



Wildfire Resilience

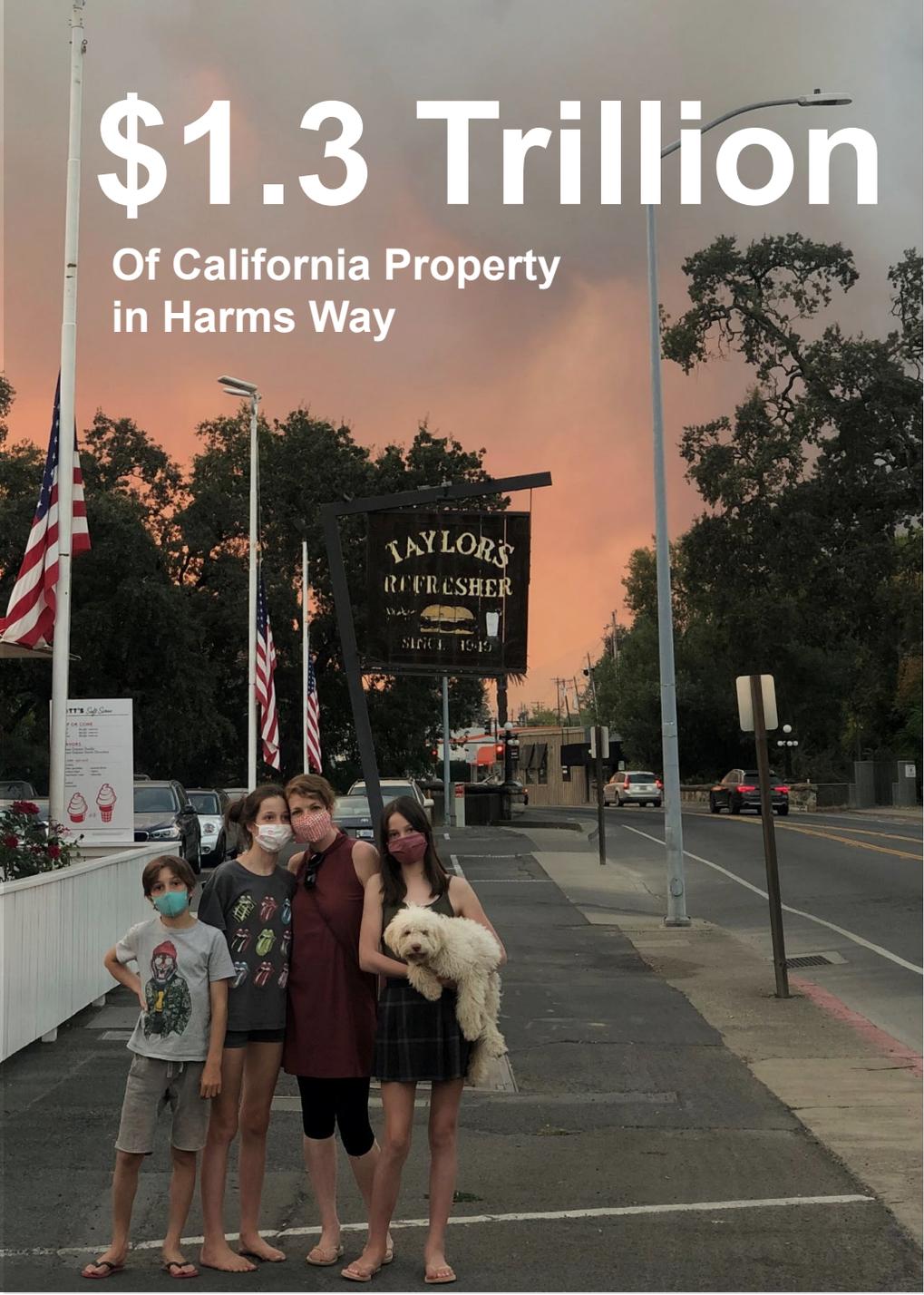
Innovation in Mitigation

CA Senate, March 2022

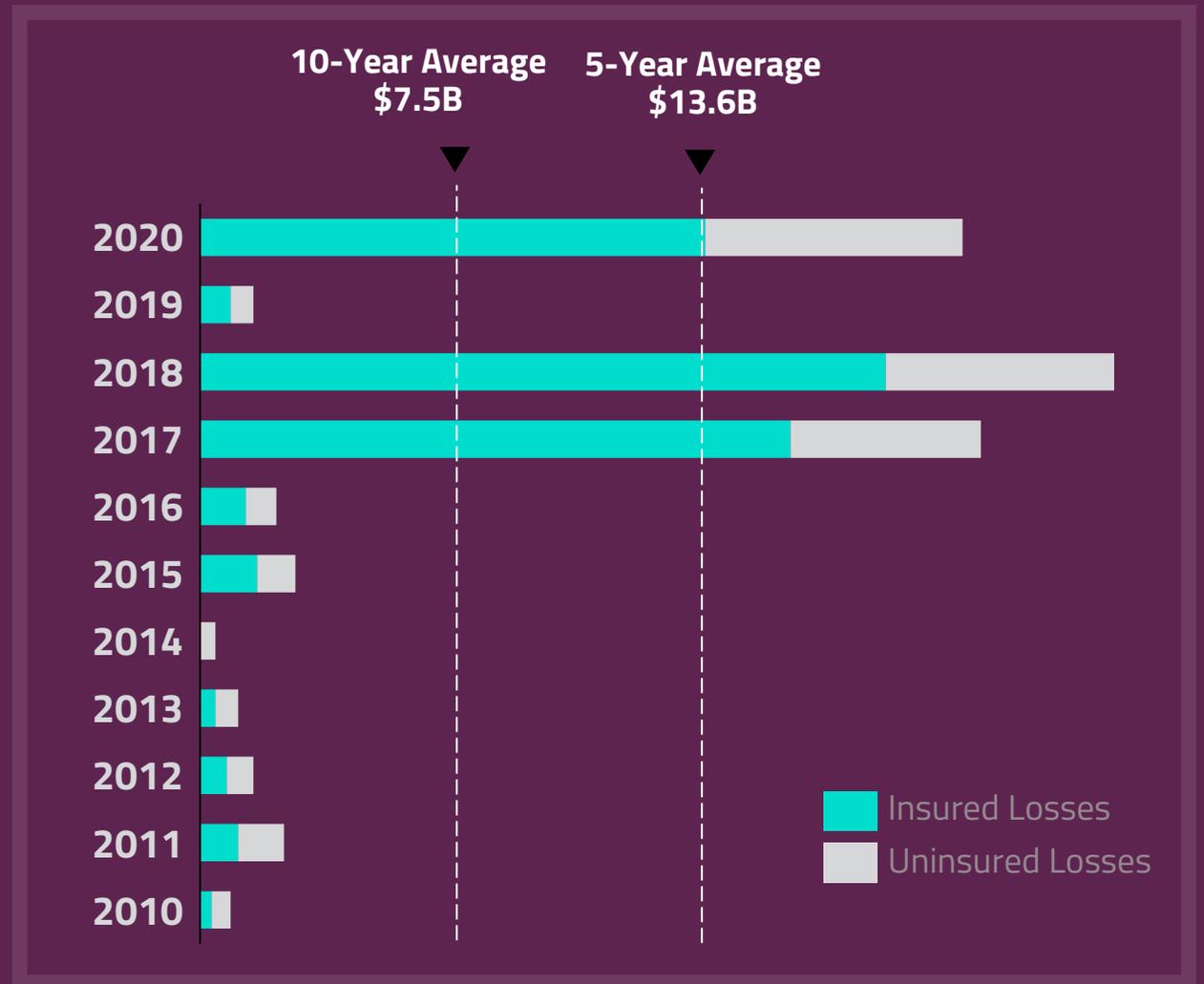


\$1.3 Trillion

Of California Property
in Harms Way



Wildfire Losses in California, 2010 - 2020



SOURCE: Munich Re, AON, NatCatSERVICE, Zesty.ai.

