

MWCOG MEETING

EV Charging Projects Risk Management

May 21, 2026



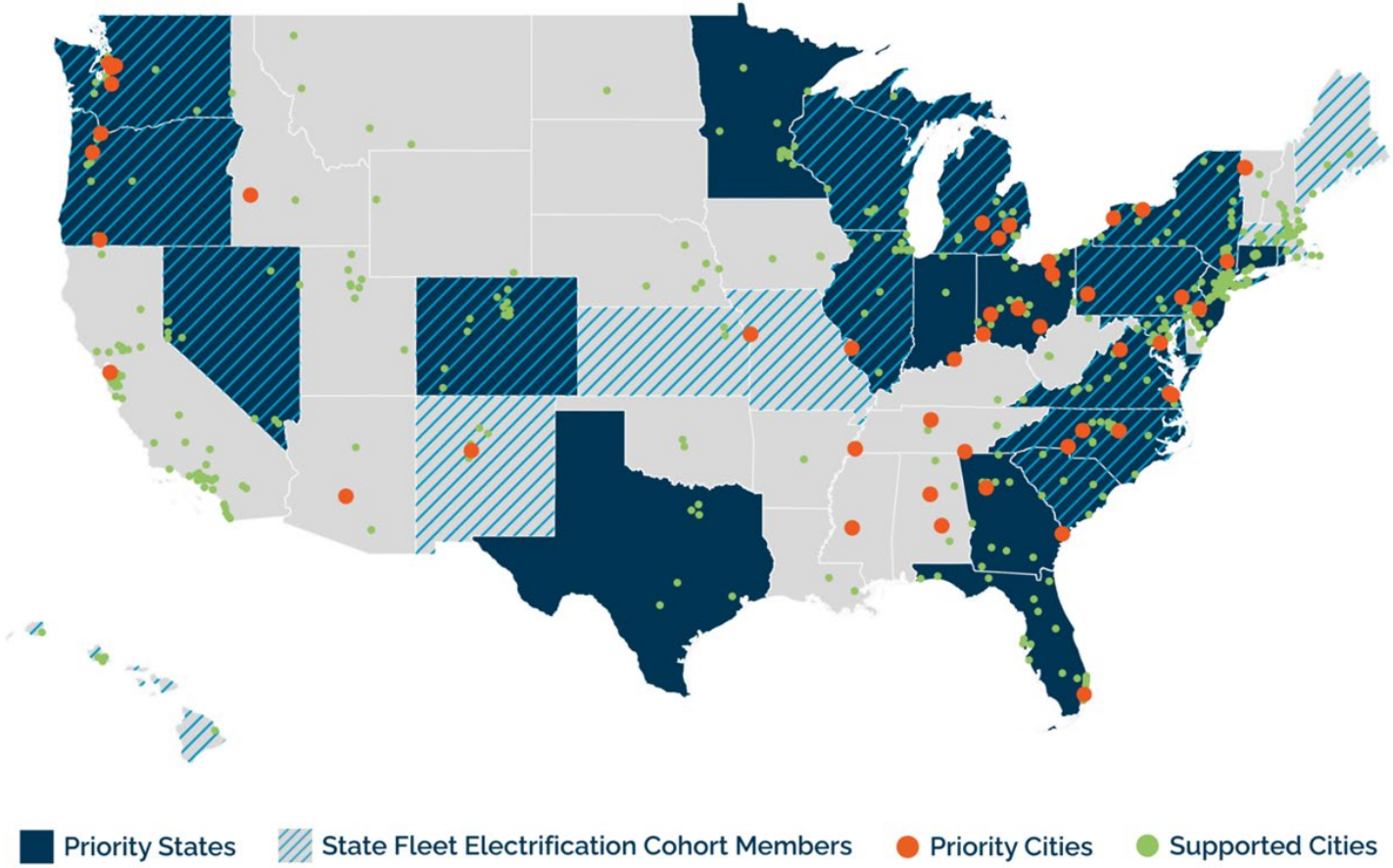


THE MISSION OF THE ELECTRIFICATION COALITION

Electrifying transportation for our economic and national security.

