forces and fire managers, that makes a difference. That’s a huge thing for us.”



## 4th International Wildland Fire Conference to be held in Spain

The protection of the world’s environment cannot be effective without national and international fire management policies for natural, semi-natural and cultural landscapes and ecosystems that constitute an essential part of the habitable land and the functioning of the global system. National and international policies must be developed to meet both the specific local and the common global threats from wildfires and excessive application of fire

in land-use change. These policies must be developed cooperatively with all the stakeholders involved in the protection of the environment and humanity.

A series of International Wildland Fire Conferences was initiated in the late 1980’s aimed at bringing together both the technical members of the fire community and the authorities concerned with policy and national practices in Wildland fire management to realize their common interests of wildland fire risk management and disaster reduction at local, national, regional and global scales. During the International Wildland Fire Summit, held in Sydney, Australia, on October 8, 2003, the invitation presented by the representatives of Spain to organize and host the 4<sup>th</sup> International Wildland Fire Conference in 2007, was accepted. The conference will be held from May 13<sup>th</sup> – 17<sup>th</sup>, 2007 in Seville, Spain.

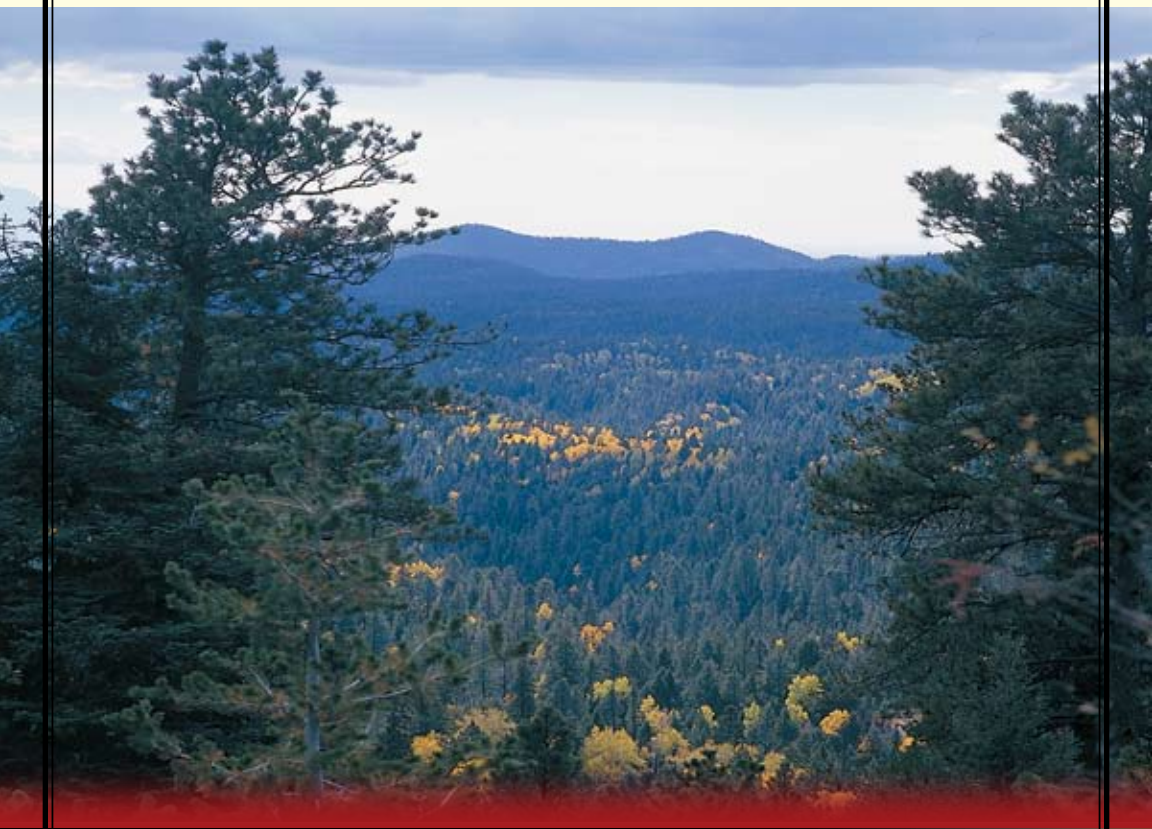
Building on the objectives and outputs of the previous International Wildland Fire Conferences (Boston 1989, Vancouver 1997, Sydney 2003), the objectives of the 4<sup>th</sup> Conference will be to:

