

Tree Proximity

Finding the good and bad of trees.

Finding Trees



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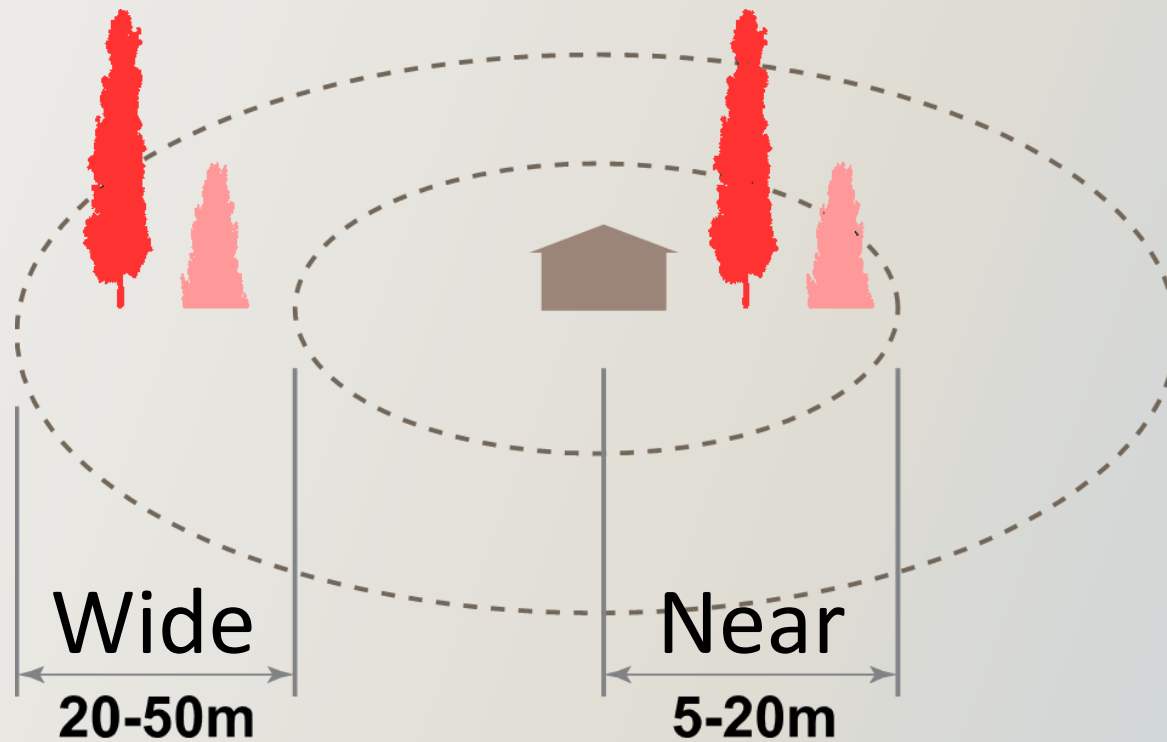
Found Some Trees



