

Practice Resilience After Wildfires

By Jack Holt, Risk Control Director, CNA

"It went from day to night in the matter of a couple of minutes. The only light was from the fire. We had five minutes to decide what we needed and get out of the building." That is how Dr. Art Colyer described the moments a wildfire—soon to be known as the Camp Fire—completely destroyed his practice and his home in Paradise, California on November 8, 2018.

It was a cool 40 degrees that morning in the foothills of the Sierra Nevada, with sustained winds of 35 mph pouring in from the east across vegetation affected by 200 days of drought. At 6:44 AM, the first engine confirmed a wildfire just across Camp Creek Road,¹ approximately 20 miles from Dr. Colyer's practice.

Local fire incident commanders mobilized significant resources, sending 15 engines, four bulldozers, two water tenders, and four strike teams to contain the fire. Unfortunately, they were overpowered by the blaze, with winds reaching 50 mph and dry conditions creating a firestorm west of the ignition point. Just 23 minutes after they arrived, evacuations began in the communities around Camp Creek Road.

An hour and 25 minutes after the main fire was first reported, spot fires were reaching the town of Paradise. Around 8 AM, Dr. Colyer received evacuation orders, with little time to make important decisions for his practice and patients. Companion animals that had been left for care were either picked up by their owners or taken by staff to safety. "I grabbed a removable hard drive with all my client data. Everyone was calm and deliberate as we shut down the practice and evacuated," Dr. Colyer recalled.

With his practice evacuated and secured, Dr. Colyer made his way home, surrounded by darkness and fire. "It was pitch black, with fire being the only light I could see." In the morning that had suddenly become night, he had only enough time to gather his family, four dogs, and two cats. Together, they undertook a five-hour journey to safety, navigating gridlocked traffic, a firestorm of embers, and numerous spot fires. While Dr. Colyer and his family safely escaped to the west, the community they had left behind was devastated and forever changed.

The threat of wildfires was well known in the community. In years past, several blazes had been contained by wildland firefighting efforts before reaching heavily populated areas. Residents and businesses prepared accordingly, creating defensible space around their properties and regularly working with local fire authorities to minimize risk.

The Camp Fire was caused by a utility failure during high winds that ignited nearby vegetation. A research study concluded that the 2018 fire was the most destructive and deadly fire in California history to date, with over 18,000 destroyed structures, 700 damaged structures, and 85 fatalities. This tragic and devastating wildfire, along with Dr. Colyer's story, provides some important lessons to consider as you prepare wildfire risk management and response plans for your practice, employees, and patients.

Practice Preparedness Considerations

- **Never underestimate the speed of a wildfire.**
It is important to be ready to evacuate early and quickly. Increasingly dry conditions combined with high winds can result in wildfires that grow rapidly. An incident response and evacuation plan can help your team efficiently identify the key steps necessary to protect employees, patients, and property.
- **Make sure you always have access to your practice data.**
Dr. Colyer's forethought and split-second decision to grab the removable hard drive proved to be "tremendously helpful." He noted, "Some other small business firms only had paper records, which were fully destroyed, making their recovery much more difficult." Client and financial records are critical to the continuity of your practice. Store backups in the cloud or outside high-risk areas, or include them in your evacuation plans.



- **Regularly reassess your insurance coverages with your agent.**

Reflecting on his experience, Dr. Colyer said, "I was underinsured to some extent. For years and years, I begrudgingly wrote checks for insurance. I am constantly amazed at how we were made whole again because of insurance. We would have been destitute without it." This is especially important in times of high inflation and supply chain challenges, which have greatly increased the cost of rebuilding a structure.

- **Your practice plays an important role in the community.**

Dr. Colyer was fortunate to set up temporary clinical services by partnering with one of the three unaffected practices 10 miles away from his destroyed facility. His

insurance coverage helped him to pay employees for six months while they relocated and rebuilt their lives. "We tried our very best, given the circumstances, to provide post-fire support for clients and animals to the extent we could. Our customers were looking for a sense of normalcy."

We are grateful to Dr. Colyer for taking the time to share his experience, perspectives, and lessons from this tragic event in California wildfire history. To learn more about protecting your property and improving your practice resilience, please visit CNA's PrepWise® Business Resilience web page and Business Resilience for Wildfire Events guide. ■

¹ <https://nvlpubs.nist.gov/nistpubs/TechnicalNotes/NIST.TN.2135.pdf>