When faced with fire: Building business resilience for wildfire events in Canada

Ritch Seeley:

Canada continues to experience its worst wildfire season on record, with fires engulfing areas of all 13 provinces and territories. Even as the traditional wildfire season draws to a close for most parts of the country, it is possible that ongoing warm and dry weather may contribute to blazes remaining active into winter. With this situation in mind, it is crucial for Canadian businesses to consider how they can improve their business resilience and limit wildfire-associated disruptions.

Hello, I'm Ritch Seeley, Western Canada Practice lead from Marsh Advisory Consulting Solutions. Welcome to the final podcast of our three-part series from Marsh Advisory Canada on wildfire. The series focuses on helping you identify wildfire risks to your operations, discusses tools and resources to help mitigate the risks, and explains how to make your operations more resilient.

Today I'm joined again by George Fan, who is Marsh Advisory Canada's lead consultant on catastrophe and climate risk. We're also joined by Kevin Gordon, a senior vice president for Marsh Advisory Canada, specializing in business continuity management, and Matt Zuccato, national practice leader for Alternative Risk Solutions Canada.

In our first podcast, we discussed the basic science of wildfire, how it spreads, and the risk to certain industries and organizations. We also discussed some basic mitigation strategies and tools to better understand how to identify the risks and reduce the loss potential at a site level. In our second podcast, we focused on current and future impacts of climate change and wildfire risk and discussed associated insurance challenges. In this episode, we'll discuss ways to improve your business resilience through site preparedness and response, business continuity, and supply chain management. We'll also discuss some alternative insurance solutions to support your current insurance program.

All right, let's get started with a focus on site-level protection from wildfire. As we talked about in episode one, building damage can come from direct fire impingement, radiant heat, ember attacks, and smoke. I have a question for George. What are some of the strategies businesses can deploy against wildfires?

George Fan:

Thanks, Ritch. So as we previously discussed, climate change is changing the behavior of wildfires, and they're getting more complex. Therefore, the wildfire risk mitigation and management aspect, as it pertains to businesses, needs to go beyond the facility

level, and it really needs to be a holistic community level approach. The United Nations Environment Program, UNEP for short, outlines an approach called the 5Rs, which stands for review and analysis, risk reduction, readiness, response, and recovery to tackle this risk.

Ritch Seeley:

That's interesting. Since we haven't really talked about the UNEP's 5Rs in previous episodes, can you expand on the concepts?

George Fan:

So the first step of the 5Rs is review and analysis. This is sort of the all-encompassing step of the 5Rs and it's about understanding your fire risk and fire response recovery process. The second step is risk reduction, which is reducing the severity and likelihood of wildfire through measures such as resilient building design and land use planning, in addition to fire bans and potentially prescribed burning. The third piece of the 5Rs is readiness, and this is where it really needs to be a community effort, such as working in conjunction with local fire services in coming up with a community level evacuation plan. And the fourth part is response. So this is, as the name suggests, the actions taken during an active fire, including personnel management, fire suppression, wildfire warnings and alerts, and evacuation. Last but not least, we have recovery, which addresses how you recover after a wildfire.

Ritch Seeley:

There's some great concepts in the 5Rs here, George. I really like this. How do these fit with a wildfire response plan?

George Fan:

Yeah, good question, Ritch. So the 5R's are integral to the thought to a wildfire response plan. And the overall goal is to protect both people and assets in case of wildfire through preparation, response and recovery. And oftentimes, it might not be the plan itself, but the planning process that's the most valuable.

Ritch Seeley:

Yeah, that makes sense. So when a business is going about designing a wildfire response plan for a site, what should it cover?

George Fan:

The wildfire response plan can cover a broad range of topics. The most important being really understanding your wildfire risk. For example, where the fire is most likely to start, how it might spread, what it could impact, and how it would affect your business. And, associated with that is establishing monitoring alert warning systems to get ahead of the potential conditions and even potentially the wildfire as well. And also it can include emergency contacts, such as your fire department and local emergency services. Certain sites might even have trained wildland firefighters within their staff to be able to coordinate a response measure. An evacuation plan could also be considered, as well as business continuity, post-incident recovery, and ongoing trainings and drills.

Ritch Seeley:

Thanks, George. So I have a question for Kevin, as our business continuity consultant, is there anything you want to add here?