- Provide a forum for forest fire management leaders, politicians, and professionals, researchers and practitioners from throughout the globe to discuss and work on critical fire issues affecting people, communities, resources and ecosystems in all Regions and work on a cooperative way in the consolidations of a Global Wildland Fire Management Strategy.
- Strengthen the effectiveness of the Regional Wildland Fire Networks and support their links into the UNISDR Global Wildland Fire Network.
- Provide a forum for the fire management industry, research organizations and fire specialists to display innovations, new technologies, products and methods for Wildland fire management and interact with the Conference participants.

Online registration for the 4<sup>th</sup> International Wildland Fire Conference is available from the conference website, [www.wildfire07.es](http://www.wildfire07.es) in the section “Online Registration Form”. Questions regarding the conference should be address to the press office at [press@wildfire07.es](mailto:press@wildfire07.es)



2007  
ASSESSING WILDFIRE HAZARDS  
IN THE  
HOME IGNITION ZONE  
TRAINING WORKSHOPS



***DEVELOP YOUR SKILLS TO REDUCE LOSSES FROM WILDLAND FIRE***



*The National Wildland/Urban Interface Fire Program*

## About This 2-Day Workshop . . .

This 2-day workshop covers the myths of wildland/urban interface fire, the history and context of W/UI fire disasters, sequential elements of a W/UI fire disaster, research and case studies, risk factors in the home ignition zone, information needed to conduct an assessment, the general health of the ecosystem, inspecting the home ignition zone, accessibility in case of a wildfire emergency, documenting an assessment, and much more. This workshop also includes Q & A, class discussion, and three classroom exercises where participants will perform home ignition zone evaluations, practicing the information they have learned.



### Class Materials

*A Student Workbook* - packed with information covering W/UI fire, the home ignition zone, and how to assess wildfire hazards in the home ignition zone, student exercises, and simulation exercises.

*A Student Handout Booklet* - containing the instructor slide presentation with space to take notes.



### *This Workshop is for You if...*

- You are responsible for assessing homeowner properties for hazards in the home ignition zone
- You want to learn what the home ignition zone is
- You want to learn how the home ignition zone is key to reducing losses in the interface

### Cost: \$200 per person

Includes class materials, continental breakfast, lunch, breaks.

### Learn from the Experts

*Hank Blackwell*, Consultant, Santa Fe County, NM Fire Department Deputy Chief (retired); *Randy Bradley*, Chief, Lawrence Livermore Laboratory and Chair, NFPA Forest and Rural Committee; *Pat Durland*, Vice President, Wildfire Programs, Federal Alliance for Safe Homes; and *Jon Jones*, Fire Protection Consultant, Jon Jones Associates, Inc.

### Who Should Attend

- State and Urban Foresters
- Federal, State, County or Local Agencies
- Firewise State Liaisons
- Developers/Builders
- Landscape Designers/Architects
- Community Planners
- Insurance Professionals

### Earn Valuable CEUs

NFPA has been approved as an authorized provider of continuing education and training programs by the International Association for Continuing Education and Training (IACET). 1.6 Continuing Education Units (CEUs) will be awarded.



