



**IINC/Verisk Insurance Solutions – Underwriting California Wildfire Risk Analysis  
County-by-County Breakdown**

**Wildfire Risk Analysis Conducted Using Verisk Underwriting’s FireLine™**

County	Total Number of Homes*	NEGLIGIBLE/LOW RISK		MODERATE		HIGH/EXTREME	
		Percentage of Homes Exposed	Number of Homes Exposed	Percentage of Homes Exposed	Number of Homes Exposed	Percentage of Homes Exposed	Number of Homes Exposed
Alameda	582,549	73.86	430,286	13.44	78,302	12.70	73,984
Alpine	1,760	1.45	26	12.35	217	86.19	1,517
Amador	18,032	13.17	2,374	26.10	4,706	60.74	10,951
Butte	95,835	40.34	38,663	17.99	17,238	41.67	39,934
Calaveras	27,925	9.66	2,698	23.80	6,646	66.54	18,581
Colusa	7,883	77.20	6,086	8.22	648	14.58	1,149
Contra Costa	400,263	64.15	256,752	23.93	95,803	11.92	47,711
Del Norte	11,186	23.58	2,638	31.51	3,524	44.92	5,025
El Dorado	88,159	9.77	8,609	28.36	24,999	61.88	54,553
Fresno	315,531	90.95	286,966	3.78	11,935	5.27	16,628
Glenn	10,778	59.30	6,392	20.94	2,257	19.75	2,129
Humboldt	61,559	34.66	21,337	20.93	12,884	44.42	27,345
Imperial	56,067	97.69	54,773	1.89	1,062	0.41	230
Inyo	9,478	53.02	5,025	32.72	3,101	14.27	1,353
Kern	284,367	78.96	224,536	8.79	24,996	12.25	34,835
Kings	43,867	98.39	43,159	1.29	565	0.33	145
Lake	35,492	14.97	5,312	25.07	8,896	59.97	21,285
Lassen	12,710	16.06	2,041	36.78	4,675	47.16	5,994
Los Angeles	3,445,076	81.01	2,790,856	6.87	236,676	12.12	417,543

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<b>Madera</b>	49,140	67.41	33,120	8.90	4,373	23.70	11,646
<b>Marin</b>	111,214	35.51	39,492	34.74	38,636	29.75	33,086
<b>Mariposa</b>	10,188	3.19	325	15.31	1,560	81.49	8,302
<b>Mendocino</b>	40,323	12.18	4,909	28.28	11,406	59.54	24,008
<b>Merced</b>	83,698	94.17	78,818	5.24	4,385	0.58	485
<b>Modoc</b>	5,192	26.02	1,351	38.61	2,005	35.36	1,836
<b>Mono</b>	13,912	4.50	626	26.34	3,664	69.16	9,622
<b>Monterey</b>	139,048	56.02	77,895	16.40	22,803	27.58	38,349
<b>Napa</b>	54,759	37.69	20,639	17.35	9,501	44.96	24,620
<b>Nevada</b>	52,590	3.73	1,962	22.17	11,660	74.09	38,964
<b>Orange</b>	1,048,907	86.02	902,270	6.99	73,319	6.98	73,214
<b>Placer</b>	152,648	58.62	89,478	17.58	26,828	23.81	36,345
<b>Plumas</b>	15,566	6.07	945	26.03	4,052	67.91	10,571
<b>Riverside</b>	800,707	74.68	597,968	15.34	122,828	9.98	79,911
<b>Sacramento</b>	555,932	95.90	533,139	3.21	17,845	0.89	4,948
<b>San Benito</b>	17,870	45.26	8,088	27.96	4,997	26.78	4,786
<b>San Bernardino</b>	699,637	70.82	495,483	13.57	94,941	15.61	109,213
<b>San Diego</b>	1,164,786	55.25	643,544	23.41	272,676	20.55	239,364
<b>San Francisco</b>	376,942	92.28	347,842	5.67	21,373	2.05	7,727
<b>San Joaquin</b>	233,755	97.38	227,636	2.46	5,741	0.16	374
<b>S Luis Obispo</b>	117,315	40.36	47,348	27.03	31,710	32.62	38,268
<b>San Mateo</b>	271,031	65.02	176,216	20.65	55,968	14.34	38,866
<b>Santa Barbara</b>	152,834	54.85	83,831	20.77	31,748	24.37	37,246
<b>Santa Clara</b>	631,920	81.50	515,015	9.45	59,716	9.05	57,189
<b>Santa Cruz</b>	104,476	40.79	42,616	12.03	12,568	47.18	49,292
<b>Shasta</b>	77,313	38.99	30,144	29.71	22,966	31.31	24,207
<b>Sierra</b>	2,328	10.66	248	25.35	543	63.99	1,490
<b>Siskiyou</b>	23,910	18.66	4,461	26.07	6,233	55.27	13,215

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<b>Solano</b>	152,698	87.52	133,635	9.57	14,613	2.92	4,459
<b>Sonoma</b>	204,572	53.72	109,900	22.88	46,793	23.40	47,870
<b>Stanislaus</b>	179,503	91.43	164,113	6.75	12,112	1.83	3,285
<b>Sutter</b>	33,858	99.05	33,535	0.86	291	0.09	30
<b>Tehama</b>	26,987	43.20	11,659	26.78	7,226	30.02	8,101
<b>Trinity</b>	8,681	5.04	437	16.34	1,419	78.61	6,824
<b>Tulare</b>	141,696	84.84	120,219	7.21	10,213	7.95	11,265
<b>Tuolumne</b>	31,244	2.28	711	17.58	5,493	80.14	25,039
<b>Ventura</b>	281,695	55.21	155,524	15.62	44,001	29.16	82,142
<b>Yolo</b>	75,054	95.29	71,521	4.09	3,068	0.62	465
<b>Yuba</b>	27,635	55.32	15,287	18.79	5,193	25.90	7,157

*\*U.S. Census Data 2010*