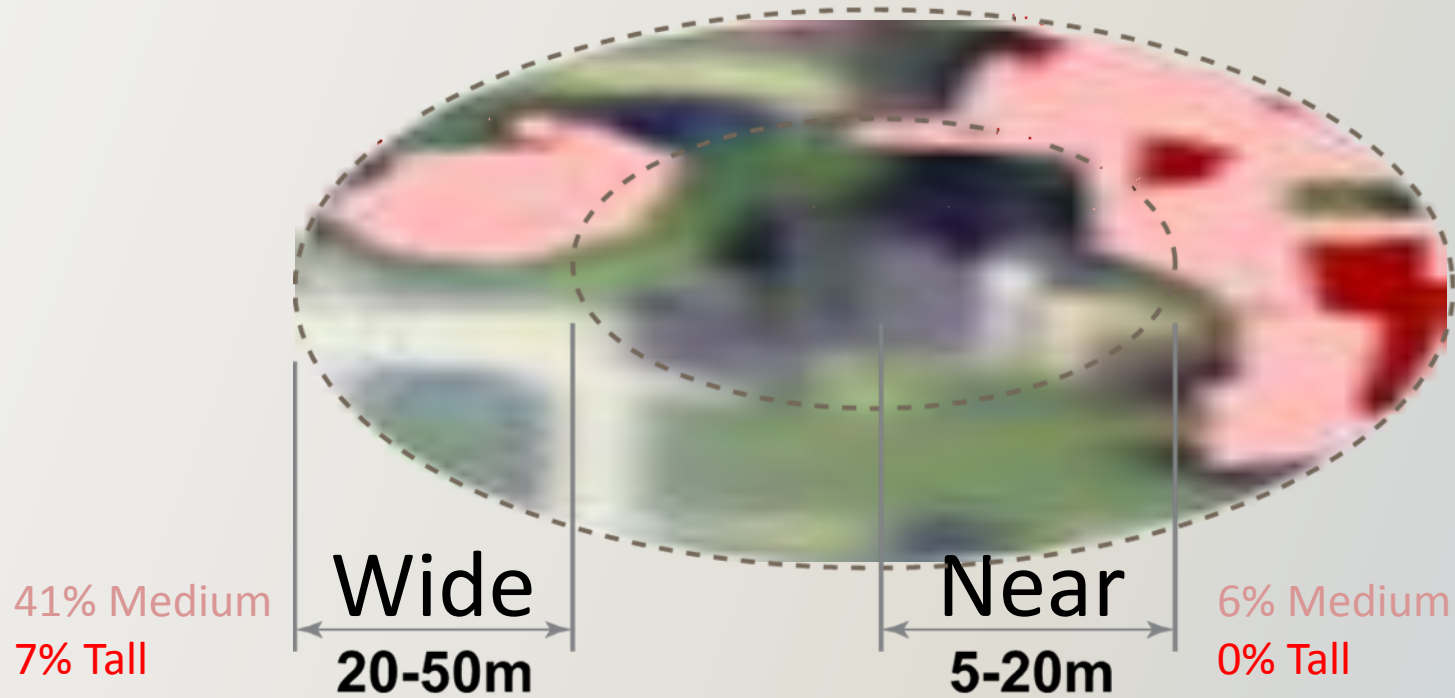
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Four Categories of Tree Proximity



Four Categories of Tree Proximity



How We Tested Tree Proximity

- **5+ Million Policy-Years; 2004-2013**
- **National Set; Focus on Six States**
- **Controlled for:**
 - Home Age
 - Roof Age
 - Property Condition
 - Year
- **Focus on Texas and California for RPM**