Kevin Gordon:

Well, thanks Ritch. There's actually a couple things I think warrant speaking to that can really help businesses with their wildfire response. The first is a mass notification tool or mass notification system. There are many providers out there, but essentially they all provide certain kind of key functions. One is being able to disseminate information to a wide audience, so you can select your whole company to receive the same information, or you can highlight specific areas of your company. If you're a global or national organization, you can focus in on the impacted area and provide information

and even directions to those impacted employees.

Some providers actually also provide the option of polling your employees, so you can ask certain questions and then they can respond to you and provide you some clarity in terms of what the situation is. So you can ask, "Are you safe?" or "Have you been evacuated?" and [they] can select yes or no, and you can follow up as appropriate with any employees as warranted.

The second element that I think warrants speaking to is a crisis management plan. Now, a crisis management plan can support your wildfire action plan in that it's a foundational plan for senior management to help them strategically manage any type of incident, and, especially when it's kind of chaotic and you have some employees perhaps evacuating or whatnot, the strategic crisis management plan can really help provide some clarity to senior management.

Obviously, during a crisis like a wildfire, there's perhaps some time sensitive decisions that need to occur, and while that's all going on, it can really kind of generate this kind of tunnel vision for senior management as they're responding to these incidents. What a crisis management plan does is it helps provide that wider lens so it helps to ensure more of a holistic approach to managing any situations so that you're not leaving things or forgetting to address certain elements while you're focused on the priority decisions that are being made.

Ritch Seeley:

How do you put together a robust wildfire response plan?

George Fan:

You can approach a wildfire consultant, or you can approach any of us through Marsh Advisory.

Ritch Seeley:

Yeah, I would think that would be a bit daunting for some clients to think they might have to do that alone. But it's great to know that wildfire consultants, and obviously Marsh Advisory can help there. In addition to the response plan, what physical actions could be taken at the site level to reduce the wildfire risk to the property?

George Fan:

Good question, Ritch. Since we know that a wildfire hazard is posed by direct flame, radiant heat, embers, and smoke, there are a few types of actions that can be taken. So the most straightforward action is simply the cutting back of vegetation.

NFPA 1140 outlines a few different zones with different measures that should be taken. From zero to five feet is considered the immediate zone, and within this zone, all the flammable materials should be removed, and any concealed area such as your roof gutters and any other shielded area should be clear of flammable materials.

The next zone, which is from five feet to 30 feet, is the intermediate zone. In the intermediate zone, the goal is to reduce fuel loading, cut back vegetation, trees, and create breaks in the vegetation. Beyond that, from 30 feet to 100 feet, is the extended zone. In the extended zone, the goal is to clear debris from the ground and reduce dead vegetation and ensure that tree canopies are far away from each other, such that you don't have a continuous canopy to the buildings. Oftentimes businesses have much wider clearance zones than the ones described by [the] NFPA. However, that might not stop the ember attack or the smoke from reaching your properties.

Especially for the ember attack, this is where non-combustible construction materials come into play, and they really do go a long way towards protecting the facility against wildfire without the need for human intervention. And if time allows, the deployment of water spray or installation of exterior sprinkler protection can

cool and wet the surrounding area to prevent a wildfire. Beyond these measures, we've been learning over the last couple of decades that suppressing every single wildfire is not necessarily the best practice, as it has led to the buildup of fuel.

So, by executing planned and managed prescribed burns, under proper weather conditions and by trained professionals, we could potentially reduce larger, more destructive wildfires from happening and also restore the ecosystem that promotes the growth of fire adapted plants and creates fire breaks.

Ritch Seeley:

Yeah, we hear a lot about the controlled fire burns, and they get a bad rap, but if they're done under proper weather conditions by trained personnel, they are still an effective way to do that, to reduce the fire risk. And those are all great concepts, George. I guess the next step would be you would need a bit of time to do these things well in advance of a fire approaching your site or your facilities. But getting down to the last day, last hours before you evacuate, what are the really critical things that facility operators should be doing?

George Fan:

Right. So the first step is definitely to take care of the people, and, subsequently, the goal should be focused on reducing fuel loading, such as the ones we previously discussed, as well as sealing the building envelope to prevent smoke from getting into the building. So this would involve closing doors and windows, sealing the air intakes, and shutting down the HVAC system.

A couple other steps include ensuring the building's fire protection system is fully operational, and, if there are responders that are staying behind to protect the facility, ensuring that they're properly equipped.