HEALDSBURG

128

29

101

CALISTOGA

FULTON

ST. HELENA

SANTA ROSA



zesty.ai

Z-FIRE™

The World's Largest
Wildfire Loss Database

1500+

Wildfire Events Across North
America

100

Years of Wildfire History in
California

20

Years of Wildfire History in
North America

Z-FIRE™

Wildfire Risk Scores At the Property Level

Overview

Based in comprehensive fire science



Property-level risk features derived through proprietary AI technology



Z-FIRE™ Risk Score Factors



Vegetation



Location



Building/ Parcel



Building Materials



Fire Response



Weather

Very High Risk

Moderate Risk

Low Risk
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Regional Wildfire Risk

Very High Risk



Very High Risk

Very High Risk

Very High Risk

Very High Risk

RISK OF WILDFIRE

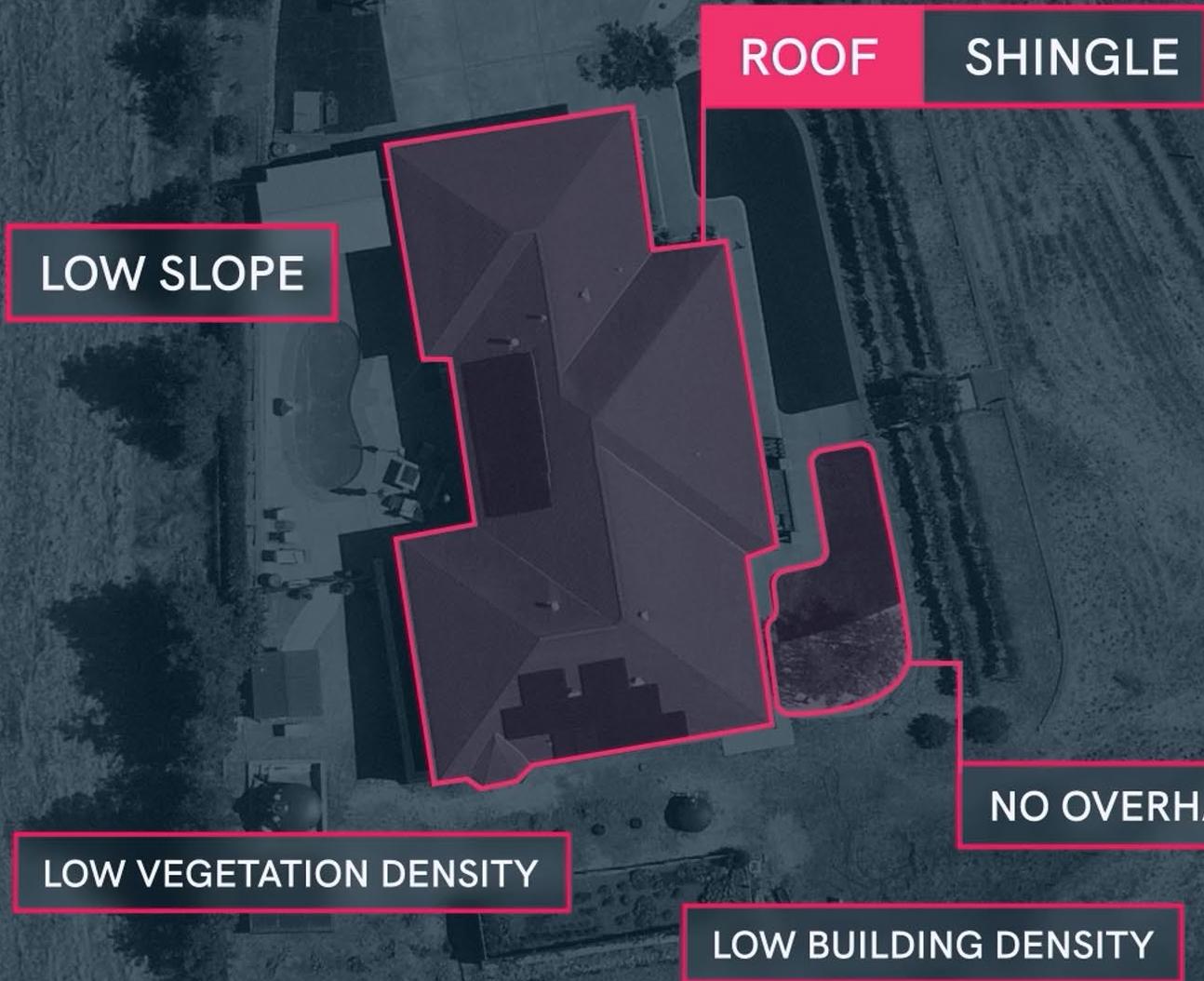
8 / 10



SUMMARY

The key factors increasing level 1 risk are regional landcover class, low distance to high wildfire hazard potential area, and high wildfire hazard potential score.