Wind/Hail Loss in Texas

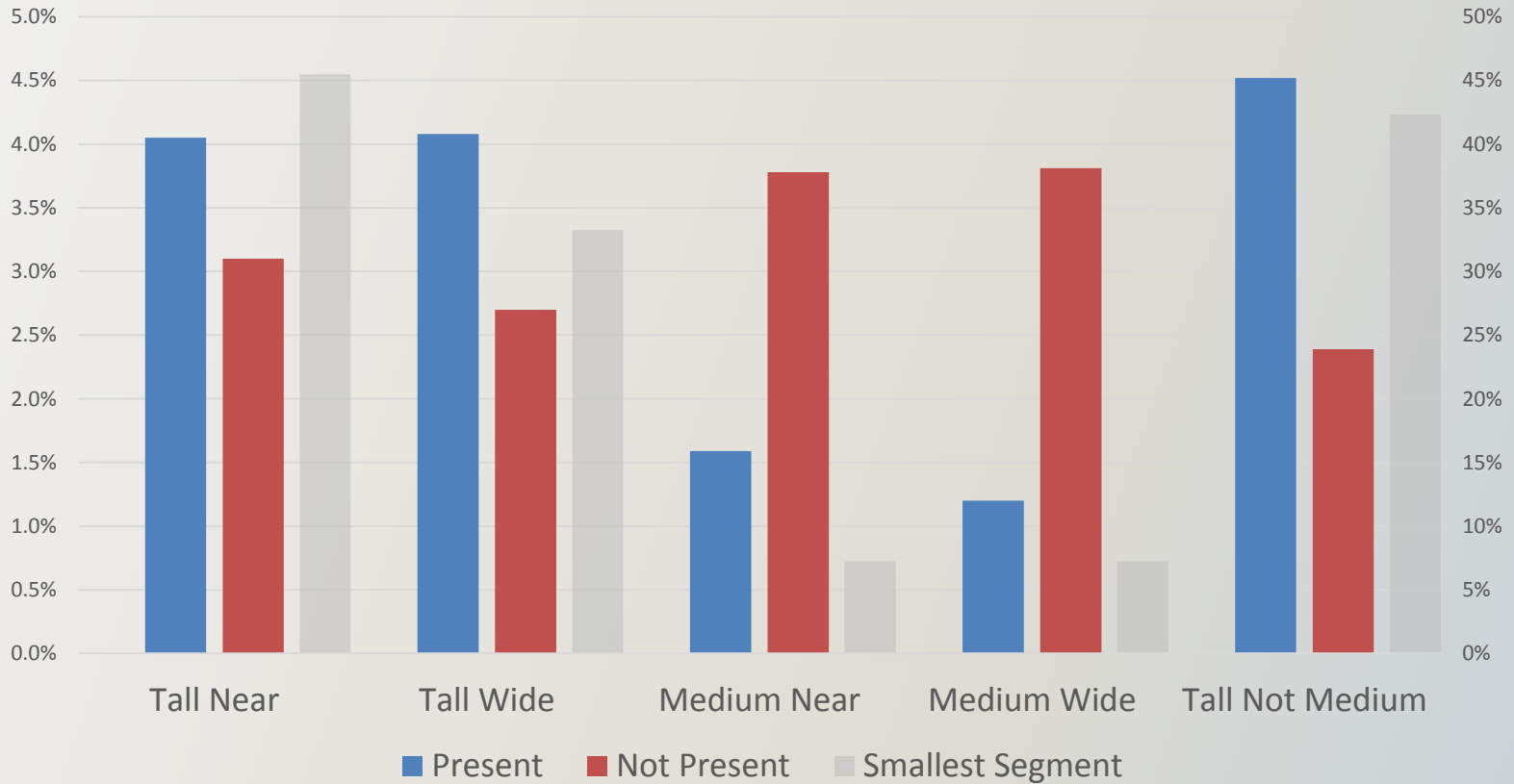


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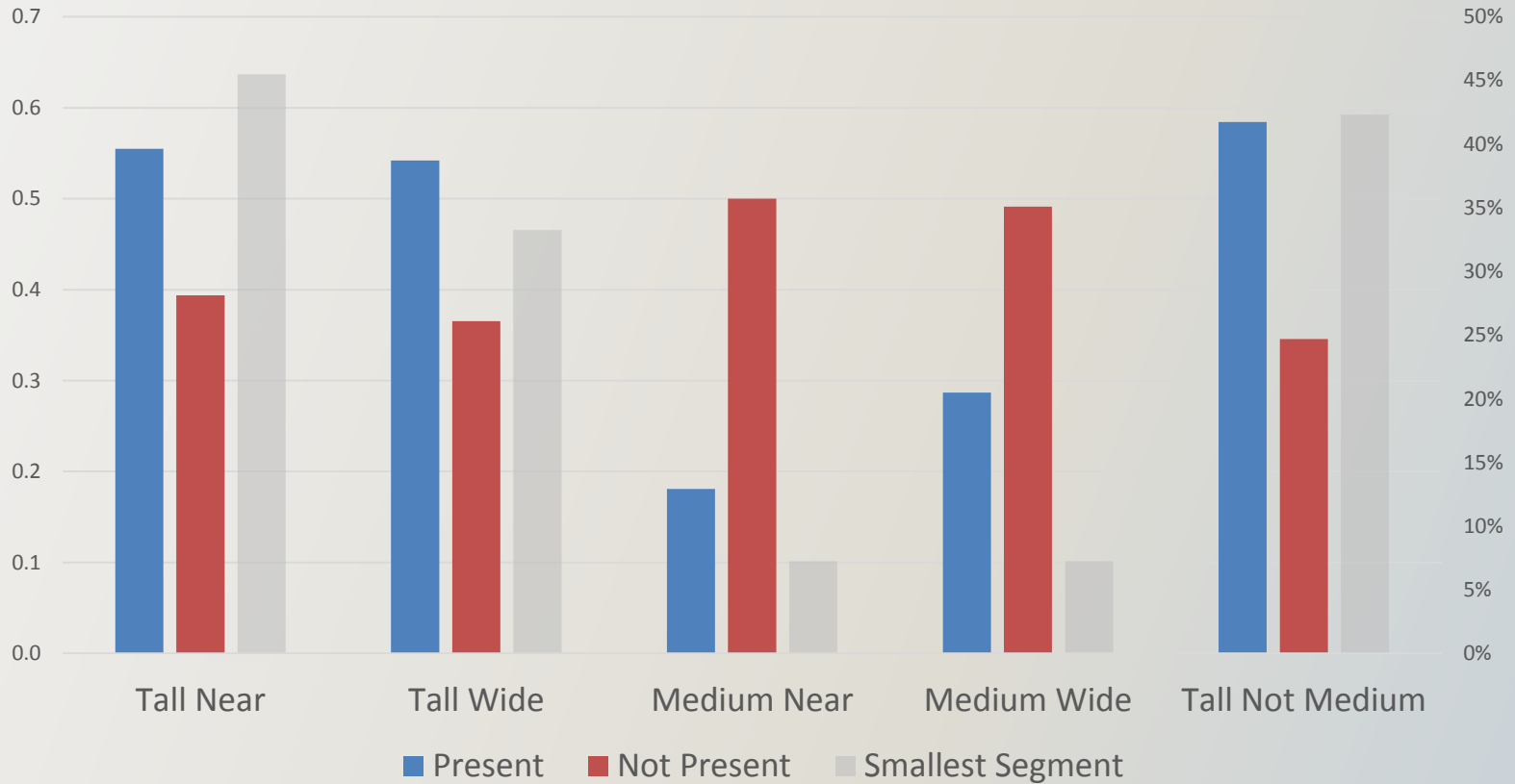
Tree Proximity & Wind/Hail Loss in Texas