The Electrification Coalition is a nonpartisan, nonprofit organization that works to accelerate the widespread adoption of light- medium- and heavy-duty electric vehicles to overcome the economic, public health, and national security challenges that have long stemmed from America's dependence on oil.

EV Adoption Programs & Impact



ELECTRIFICATION COALITION

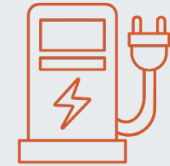
Programs Around the United States



Federal Policy



State Policy



Charging Infrastructure Expansion



Fleet Electrification



Advanced Freight Partners Group



Port Electrification Network

EC PROGRAMS

Local Implementation Support

The EC has supported **hundreds of cities** at every step in their transportation electrification journeys.

Offerings

- **Comprehensive fleet analyses** and community charging planning
- **Fleets transition plans** and **procurement support**
- Guidance in the drafting and adoption of **EV readiness ordinances**
- **Public engagement** around public charging installation
- Help in securing **millions of dollars in federal funding** through successful grant applications and tax credits via Elective Pay



EC PROGRAMS

DriveEVFleets.org

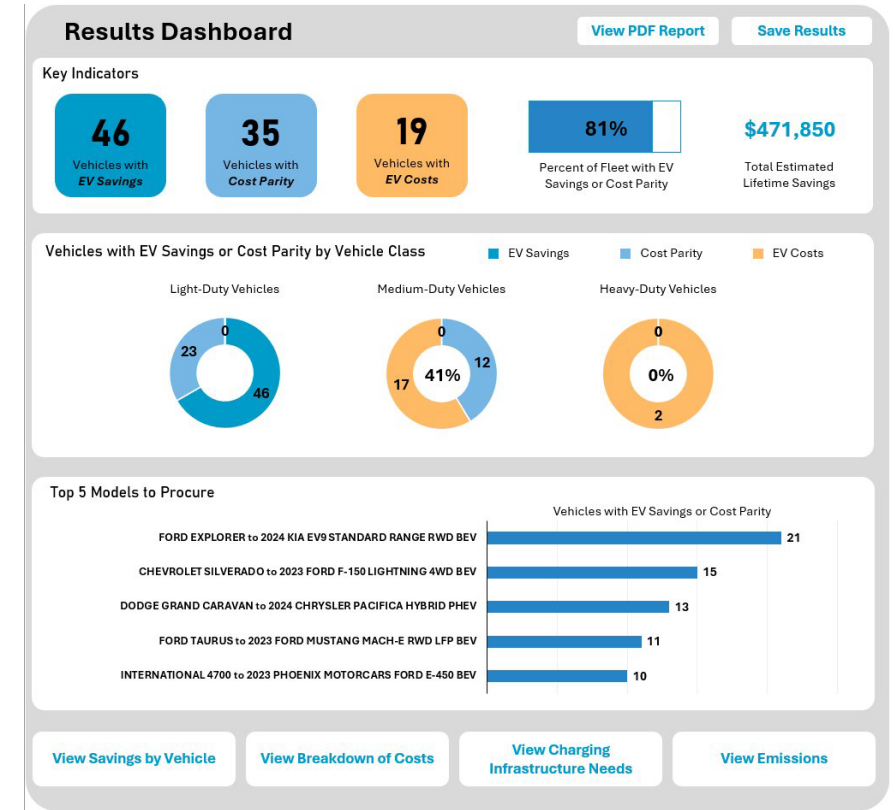
- Turnkey, one-stop online procurement portal providing U.S. public entities equal access to **cost-effective EVs and charging infrastructure**
- All vehicles available through the program have gone through the **competitive bid process** with Sourcewell, a government purchasing agency
- **Any U.S. public entity is eligible**, including cities, counties, state agencies, school districts, and public universities