Property-Specific Wildfire Risk



RISK OF PROPERTY LOSS

4 / 10

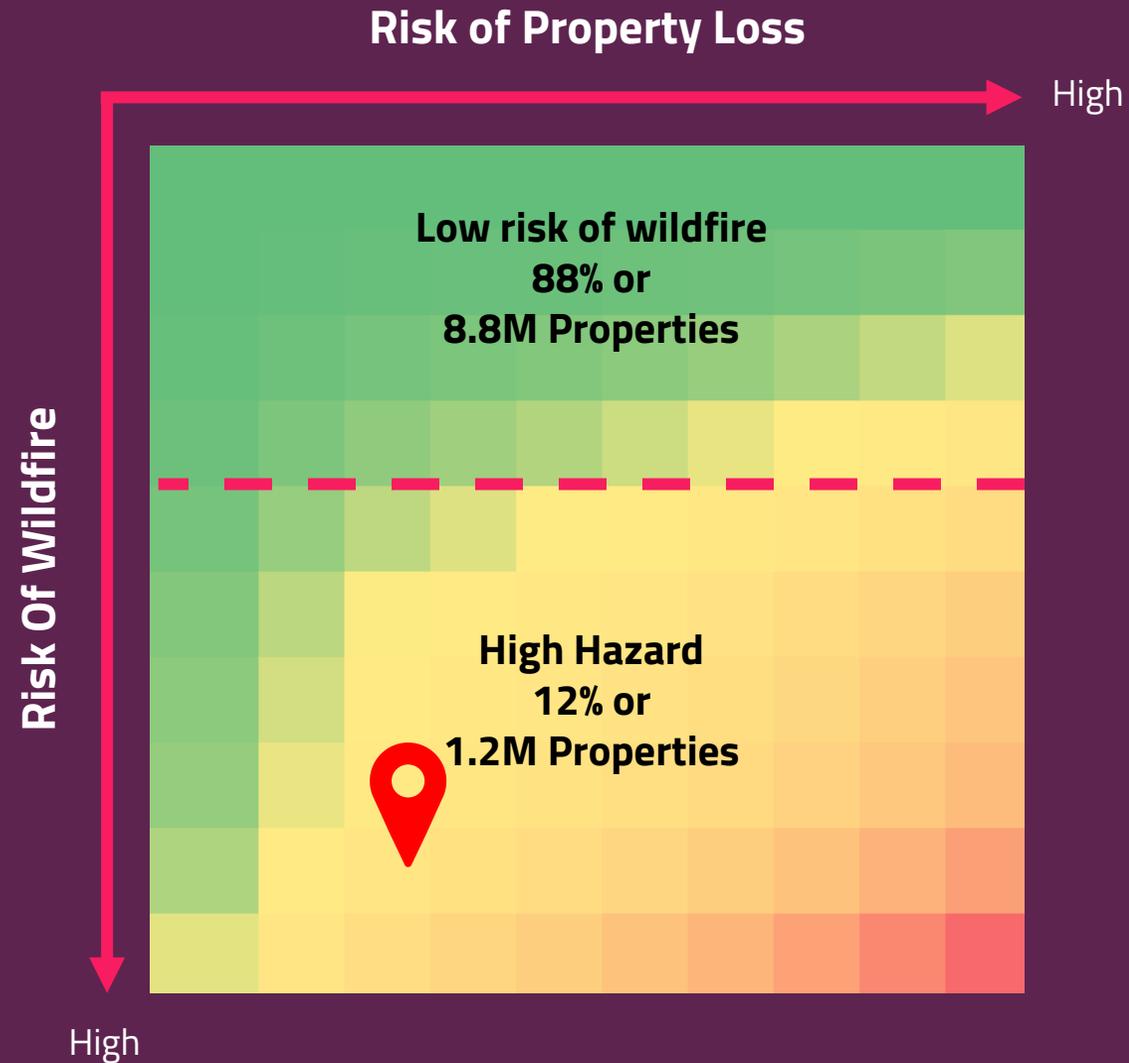


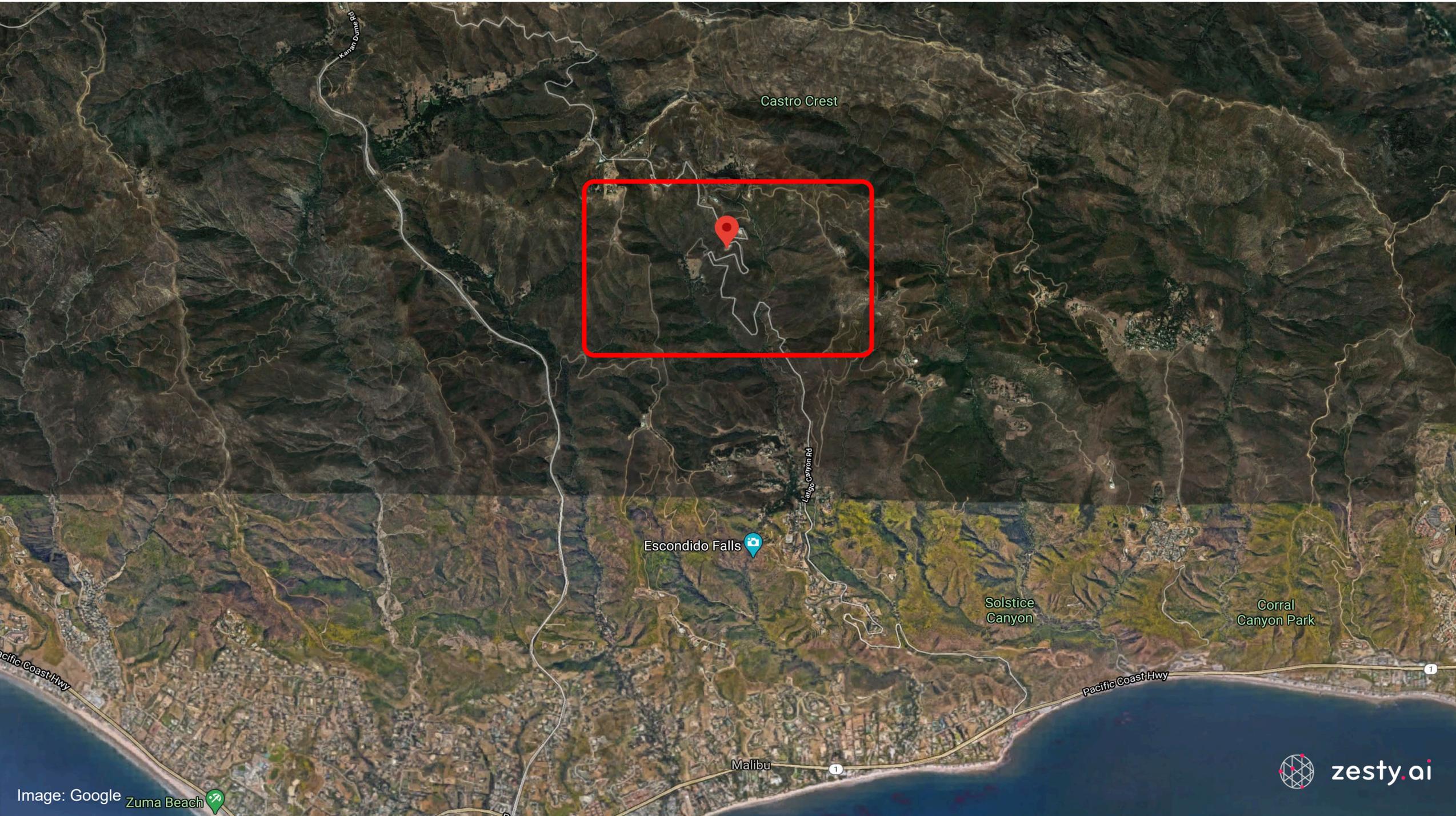
SUMMARY

The key factors decreasing level 2 risk are low vegetation density: zone2, high year built, and low vegetation density: zone1.