Wind/Hail Loss Frequency



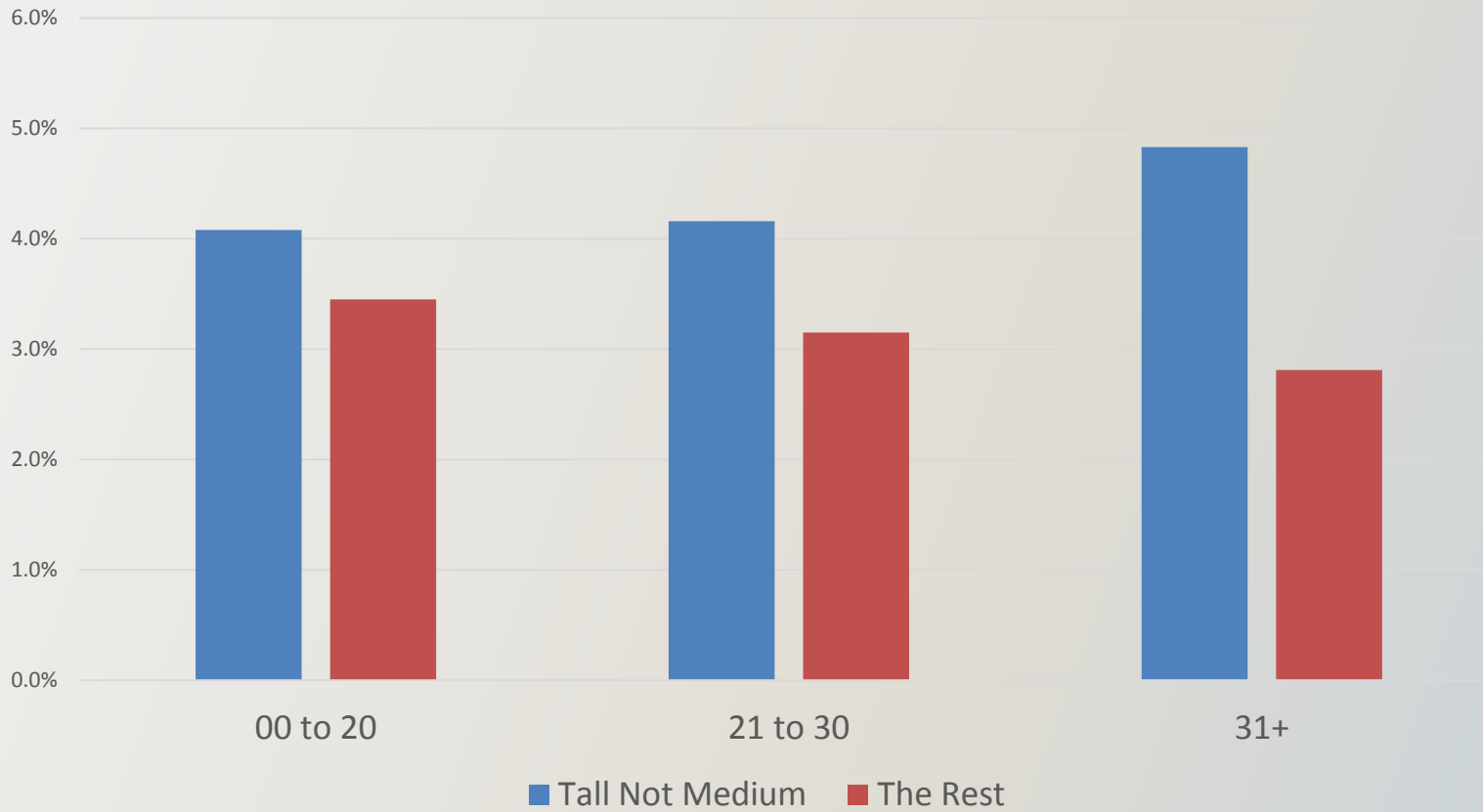
Tree Proximity & Wind/Hail Loss in Texas

