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FOR IMMEDIATE RELEASE

Press Release

Mercury Insurance adopts wildfire risk score solution from XyloPlan and Milliman

SEATTLE – SEPTEMBER 17, 2025 – [Milliman, Inc.](#), a premier global consulting and actuarial firm, today announced that Mercury Insurance has adopted XyloPlan's building-level Wildfire Risk Scores, delivered through Milliman's PinPoint API, to enhance underwriting precision and support smarter decision-making in wildfire-prone areas across California and the Western U.S.

With the rise of faster, more destructive wildfires—especially in the wildland-urban interface—insurers are seeking tools that reflect how fire truly behaves. By integrating XyloPlan's speed-based fire modeling and the Milliman Wildfire Geospatial Suite, Mercury can evaluate exposure at both the building and community levels, allowing underwriters to better assess risk, match price to risk more precisely, and guide customers toward informed mitigation choices.

"Wildfire science is evolving rapidly, and our technology for evaluating risk must keep pace," said Stephen Bennett, Head of Climate and Catastrophe Science at Mercury Insurance. "Leveraging XyloPlan's deep understanding of fire pathways and conflagration helps us develop property-level insight to better protect our customers and communities."

Unlike traditional hazard maps, which often generalize risk across large areas, XyloPlan's Fire Pathways model simulates how fires actually spread—accounting for vegetation, terrain, weather patterns, and local mitigation efforts. The result is a dynamic, forward-looking risk score that updates as conditions change. "Insurers and communities need a common operating picture grounded in how fire really moves—especially in the wildland-urban interface," said Dave Winnacker, Co-Founder of XyloPlan and former fire chief. "This collaboration helps translate decades of on-the-ground fire service experience into operational intelligence that supports underwriting decisions, strengthens community resilience, and empowers smarter investments in mitigation."

Milliman's PinPoint API serves as the delivery mechanism, integrating XyloPlan's scores along with a suite of geospatial indicators, such as local topography, vegetation characteristics, and structure density information, into Mercury's existing workflow.

"Carriers need access to granular, forward-looking risk tools that capture both structure- and community-level measures of risk," said Garrett Bradford, Principal & GIS Consultant at Milliman. "By integrating XyloPlan's dynamic wildfire risk scores into the PinPoint platform, we're helping insurers like Mercury make more confident, data-driven decisions in the face of increasing wildfire volatility."

This collaboration reflects a broader shift across the insurance industry—from reactive wildfire response to proactive, data-driven risk management.

About Mercury Insurance

Mercury Insurance (NYSE: MCY) is a leading independent broker and insurer offering auto, homeowners, and commercial coverage across multiple states. Known for its reliable service and competitive pricing, Mercury has helped protect individuals and businesses for more than 60 years.

About XyloPlan

XyloPlan equips insurers, communities, and land managers with advanced wildfire modeling and mitigation solutions. Built around real-world fire behavior and risk dynamics, XyloPlan's Fire Pathways engine helps clients quantify exposure, prioritize action, and support resilience for buildings and communities.

About Milliman

Milliman leverages deep expertise, actuarial rigor, and advanced technology to develop solutions for a world at risk. We help clients in the public and private sectors navigate urgent, complex challenges—from extreme weather and market volatility to financial insecurity and rising health costs—so they can meet their business, financial, and social objectives. Our solutions encompass insurance, financial services, healthcare, life sciences, and employee benefits. Founded in 1947, Milliman is an independent firm with offices in major cities around the globe. Visit us at [milliman.com](https://www.milliman.com).

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