



Bringing The Fire & Insurance Communities Back Together

What is FLAMES?

Fire Loss Assignment & Mitigation Evaluation Score (FLAMES) is a new, modern, and meaningful evaluation score that insurers across the country will use to evaluate local fire protection and risk mitigation outcomes. There are two parts to the FLAMES score: the Fire Loss Assignment portion and the Mitigation Evaluation Score portion.

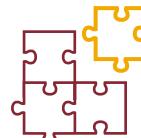
AAIS has calculated a **Fire Loss Assignment** for every ZIP code in the country using standard insurance modeling techniques. This score predicts the frequency and severity of fire losses in each ZIP code. Each ZIP code in the country will be assigned a Fire Loss score, regardless of whether that community chooses to participate in the FLAMES Mitigation Evaluation Score.

The second part of FLAMES is the **Mitigation Evaluation Score**. This part measures the effectiveness of mitigation, prevention, and Community Risk Reduction (CRR) efforts at the local level. The Mitigation Evaluation portion is optional, but could potentially reduce the amount of premiums residents pay.



Meaningful Evaluation

Centering Community Risk Reduction (CRR) efforts and activities, FLAMES is a modern look at how effective a community is in reducing risks, not just responding to them.



Safe & Sustainable Communities

FLAMES helps community and public safety leaders quantify the benefits of their investment in risk mitigation by analyzing the effectiveness of local efforts.



Your Data. Your Score.

We built a better, more dynamic, and more meaningful way to evaluate local communities. Your participation matters.



BEGIN YOUR EVALUATION

SIGN UP FOR FLAMES UPDATES





About AAIS

Founded in 1936, the American Association of Insurance Services (AAIS) is the only national not-for-profit advisory organization for the Property and Casualty (P&C) insurance market. AAIS provides model insurance forms, endorsements, ratings, and loss costs to help insurance companies ensure they have appropriate rates and remain legally compliant. Rating and evaluating fire protection is one of the defined roles of an insurance advisory organization.



American Association of Insurance Services

The AAIS Difference

AAIS is a unique community of stakeholders from across the insurance ecosystem, coming together to build more cost-effective sustainable products and services.

All members of the AAIS Community realize the collective benefits of active participation in a safe, transparent, open, and collaborative environment.

FLAMES is the result of substantial feedback from both the insurance industry and the fire service, along with years of dedicated research.

Feel free to reach out to us directly at FLAMES@AAISonline.com if you have questions or want to learn more.

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