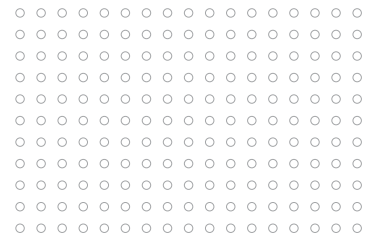


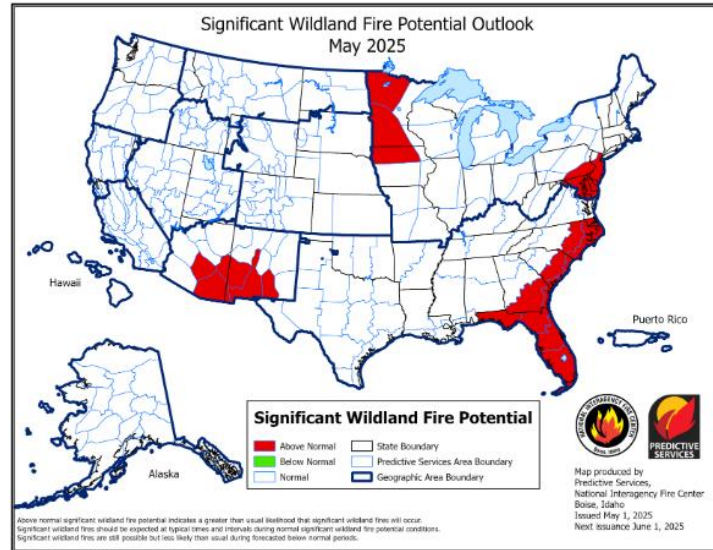
Wildfire Preparedness



The intensity and severity of wildfires has, on average, steadily increased in the United States over the past two decades. An annual average of over 70,000 fires burned approximately 7.0 million acres each year, which is more than double the average annual acres burned in the 1990s.¹ In 2024, 64,897 wildfires burned 8.9 million acres.²

While wildfires occur throughout the nation, the largest fires frequent the Western states including Alaska, Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, Oregon, Utah, Washington and Wyoming.

Significant wildfire activity is forecast for the 2025 wildfire season. As of May 19th, 2025, over 25,619 wildfires have impacted approximately 1,087,958 acres.³



What can you do?

Understand

Start by understanding your risk: understand how you may be vulnerable to wildfire.

Understand the likelihood of a wildfire in your area. The USDA Forest Service [Wildfire Risk to Communities](#) provides an interactive, searchable [viewer](#) that describes the likelihood of a wildfire occurring in a particular community. Enter the name of your community in the data viewer and you are part way to understanding your exposure.

The next step is to understand what you can do to reduce the direct impact of wildfire by creating and maintaining a defensible space around your [home](#) or [business](#) and incorporating [hardening principles](#).

Prepare

Managing the risk associated with wildfire requires acting long before the fire breaks out. Pre-planning and preparation can make all the difference in the outcome. Consider downloading and following guidelines available from the Insurance Institute for Business & Home Safety at [Wildfire Ready Virtual](#) and follow the USDA Forest Service [preparedness guidelines](#):

- Prepare and practice a wildfire evacuation plan.
- Prepare an emergency kit.
- Back up critical data to off-site storage.
- Subscribe to local emergency notification and evacuation systems.
- Monitor evolving situations and do not hesitate to follow instructions from local authorities. [If evacuation orders are anticipated](#), prepare your home or business in advance. If ordered to evacuate, do so immediately and follow [FEMA recommendations](#).

¹ Congressional Research Service, "Wildfire Statistics", May 19th, 2025, <https://crsreports.congress.gov>

² National Interagency Fire Center, <https://www.nifc.gov/fire-information/statistics/wildfires>

³ Predictive Services, National Interagency Fire Center, "National Significant Wildland Fire Potential Outlook", May 19th, 2025, <https://www.nifc.gov/fire-information/statistics>

Prevent

Human activity causes roughly 9 out of 10 wildfires. Learn what role you can play in [wildfire prevention](#) and engage with local education and prevention initiatives.

Community prevention and education resources are available through the [National Wildfire Coordinating Group](#).

How HUB Can Help

Insure

The insurance professionals at HUB International continuously prepare for the unknown and provide practical and tailored risk management solutions for our clients.

A HUB insurance broker can assist you in minimizing your risk and ensuring appropriate insurance coverage is in place to enable you to rebuild if disaster strikes.

HUB maintains regular contact with insurance carriers to ensure we are fully aware of their resources and services available to policyholders to support rapid claims resolution. Our insurance services staff ensures they are available to HUB clients to assist as necessary, and our highly experienced claims management professionals are available to respond to emergency situations.

Consult the HUB [Crisis Resource Center](#) for current information on significant disaster events.

Additional Resources

CAL Fire	www.fire.ca.gov/
California Gov – Alerts	https://ca.gov/#alertsection
Washington State DNR	www.dnr.wa.gov/programs-and-services/wildfire-resources
Oregon Wildfire Response & Recovery	https://wildfire.oregon.gov/
Colorado State Forest Service	https://csfs.colostate.edu/
Arizona Emergency Information	https://ein.az.gov/hazards/wildfire
New Mexico Fire Information	https://nmfireinfo.com/
U.S. FEMA	http://www.fema.gov/
FEMA – Mobile App	https://www.fema.gov/mobile-app
Emergency Management Agencies	https://www.fema.gov/emergency-management-agencies
Ready Gov	www.ready.gov
U.S. Geological Survey	https://www.usgs.gov/special-topics/wildland-fire-science/tools
National Weather Service	https://www.weather.gov/
Smart Traveler Enrollment Program	https://step.state.gov/