# Choose From 5 Locations ..... Workshop Hotels

## MAY 15-16

DoubleTree Hotel Lloyd Center  
1000 NE Multnomah Street  
PORTLAND, OR 97232  
HOTEL RATE: \$124 S/D (\$15 ADDL PERSON)  
Phone: 800-996-0510  
(ask for 2007 Firewise Home Ignition  
Zone Workshop Series room block)

## AUGUST 14-15

Hilton Garden Inn Downtown  
500 North IH-35  
AUSTIN, TX 78701  
HOTEL RATE: \$129 S/D  
Phone: 800-684-7241  
Fax: 512-457-7991

## NOVEMBER 15-16

DoubleTree Tampa Westshore  
4500 West Cypress Street  
TAMPA, FL 33607  
HOTEL RATE: \$119 S/D  
Phone: 800-222-8733

## JUNE 12-13

Crowne Plaza Airport West  
5401 Green Valley Drive  
BLOOMINGTON, MN 55437  
HOTEL RATE: \$113 S/D  
Phone: 952-831-8000

## OCTOBER 23-24

DoubleTree Hotel Denver  
3203 Quebec Street  
DENVER, CO 80207  
HOTEL RATE: \$119 S/D  
Phone: 303-321-3333


**Be sure to make your hotel reservation by calling the appropriate hotel! Ask for the NFPA or National Fire Protection Association Group rate for the location where you will be attending the workshop.**


**Note: Hotels have cut-off dates to receive the listed rate. Don't delay in making your reservation.**


\*S/D = single/double rate

## HIZ Workshop Registration Form – Register Early! Space is Limited

### 3 Ways To Register:

 **Internet:** Register by credit card 24 hours a day at:  
[www.firewise.org/hizworkshop](http://www.firewise.org/hizworkshop)

 **Fax:** Complete the registration form below and fax to 1-617-984-7056. Payment must be made by credit card.

 **Mail:** Complete the registration form below and mail with payment to: Firewise, *Attention: HIZ Workshop*, 1 Batterymarch Park, Quincy, MA 02169. **Payment must accompany registration.**

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_

Organization \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_ Daytime Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Fax \_\_\_\_\_

Identify Location & Date of Workshop (e.g. Portland, OR May 00-00):  
\_\_\_\_\_

**PAYMENT INFORMATION:** Workshop fee of \$200.00 must be prepaid.

Enclosed is my check/money order # \_\_\_\_\_ Payable to: **NFPA.**  
*(Registrant's name must appear on check.)*

Charge to the following credit card:  Visa  MasterCard  Amex  Discover

Acct # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

**CANCELLATION POLICY:** To receive a full refund, you must notify us in writing via fax: (1-617-984-7056); mail: Firewise, 1 Batterymarch Park, Quincy, MA 02169; or e-mail: [fwceduc@nfpa.org](mailto:fwceduc@nfpa.org) at least three weeks prior to the workshop. If notification is received less than 3 weeks, you may transfer to another workshop or transfer your registration to another person. If no notice is received, you will forfeit your registration fee.

**ATTENDEE INFORMATION:** (please check one)

- |  |  |   |
|--|--|---|
| <input type="radio"/> State/Urban Forester   | <input type="radio"/> Insurance Professional                 | <input type="radio"/> Community Planner |
| <input type="radio"/> Firewise State Liaison | <input type="radio"/> Federal, State, County or Local Agency |   |
| <input type="radio"/> Developer/Builder      | <input type="radio"/> Landscape Designer/Architect           | <input type="radio"/> Other _____       |

## Important Facts You Should Know!

☞ **Hotel** – You are responsible for your own hotel reservation and expenses. Please see page 3 for phone numbers and rates for the location you are planning to attend.

☞ **Meals** – We provide continental breakfast, lunch, and two breaks each day.

☞ **Attire** – Casual. We recommend layered clothing as room temperatures fluctuate.

☞ **Schedule** – Registration begins @ 7:15 am with continental breakfast. Instruction begins each day @ 8:00 am and ends @ 5:00 pm.

☞ **Confirmation** – You will receive a registration confirmation. Check it carefully and bring it with you!

☞ **Special Attendee Needs** – Please make us aware of any special needs you may have by calling: 1-617-984-7486.

☞ **Transportation** – Some hotels provide transportation between the airport and hotel. We recommend you check with the hotel when making reservations.

If driving to the hotel, please note that parking rates may apply. Some locations have offered special parking rates.

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Firewise Communities/USA  
c/o National Fire Protection Association  
1 Batterymarch Park  
Quincy, MA 02169