



# Respond



## Wildfire Smoke

Understanding the scope of wildfire smoke in relation to claims has been a costly pain point for the property insurance industry for far too long. This is due in large part to a lack of available data that can help insurers either validate or deny smoke-related claims.

Now with Verisk's proprietary Respond wildfire smoke solution, which complements Respond wildfire perimeter data, insurers can take an even deeper dive into the intensity, extent, and duration of wildfire smoke at ground level. Respond users will be able to see two views of smoke—maximum surface smoke and accumulated surface smoke—to help give a full picture of smoke damage potential. With near real-time monitoring and assessment of smoke patterns, insurance professionals can effortlessly analyze and interpret complex wildfire smoke data in relation to their book of business and make more informed decisions around smoke-related damage before claims are even filed.

Insurers can use Respond MAP, Verisk's interactive mapping tool, to overlay their policies-in-force (PIF) and claims and quickly identify the areas likely affected by heavy wildfire smoke. With the ability to pinpoint these areas more accurately and quickly, insurers can then better anticipate where claims are more likely to be filed for physical and/or contents damage due to intense wildfire smoke, as well as validate incoming claims.

**To learn more about implementing Respond MAP, please contact us today.**

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