Ritch Seeley:

Thanks George. I guess next we're going to shift gears a little bit and talk about response planning at the business level and maybe what corporate's responsibility would be in these situations. So turning a question over to Kevin, for business owners and risk managers, how should the businesses minimize their risk and ensure business continuity?

Kevin Gordon:

So Ritch, in terms of business continuity, what we're really looking at is resilience, and a business's overall resilience really depends on their operations and their organizational footprint. I mean, a business that is dependent on a single location that requires all employees to be on site, there's a lot less options available to them compared to businesses that are with multiple locations, multinational organizations, or just spread out across the country with potentially the added benefit of staff being able to work remotely.

So the abilities of both those types of organizations would be kind of various between them, but every single business can go through the same process of just essentially determining how resilient they are to interruption risks and validating their business continuity capabilities. And that's generally what we look at when we're designing business continuity plans is going through that process with organizations of essentially validating how resilient they are to various business interruption risks.

With wildfires, obviously employees may be impacted, or their availability to work — they may be unavailable. So we need to have that consideration when we look at a business interruption category or business interruption risk. Wildfires, they could result in the inaccessibility of a location, especially if the site is directly impacted, or perhaps it's just in an area where an evacuation's required so we can no longer access the site.

There could be some kind of upstream issues where power, perhaps, is lost to your facility,

even though generally you could be operating. So those are other kinds of inaccessibility or inoperability of the facility that we need to consider. Other elements would be any critical equipment. So, if there were some type of loss at your facility, are there key pieces of equipment that have extended long lead times for replacing? So we should do an analysis of what's in place in regards to equipment.

There's also IT systems and networks, potentially they're interrupted if your location is impacted, there could be some key hardware there. And so that's an area that would be of a particular focus. And we can't forget suppliers, too. The suppliers that you rely on or service providers may be situated in this location that is being impacted by the wildfire, and they are no longer able to operate. So how do you keep on operating?

Ritch Seeley:

Yeah, thanks Kevin. So I guess what I'm hearing is there's sort of five key elements that you're talking about here that really need to be focused on. One being people and employees, the other being access to facilities, third being supply chain and upstream issues with infrastructure, critical equipment being one other, and then of course the IT systems. So I'm wondering, could you maybe just expand on those five key elements a bit more just so we can better understand how to plan around these things?

Kevin Gordon:

Certainly. So first, in terms of employees, obviously it's a top priority. No business is going to operate without their employees. So we need to consider whether there are key staff or key skill sets that just performs certain functions for us, and determine whether there's appropriate bench strength across each of the business units. Or succession planning, perhaps, should be considered to determine that if we have certain key individuals, are we preparing someone to potentially support or backfill for these positions?

We should have an understanding of generally what our minimum levels of employees are across the organization in order to meet our service level expectations. Sometimes, when a wildfire, especially if there's massive evacuations, that could be significantly strained, so we should have an idea of where or when those kind of pinch points might occur.

With a wildfire especially, I mean the impact on staff cannot be understated. People's homes are in jeopardy, their families are going to be worried about, and there could be, obviously, there's evacuations that are occurring, so they definitely won't be working. So there is the option, or the consideration, that organizations have, too, is engaging their HR departments and ensuring that an EAP, or employee assistant program, is in place to help support employees that are going through this potentially traumatic event in their lives.

And there's also that element that I spoke to before, [the] opportunity here where we could be using these mass notification systems to, again, direct our employees to ensure that they're safe and get some feedback in terms of confirmation that they're safe from any of the impacts of the wildfire.

The second that we're looking at is the inaccessibility or inoperability of our facilities. Obviously, one, if it's an option available to organizations, or just a situation that they find themselves in, that allows them this flexibility of essentially kind of diversifying their locations to ensure that they're not all situated [in the same geographical area]. Again, there's less of an option for a single site company, but for those companies that have kind of a wider footprint, having locations that can support each other from different areas, or at least support the delivery of services from different areas, will give them some greater resilience when it comes to location-based losses or incidents like a wildfire. But they could also diversify their lines of business. So to have various avenues of generating revenue to ensure that their business continues to thrive.

I have one client with vineyards in British Columbia. And during the process of the business continuity plan development process, we identified the risk, essentially, of their vineyards being concentrated in that one area, and we broached the mitigation strategy of looking at expanding vineyards, whether it's within Canada, in Niagara, or perhaps more on the West Coast, in California. But the organization wasn't interested in doing that because, despite there being the wildfire risk or even regional drought risk, they were comfortable with the risk because they had diversified their business. They were into other alcoholic beverages that were not reliant on the vineyards in British Columbia.