Wind/Hail Loss Ratio



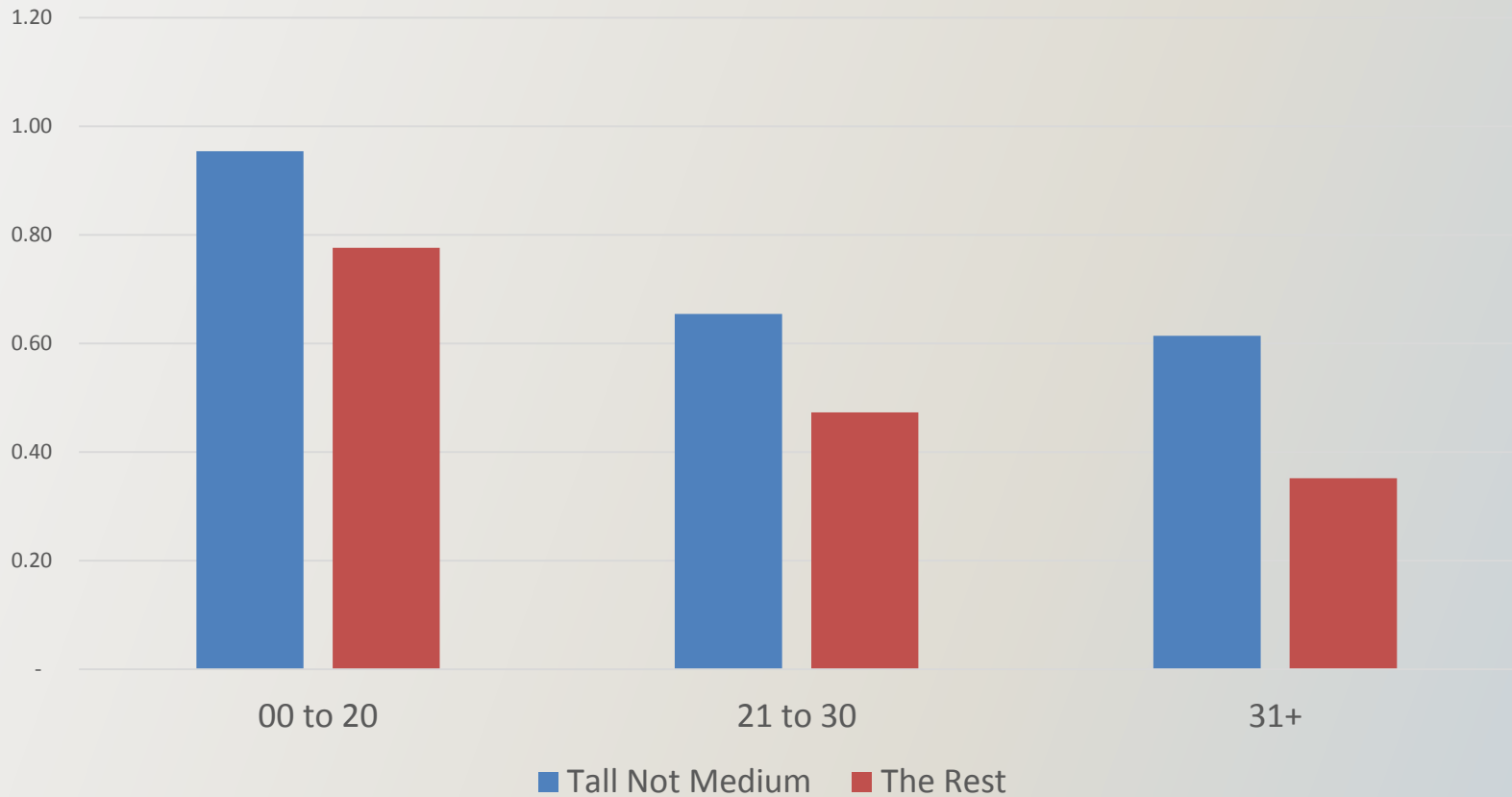
Tree Proximity & Wind/Hail Loss in Texas

