

OPINION PIECE

*Manuel Torres, CEO of RTS International Adjusters*

## Forest fires: causes, preventive measures and insurance of the loss of productive woodland



As a result of the recent terrible wildfire episodes in Portugal and Spain, which have, unfortunately, led to fatalities despite available fire-fighting efforts, we need to consider their causes, the implementation of preventive measures and insurance of the loss of productive woodland.

In response to requests for collaboration, and considering the estimates published recently by the Official Association of Forest Engineers in Spain, we outline our thoughts on these events below.

### Reducing the number and spread of the fires

The prolonged drought has obviously caused the vegetation to become water-stressed, thus making it more vulnerable to the risk of fire. This situation has also occasionally been aggravated by hot, dry winds of varying speeds.

A hypothesis put forward in some circles is that organized mafias are intentionally starting these fires, although as yet no proof of this has come to light. In fact, we have not found any evidence of any financial gain from the fires, as mentioned in some media, nor any benefit from reclassifying the land due to the reform of Art. 50 of the Spanish Basic Woodland Law, whose purpose is to prevent public infrastructure for the common good from being halted.

Furthermore, monoculture crops, such as eucalyptus, non-native pine plantations, and so on, are not and cannot be the cause of the fires; vegetation is merely the fuel and the means of spreading a fire. Consequently, we must acknowledge that proper forest management reduces the risk of fire by addressing the woodland's composition, distribution, condition and division into sectors.

Appropriate forest management, protective measures, such as fire breaks, and educating the population so that the indiscriminate use of fire by livestock and agricultural farmers and hunters can be gradually reduced until it is eliminated, is the only way to decrease the number and spread of forest fires.

### **The importance of insuring woodland**

In this equation, we believe that mitigating the general impoverishment resulting from the loss of any asset requires woodland owners to realize that they can insure their woodlands since, unfortunately, this practice is not very widespread. There are notable exceptions of some associations or large production companies and some cork plantations or holm-oak groves for producing acorns to fatten Iberian pigs.

The insurance market should analyze this market, which is not very common in our sector, as studying it could encourage people to take out a policy.

For further information, please, visit the web [www.rtsgrupo.com](http://www.rtsgrupo.com) or contact us.

*Ángela Angulo*

[aan@rtsgrupo.com](mailto:aan@rtsgrupo.com)

+34 91 344 11 24



Doctor Fleming, 3–5ª Pl.  
28036 Madrid (Spain)  
Tel. +34914584600 Fax +34914584601  
[madrid@rtsgrupo.com](mailto:madrid@rtsgrupo.com) / [www.rtsgrupo.com](http://www.rtsgrupo.com)

