AAIS

FLAMES

Fire Loss Assignment & Mitigation Evaluation Score



Modern Fire Risk Intelligence for Today's Insurance Market

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.

More Precise Risk Insights

Move beyond jurisdictional boundaries with ZIP code-level scoring that provides more accurate fire risk insights for today's insurance market.

Faster Underwriting Decisions

Use the ZIP code already in your workflow to determine the appropriate FLAMES score, reducing external dependencies and saving time.

Easy to Integrate

Integrate FLAMES into your existing systems and quickly evaluate your portfolio to understand the impact of implementation.

LEARN MORE ABOUT FLAMES

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About AAIS

Founded in 1936, the American Association of Insurance Services (AAIS) is the only national not-for-profit advisory organization governed by its Member insurance carriers. AAIS delivers best-in-class policy forms, rating information, data solutions, and advisory services that help insurers improve product quality, accelerate speed to market, and navigate an evolving regulatory landscape. Together with Members, Partners, regulators, and industry stakeholders, AAIS is building a stronger, more sustainable insurance industry.

AAIS

American Association of Insurance Services

The AAIS Difference

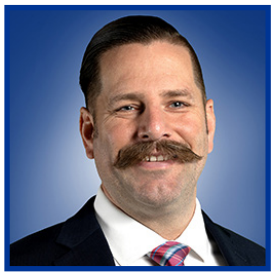
AAIS is a unique community of stakeholders from across the insurance ecosystem, coming together to build more cost-effective sustainable products and services.

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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