Wind/Hail Loss Frequency by Home Age



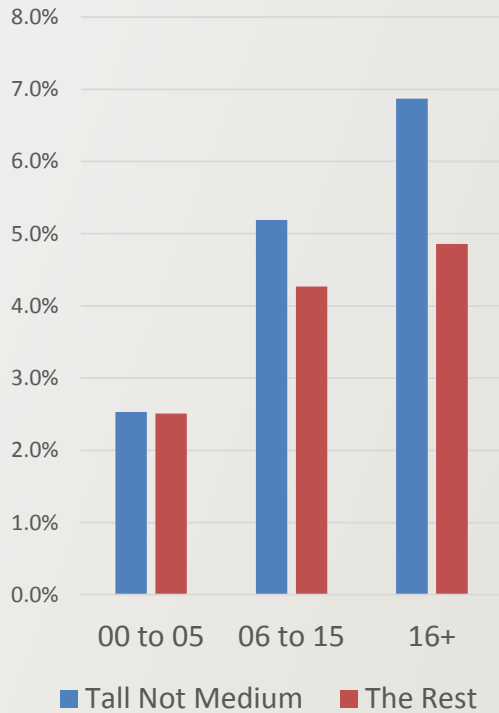
Tree Proximity & Wind/Hail Loss in Texas

Wind/Hail Loss Ratio by Home Age

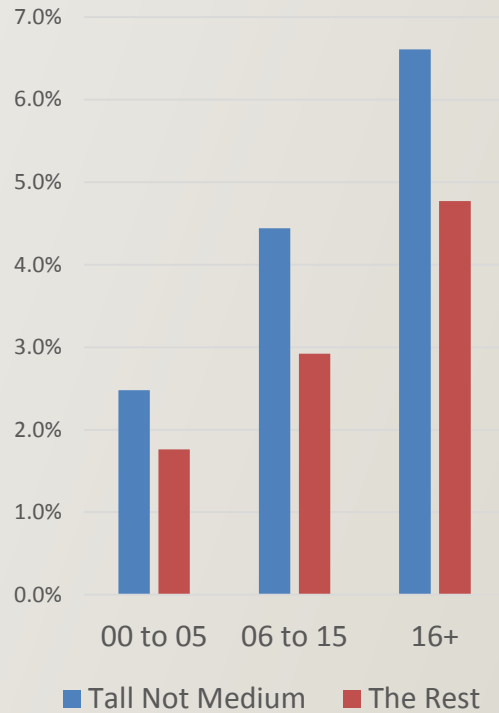


Tree Proximity & Wind/Hail Loss in Texas

Wind/Hail Loss Frequency
by Roof Age
(00 to 20 Home Age)