They were comfortable taking that risk, given that essentially their business continuity plan was they knew they were going to still have revenue coming in with their other lines of business. So that's something, again, to keep in mind as you go through the process of developing business continuity plans is what are our options and what are our fallback positions should some of these risks occur.

Other things potentially to keep in mind as you work to develop a business continuity plan is perhaps consider keeping your warehouses separate from your primary production facility, just to help ensure that if there is a loss of one, then it's not a complete loss of finished product or your ability to replace finished product quickly, depending on whichever is lost there.

Access to capital is absolutely huge and critical during any type of significant interruption where you cannot access your facilities. Looking at insurance or different insurance options that are available to you will greatly help any type of incident where you can no longer enter your place of business, which you may rely on to actually generate the revenue and capital.

There's also, as I mentioned before, can staff work remotely? Are there any exterior or alternate facilities that we could leverage outside of that facility that may be impacted by the wildfire? Are there other locations that staff could work from, whether it's remotely from home or from these other office locations to continue delivering the services we rely on? Is there anything that can be outsourced? Are there options to ask co-packers to look at packing or producing some of our manufactured goods while our facility is inoperable? We'd only, I would assume, go down that road if there were some actual damage to the facility, as opposed to it just not being accessible for a couple of days. We look at that, but if there's some significant operational impacts, we'd be looking at co-packers.

And as I mentioned before, when it comes to potential power losses associated with the wildfire, do we have backup power capabilities? Do we have backup generators? And are these generators just to keep the lights on, keep IT systems going so that people can work remotely? Or is it to actually power production, which may require, especially for manufacturing clients, they require a lot larger generator. And the corollary there also is having contracts in place with fuel delivery services or providers so that, if there's a regional outage and we're operating on backup power, we need to know that we have some type of assurance in place that we will have the fuel coming in to keep us replenished so that we are able to continue to operate, and a contract will help ensure that that's the place.

Whereas if you do not have that contract and it's a regional outage, you may be kind of low on the list in terms of this fuel providers actually providing you that fuel and you may be at jeopardy. You maybe kind of prolong or delay that ultimate power interruption, but if you don't have the contract in place, you may be still susceptible to that same power outage risk.

And in terms of supply chain, again, we need to consider our key suppliers. Ultimately, what we're asking ourselves is: Do we have options if these key suppliers or service providers, if they themselves have some type of interruption. So if they are located in a wildfire prone region, do we have alternates in place? Depending on the business' operations, potentially there's a

situation where we can increase stock or have stock on hand, more so during wildfire season or whatnot, just have more stock on hand. Are there alternate suppliers out there that we could source the same either product or service? Or is it something that we can take internally? Do we have the capacity or capability to perform this function or develop this material internally? There could be some ramp up time there to consider, but just these are part of the considerations that organizations should have when it comes to any kind of key supplier potential risk that they have.

Another area of consideration is there any kind of heavy concentration of suppliers. So if all our suppliers are located in one certain geographical area, they could all be susceptible to the same potential incident that would result in a loss on our part. So if all the suppliers are there, then we need to be aware and try to look at potentially diversifying that supplier base.

And I guess the last thing in terms of suppliers is what we strongly recommend is getting some form of assurance from your supplier that they have some type of, for they themselves have some type of business continuity plan in place. Have they considered how they're going to continue delivering their services if their location, or if their people, or if their IT systems and whatnot have failures? Have they gone through that same process that we're encouraging our clients to go through?

So one thing you can do is validate that they have some type of business continuity plan in place. You can even go one step further and request evidence that they've tested or exercised their plans. And that's especially critical for any IT systems or IT service providers that you may rely on is get them to demonstrate their recoverability of their IT systems, and I would say looking to incorporate some type of service level agreement with, ideally, explicit recovery times outlined in the contracts so that there's some level, again, of assurance that within X amount of hours or X amount of days, they're guaranteeing that either products will be continued to be delivered or service will be continued to be delivered, or services restored or addressed in some way.

