

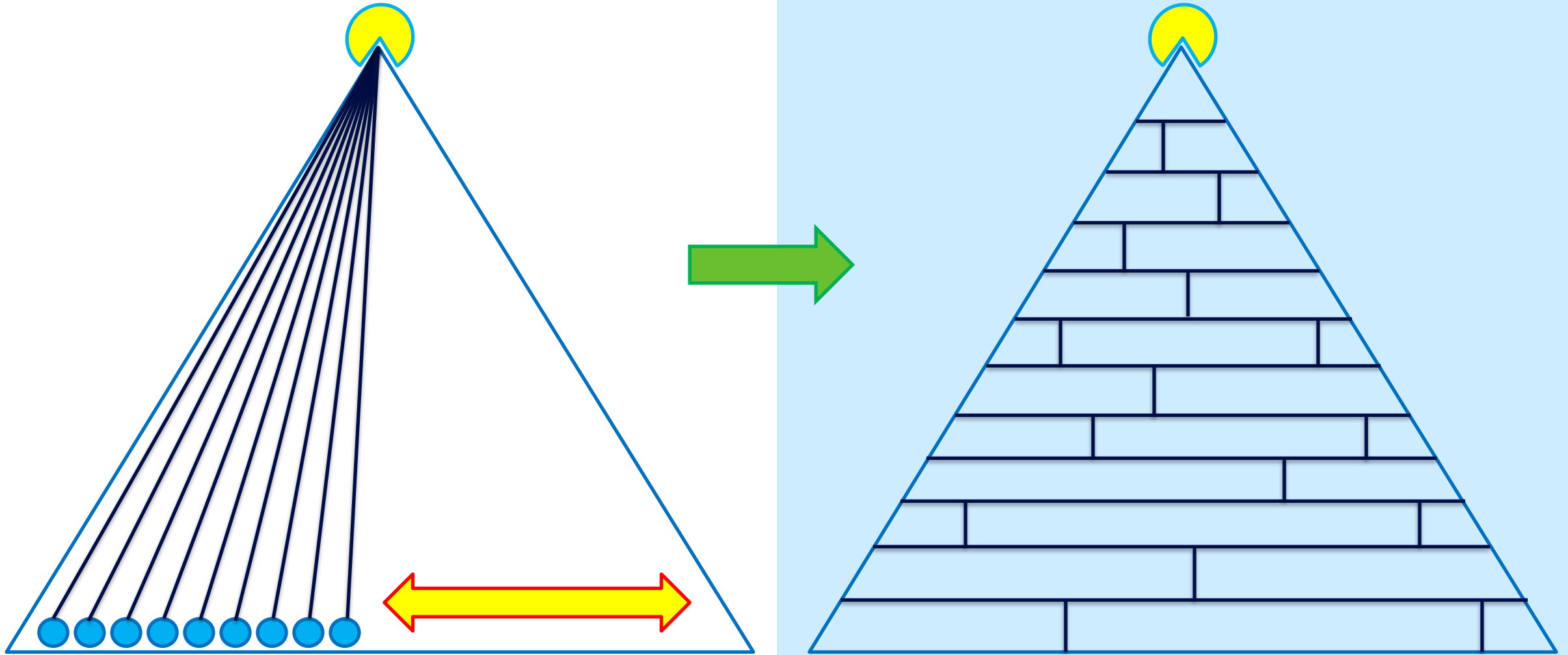
# EPRI Energy & Climate Research Seminar

Reinsurance and Catastrophe Modeling

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# Future Perspective – Holistic Modeling



# Wildfire Liability Loss Estimation

## Headline Losses

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- Property – Residential and Commercial
- Business Interruption
- Bodily Injury
- Fire Suppression

## Additional

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- Timber Destruction
- Infrastructure
- Contamination
- Evacuation Costs
- Legal Fees
- Other Economic Losses

## Other Considerations

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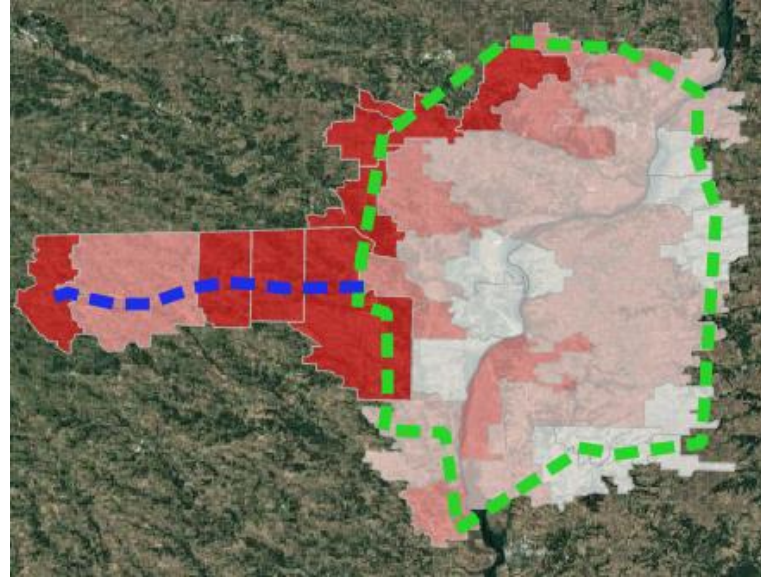
- Mitigation & Community Hardening
- Insurer Subrogation
- Settlement Rates

Liability loss estimation techniques are still developing  
(For IOUs, D&O claims are also possible)

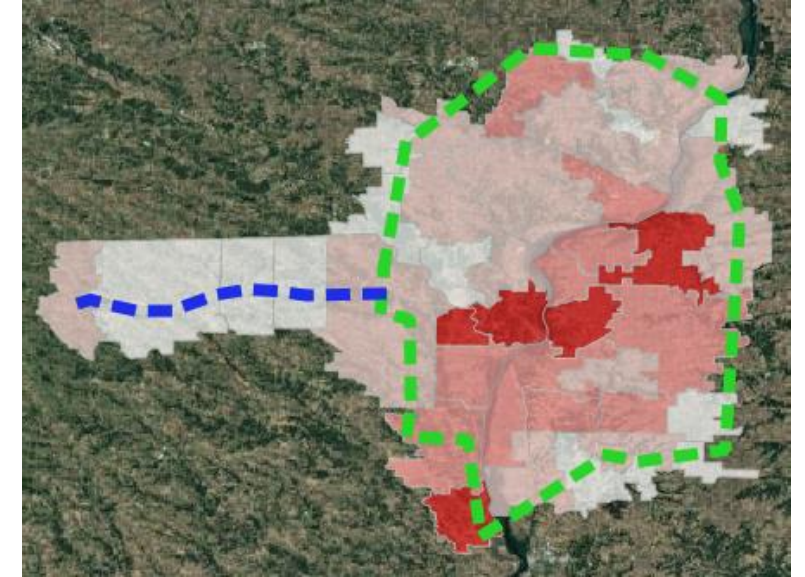
# Modeling Insights



Example service area and transmission line



Annual ignitions by ZIP code



Average Annual Loss (AAL) by ZIP code

Alternative perspective of where to focus mitigation measures?

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## A MARSH BUSINESS

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