Wildfire Risk Breakdown

~10M Properties In California





Castro Crest

Escondido Falls

Solstice Canyon

Corral Canyon Park

Malibu

Pacific Coast Hwy

Pacific Coast Hwy

Kanan Dumb

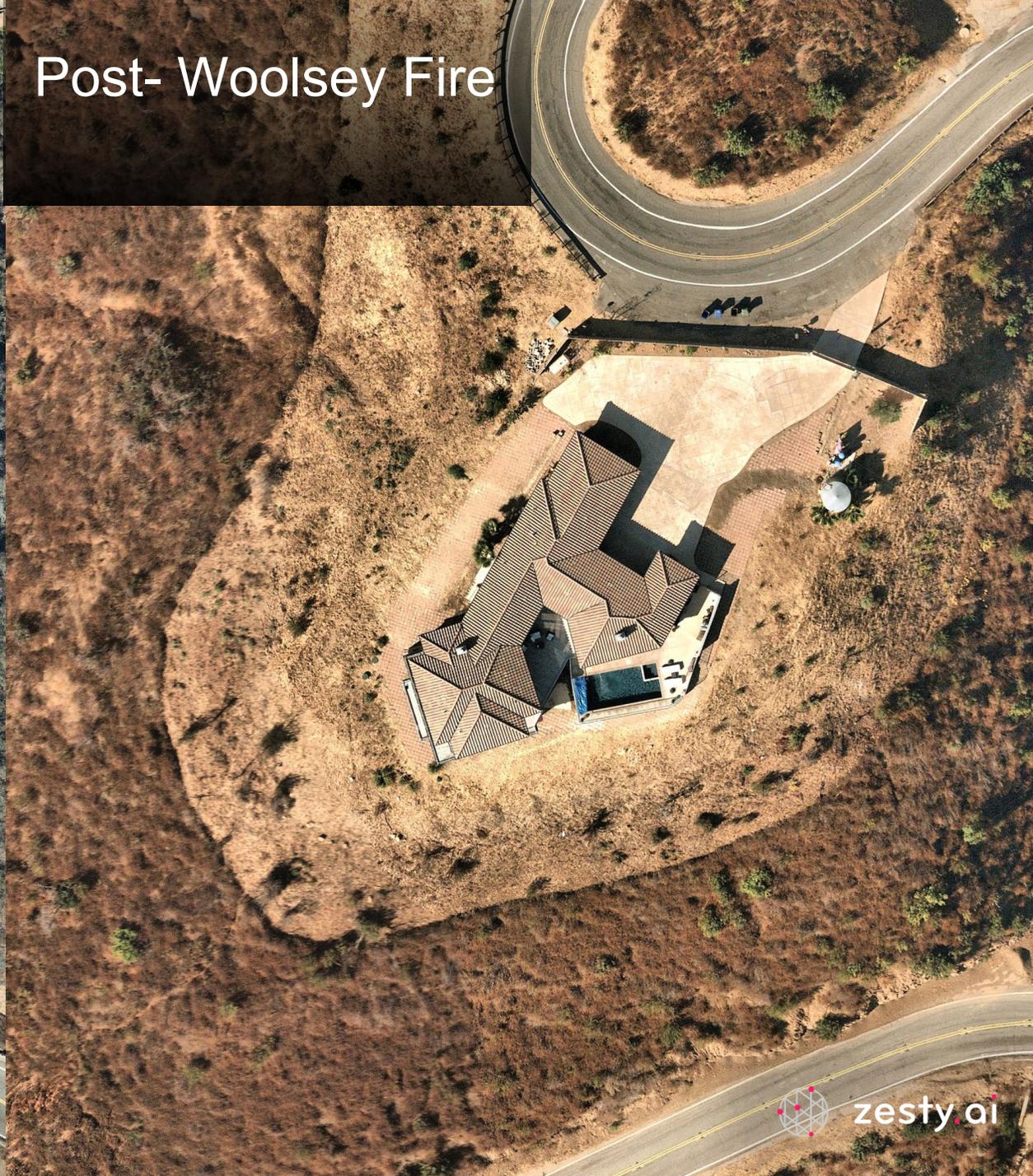
Lago Canyon Rd

Zuma Beach

Pre- Woolsey Fire



Post- Woolsey Fire



“Some California Homeowners Can Get Coverage Again After Wildfires”

THE WALL STREET JOURNAL.

June 14, 2021.

“Farmers [Insurance] ability to offer insurance is related to a partnership with Zesty.ai.”

THANK YOU.



CONTACT

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