



WILDFIRE REDUCTION OF RISK

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Property and Casualty



AGENDA

- Introduction
- Rates
- Mitigation
- Fair Plan
- Final tips & takeaways





New Mexico Department of Homeland Security and Emergency Management



Energy, Minerals and Natural Resources Department



THE POWER OF

Communication



NMRLD
NEW MEXICO
REGULATION &
LICENSING DEPARTMENT



FEMA



LAS VEGAS, NM



Orlando, FL



Boise, ID
BURN DEMO

What

Drives

Rates



- Home Characteristic

- Inflation

- Mitigation

ARE YOU PREPARED FOR A WILDIRE?

GET YOUR HOME & FINANCES READY



Prepare and Protect your home from Wildfire

- *Prepare your home
- *Clean Gutters and Roofs
- *Create Defensible Space 5ft to 30ft

- *Protect your Finances
- *Complete a Home Inventory
- *Have an Evacuation Plan
- *After the fire be on the lookout for Fraud
- *OSI ZMag





ROOF

- ✓ Class A fire-rated roof

BUILDING FEATURES

- ✓ Ember resistant vents

BUILDING FEATURES

- ✓ 6-inch vertical noncombustible clearance at base of wall

DEFENSIBLE SPACE

- ✓ Replace combustible fencing

DEFENSIBLE SPACE

- ✓ Maintain yard clear of debris

DEFENSIBLE SPACE

- ✓ Maintain underdeck

DEFENSIBLE SPACE

- ✓ Enclose underdecks

DEFENSIBLE SPACE

- ✓ Maintain home ignition zone (0-5 ft)

DEFENSIBLE SPACE

- ✓ Maintain trimmed trees and removal of branches overhanging home ignition zone and roof

DEFENSIBLE SPACE

- ✓ No outbuildings near home

NM F.A.I.R. Plan

New Mexico Property Insurance Program

- State Pool
- Last Resort Insurance
- Limited Coverage
- Minimal Premium

The Plan was established under Chapter 238 and approved on April 3, 1969 by the New Mexico Legislature. The last law was changed and approved under Chapter 59A, the Insurance Code, effective April 1, 1985 as 59A-29-1 to 59A-29-11.

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FINAL TIPS AND TAKEAWAYS



Meet with Agent yearly

Contact OSI with Questions and Complaints

Take Video of belongings in home

Go Kit

Protect Your home

Be Prepared

Have an evacuation plan

Protect your community

THANK YOU

Melissa Robertson

Consumer Assistance 855-427-5674



NEW MEXICO

OFFICE OF
SUPERINTENDENT
OF INSURANCE