Wind/Hail Loss Frequency
by Roof Age
(21 to 30 Home Age)



Wind/Hail Loss Frequency
by Roof Age
(31+ Home Age)



Fire Loss in California

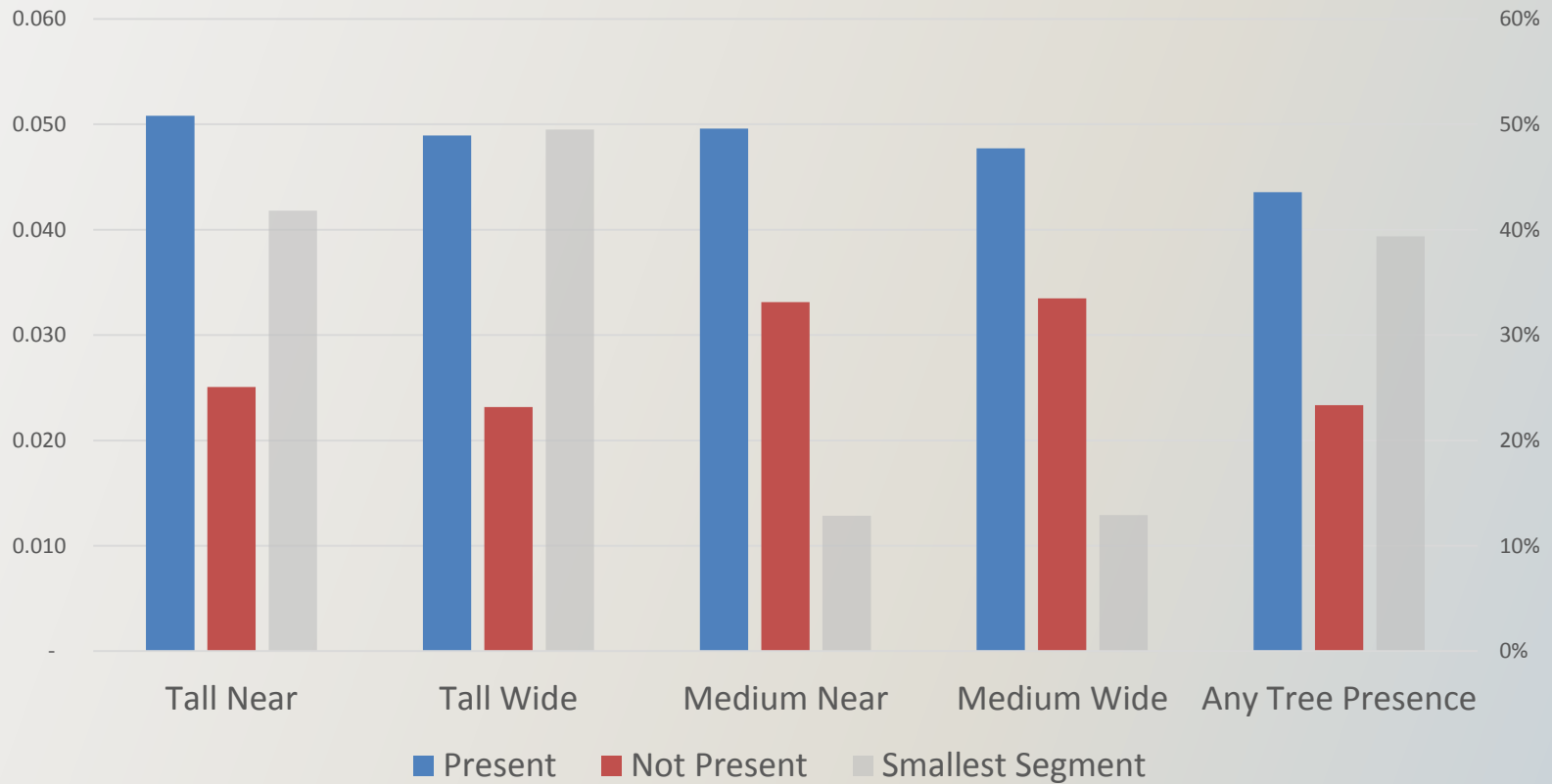


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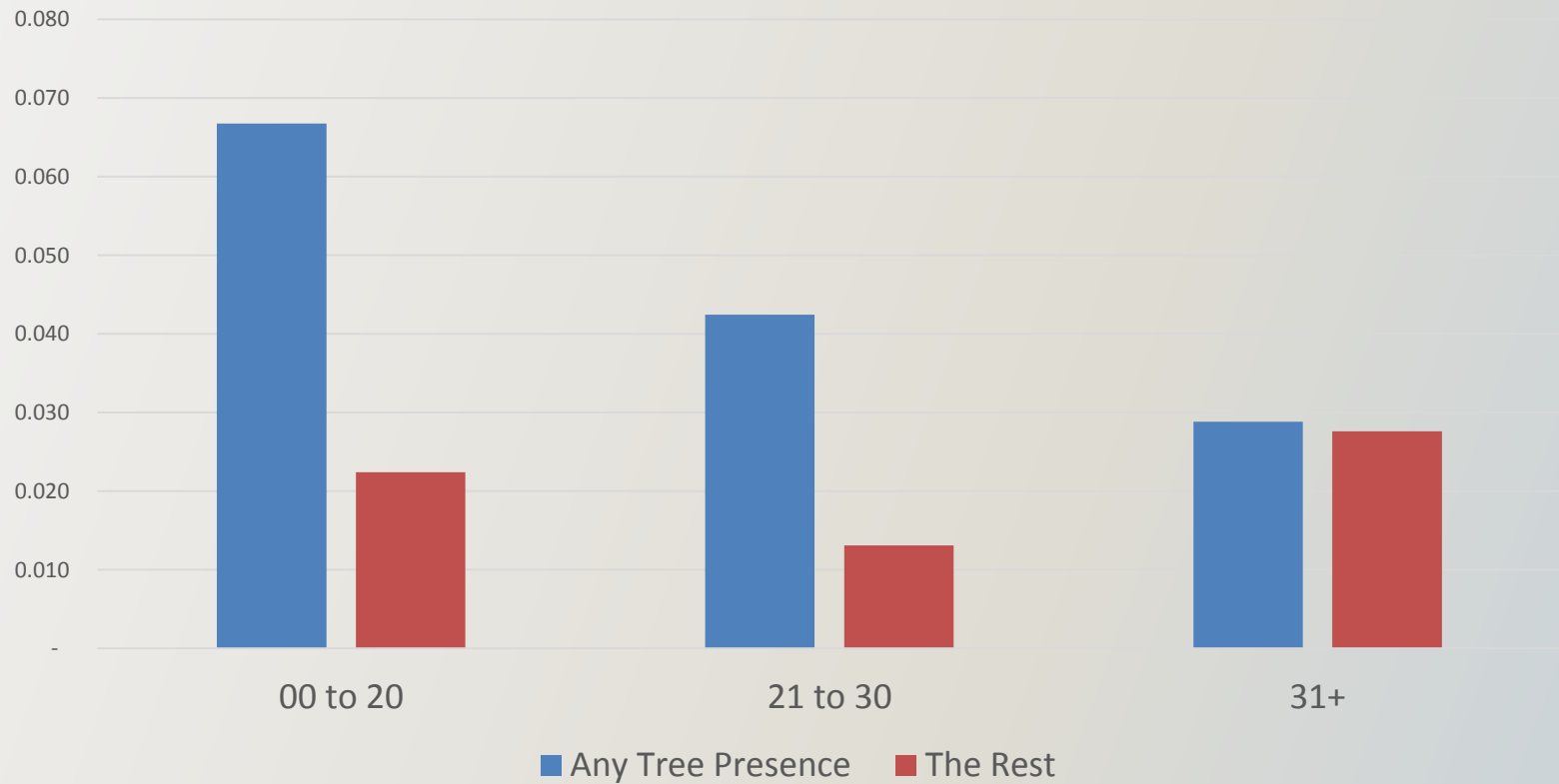
Tree Proximity & Fire Loss in California

Fire Loss Ratio



Tree Proximity & Fire Loss in California

Fire Loss Ratio by Home Age



For More Information:

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