Ritch Seeley:

Kevin, I fully agree with you here, and I do find that the supplier risk is never fully managed by our clients, and it's the alternate suppliers and the supplier relationship and understanding are they coming from the same locations or same geographic locations? Or are they using the same transportation routes to get to your site? [Are they using the] Same transportation methods, whether it's rail or road, whatever the case may be. And there's also an interrelationship here with critical spare parts and long lead time of an industry, whether it's a large transformer or something like that, you may store it at site because it's convenient, but then if you lose it, it's going to take you a year to find another one.

So understanding the interrelationships between where your goods and critical equipment are stored and how your supplies are getting to site. It's a delicate balance there. So I agree with you there. And anyway, I'll let you carry on because you've got a few other things you want to mention here.

Kevin Gordon:

Well, yeah, I mean, you mentioned it there in terms of critical equipment. We expect any client as they're going through the business continuity plan development phase to look at their critical equipment and obviously identify what's necessary and its criticality. But essentially have arrangements in place for how they expect to replace the equipment. Obviously, critical spares, you mentioned it, spare parts for any of pieces of equipment. Ideally, sometimes kept offsite. I've always had situations where some client has a spare transformer, but it's literally right beside their primary transformer. So if there's any type of significant loss event there, your spare is going to be potentially gone at the same incident.

So any critical spare is highly recommended, and, ideally, if they're kept offsite or at least opposite ends of the facility, if that's the best we can do. But recognizing for these critical pieces of equipment, we should know what the lead time is if we had to do a complete replacement, and we should investigate any possible avenue for being able to expedite that replacement. Whether there's a secondhand market for any types of pieces of equipment that can be leveraged in the short term as we wait that 12 months, 16 months for a new piece of equipment to be replaced by our primary vendor. It's also potentially a situation where we could, if it's, again, a critical element of production that we can no longer perform, are there, again, external co-packers, or is there some other entity out there, a third party, that could look to actually perform a certain function for us?

Again, that's probably a long lead time in and of itself to get that ramp up, but potentially, it's shorter than some of the entire equipment replacement times, depending on the situation. So again, it's something that ought to be looked into as we're considering the potential critical equipment risk that we may face.

I guess finally, when it comes to our IT systems and infrastructure, if our IT systems are facility-based, we should, ideally, have some type of recovery plan in place, so that at an external location the IT systems could be recovered, should that primary location be impacted by the wildfire or any type of loss. And ideally, the general rule of thumb is that for physical recovery data centers and recovery locations, that they should generally be located about 50 kilometers away just to try to ensure that if there's a regional impact or regional incident that they're probably both not going to be situated in the same location.

I mean, obviously now with more heavy — at least in terms of the clients that I'm working with — reliance on cloud-based providers, this 50 kilometer requirement is less of an issue, as long as we ensure with our IT teams that the recovery of and to any kind of cloud provider is appropriately also mitigating any type of regional impact should it occur. So I'd say addressing those five elements — people, location, service providers, vendors, supply chain, critical equipment, and IT — addressing those five areas will put any organization in the best possible position to manage business interruption risks caused by wildfires or any other type of incident.

Ritch Seeley:

Kevin, you mentioned having access to capital and insurance for property losses, and this ties back into the second podcast where we discussed insurance with Mirsada Yakopovich. It also ties pretty well with some of the concepts that Marsh has been using around alternative insurance solutions and parametrics. So I wanted to bring Matt into the discussion and just ask Matt if you could give us an overview of what the parametric insurance solutions are.

Matt Zuccato:

Thanks, Ritch. Parametric insurance is a pre-agreed coverage tied to the existence of an event occurring. So if you think about the example of wildfire, if a wildfire happens within a specific area or defined circle, that is the insurance trigger for a loss. That's different from traditional insurance, which is indemnity based coverage for physical damage or loss. And that's one of the key differences between parametric coverage and traditional insurance is that on the traditional side, you're looking for a physical damage trigger and potentially resulting business interruption as well.

With parametric insurance, what you're doing is you're looking for an event to occur based on either an index being greater than a threshold or defining a specific region of a specific action happening. But that's not the only difference. Some other differences include recovery. So if you think about a traditional insurance policy, recovery is based on the actual loss post some sort of assessment. With parametric cover, it's a pre-agreed amount, so you've done a lot of work in the beginning to understand what your

exposure is, and there's a pre-agreed payment that's going to happen if that event occurs.

