



**75**

J. B. BODA *years & beyond..*

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# EARTH





**BEFORE**



**AFTER**

Before and after photos show the Golden Gate Bridge on a clear day on March 21, 2020 (left) and enveloped in wildfire smoke on September 10, 2020 (right)

A wildfire is an uncontrolled fire that burns in the wildland vegetation, often in rural areas. Wildfires can burn in forests, grasslands, savannas, and other ecosystems, and have been doing so for hundreds of millions of years. They are not limited to a particular continent or environment.

Wildfires can burn in vegetation located both in and above the soil. Ground fires typically ignite in soil thick with organic matter that can feed the flames, like plant roots. Ground fires can smolder for a long time—even an entire season—until conditions are right for them to grow to a surface or crown fire. Surface fires, on the other hand, burn in dead or dry vegetation that is lying or growing just above the ground. Parched grass or fallen leaves often fuel surface fires. Crown fires burn in the leaves and canopies of trees and shrubs.

### **Why There Are So Many Fires in California?**

Scientists believe main reasons of wildfires in California are:

1. The (changing) climate resulting in Drought, Increased heat and lengthened fire season
2. People
3. Unburnt plants due to historic fire suppressions
4. The Santa Ana Winds
5. Lightening

These fires spread in large area and burn for a long time. Table below shows 10 historic largest wildfires in California.

Rank	Fire name and cause	Date	County	Acres	Structures Damaged
1	Mendocino Complex (Under investigation)	Jul-18	Colusa County, Lake County, Mendocino County and Glenn County	459,123	280
2	Thomas (Power lines)	Dec-17	Ventura and Santa Barbara	281,893	1,063
3	Cedar (Human related)	Oct-03	San Diego	273,246	2,820
4	Rush (Lightning)	Aug-12	Lassen	271,911 California, 43,666 Nevada	0
5	Rim (Human related)	Aug-13	Tuolumne	257,314	112
6	Zaca (Human related)	Jul-07	Santa Barbara	240,207	1
7	Carr (Human related)	Jul-18	Shasta County, Trinity County	229,651	1,604
8	Matilija (Undetermined)	Sep-32	Ventura	220,000	0
9	Witch (Powerlines)	Oct-07	San Diego	197,990	1,650
10	Klamath Theater Complex (Lightning)	Jun-08	Siskiyou	192,038	0

In addition to the above, two main wildfires viz. Camp Fire in Butte county in Nov 2018 and Tubbs in Napa and Sonoma in October 2017 were spread in 153,336 acres and 36,807 acres and destroyed 18,804 and 5,636 structure respectively. They are the two deadliest wildfires before 2020.

### 2020 Wildfires in California

This summer is one of the hottest, driest summers on record has led to a barrage of “megafires”. This year is already the most destructive wildfire season, in terms of acreage affected, in state history. By September 18, there were 28 major wildfires which have destroyed over 5,400 structures. In addition to California, wildfires are also burning in Oregon and Washington. Six of the top 20 largest fires in state history have occurred this year, including the August Complex, now the largest recorded wildfire in state history.

In early September, a windstorm whipped California and Oregon, turning valleys into blowtorches.

### Impact of Wildfires

Wildfires emit carbon dioxide and other greenhouse gases that will continue to warm the planet well into the future. They damage forests that would otherwise remove CO<sub>2</sub> from the air. And they inject soot and other aerosols into the atmosphere, with complex effects on warming and cooling.

Wildfires threaten lives directly, and wildfire smoke can affect us all. They spread air pollution not only nearby, but thousands of miles away—causing breathing difficulties in even healthy individuals, not to mention children, older adults and those with heart disease, diabetes, asthma, COPD and other lung diseases.

Wildfires continue to be a significant risk for property owners across the United States, with millions of properties at high or very high risk and total annual damage often exceeding a billion dollars.



A burning home in the Berry Creek Area of Butte County, CA Sep 9, 2020 | Source AP

Table below shows the 10 historic costliest Wildfire events in California, USA

Rank	Date	Name, Location	Estimated insured loss (Million \$)	
			Dollars when occurred	In 2019 Dollars
1	Nov. 8-25, 2018	Camp Fire, CA	\$8,500-\$10,500	\$8,700-\$10,700
2	Oct. 8-20, 2017	Tubbs Fire, CA	7,500-9,700	7,800-10,100
3	Nov. 8-22, 2018	Woolsey Fire, CA	3,000-5,000	3,100-5,100
4	Oct. 8-20, 2017	Atlas Fire, CA	2,500-4,500	2,600-4,700
5	Dec 4-23, 2017	Thomas Fire, CA	1,500-3,500	1,600-3,600
6	Oct. 20-21, 1991	Oakland Hills Fire, CA	1,700	2,900
7	Oct. 21-24, 2007	Witch Fire, CA	1,300	1,600
8	Jul. 23-Aug. 30, 2018	Carr Fire, CA	1,000-1,500	1,000-1,500
9	Oct. 25-Nov. 4, 2003	Cedar Fire, CA	1,060	1,400
10	Oct. 25-Nov. 3, 2003	Old Fire, CA	975	1,300

Source: III.org

Huge losses have forced insurers pull out of areas that are at risk of fire damage or stop insuring homes altogether. As a result, thousands of policyholders are forced to pay either higher premium to find coverage from regular insurance providers or to turn as a last resort to a government sanctioned plan that at the moment only provides fire coverage.

Further, homeowners in higher-risk areas are purchasing policies with lower coverage limits relative to structure value, potentially creating coverage adequacy issues.

According to A.M. Best, given the early and severe start to the California wildfire season, 2020 could see insured losses from the fires surpassing 2017's roughly \$13 billion of costs that were paid by the re/insurance companies. Further, the 2020 fires are different in that they are happening in coastal areas that do not usually burn.

Further, it expects that the 2020 fires, "will affect some excess and surplus lines insurers who may have stepped in after 2018 to take advantage of the rate increases and the supply dynamics." Reinsurers and alternate capital may demand significant rate hikes, which would result in higher reinsurance costs for insurance companies.

Source: CNN, III.org, NAIC, National Geographic, USGS

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