The basis risk is also different. So in traditional insurance that's managed through policy exclusions, deductible sizes, different terms and conditions. On the parametric side, basis risk is that the calculated loss might differ from the actual loss. So that's why there's so much work that goes into understanding what your exposure is to predefine what your loss is going to be, and ensuring that your loss is going to be at least the size of your insurance cover. And that way it would be considered insurance.

And the claims process is quite different. So on the traditional side, it can be long, from months to years, to determine what is our actual loss and then get the resulting payments for that. On the parametric side, it's quick because it's pre-agreed, so it can be days to weeks. That being said, if it does turn out that your loss is less than the insurance covered, you may have to return some of those funds. You cannot profit off of the insurance product. However, the idea is that all the work is done before the loss occurs to know that that specific amount would be paid out.

There are some other differences as well. So the tenor, or the time period, [of] these products can be written for up to 10 years in length. They've limited to no exclusions because they're bespoke in nature and the structure and wording is very flexible.

Ritch Seeley:

So I assume this isn't a replacement necessarily for an insurance program, but how does it work, and how would clients leverage it with their traditional coverage?

Matt Zuccato:

Yeah, so it's generally seen as complementary to existing insurance. You wouldn't want to think about replacing your entire property tower with a parametric product. It's not broad enough. It's very specific to an event and the capacity generally isn't there for that type of solution. But what you might look to do is carve out specific risks or add capacity to what you currently have for a specific exposure that you have.

So it can cover underinsured or uninsurable risks. So when you think about things like large deductibles or exclusions, you can try to cover those with a parametric product. If there's non-physical damage business interruption that's not covered in your traditional policy, it might be able to cover that or an indirect financial loss. It's not related to a physical damage trigger.

It also can help enhance liquidity and reduce revenue volatility. So you might be able to free up funds, secure better lending terms because of the fact that you have insurance in place for the event, and you can support your immediate post-event costs because you're able to get those funds much more quickly than a traditional insurance solution.

Ritch Seeley:

I like it. So you get your funds faster and a more predetermined amount. Those are great concepts. I know there are solutions already developed. Can you just give us an overview of the type of risks that the parametrics can cover?

Matt Zuccato:

Yeah, so for wildfire specifically, solutions are available based on location of risk. So generally, you have to find a pre-agreed location and determine some kind of payout scale, and you're going to be looking for some kind of satellite information to determine whether the event came within a predefined area, and that's what they call the cat in a circle approach. So your event happens within that specified circle, and therefore you have coverage.

But there's not just solutions for wildfire. These types of solutions exist for many other risks like hurricane, wind speed, earthquake intensity, or magnitude, different levels of rainfall, hail size, hotel occupancy, many other things. It really comes down to what kind of data is available to assess the risk and understand it, what kind of

ability to track that type of exposure exists in the location that you're looking at. And all that helps to work with an insured to put together one of those bespoke solutions.

Ritch Seeley:

Thanks, Matt. Great concepts here. Something new that we haven't really talked about yet on the podcast. All right, so as we get ready to wrap up the podcast today, I just want to poll the group here and ask each one of you, if there's something you want our listeners to take away from the discussion today, what would it be?

George Fan:

My perspective, understanding your wildfire risk is the most important part. This is the foundation of basis, which allows you to put together a wildfire response plan, take better care of your people during an event, and take preventative actions to reduce your wildfire risk.

Kevin Gordon:

Well, for me, I think validating your resilience to wildfire business interruption risks. So where I outlined those five key areas, that would be a great way to help build resilience to potential wildfire risk, and look into that mass notification system. Communication to our employees during, especially, a chaotic situation where they may be being forced into evacuate. Having that mass notification system could be really valuable during a wildfire to ensure that we're giving the best possible information to our employees, and updating them with directions as the situation progresses.

Matt Zuccato:

If you're concerned about the potential impact of high severity losses, we can evaluate your financial exposure and optimize your cost of risk.

Ritch Seeley:

From my perspective, I guess an effective wildfire mitigation and response strategy requires careful planning and a multi-pronged approach. Also, there are good resources out there to help you with this, including your team at Marsh, so you do not need to do this alone.

That's all for our final episode of *When Faced With Fire*. We hope you enjoy our discussion and thank you for listening.

For information on the resources mentioned in today's episode, please refer to the podcast page. If you want to learn more about wildfire risk, feel free to check out our website, reach out to Marsh Advisory or contact your broker. You can even message us directly via LinkedIn. Until next time, thanks again for listening.

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