EC PROGRAMS

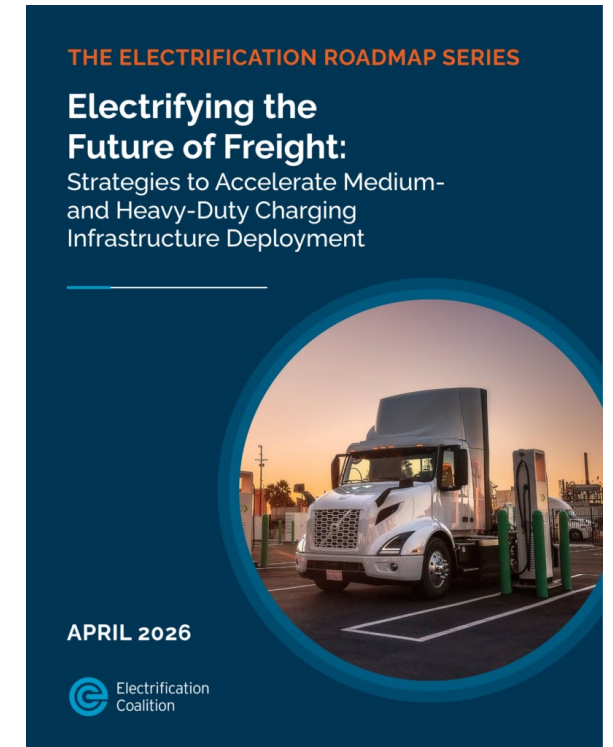
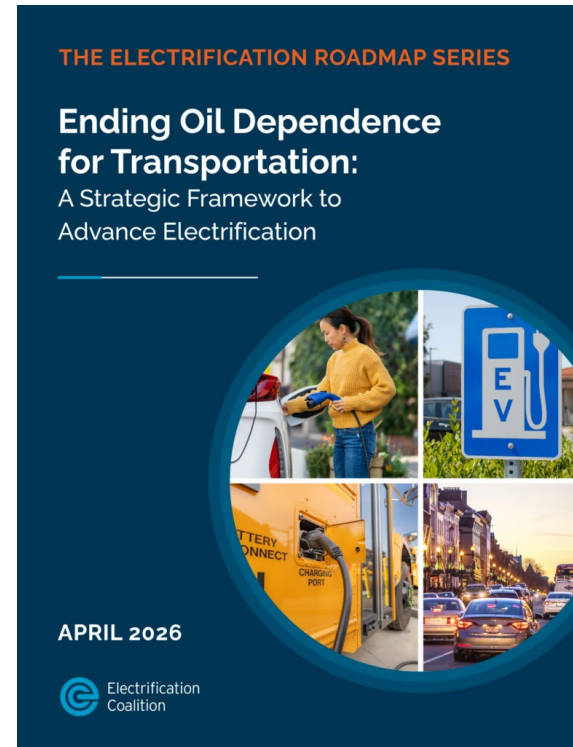
Dashboard for Rapid Vehicle Electrification (DRVE Tool)

- **User-friendly tool** that provides **total cost of ownership** (TCO) analyses for on-road fleet vehicles
- **Customizable results** include:
 - Breakdown of TCO per mile over each vehicle's lifetime
 - Multiple funding scenarios accounting for incentives, infrastructure costs, and other key expenses
 - Market forecasting
 - Recommendations for conventional and EV replacements by model



The Electrification Roadmap Series

A **multi-part series** assessing the policies, infrastructure, and market foundations needed **to scale U.S. transportation electrification** through and **beyond the “messy middle”** years.



The Electrification Roadmap Series

- First two papers now available
- Upcoming papers will cover **light-duty charging infrastructure, affordability, the grid, and more.**





EVs and Fire Risk

Vehicle fire safety is a question of when, not if.

EVs do catch fire...

- ... as do gas cars, dryers, streetlights, and anything electrical or combustible.
- Fire code allows first responders to respond **quickly, efficiently, and safely.**
- Emergency responders and fire safety teams have been working on EV fire risk for 10+ years.
- EV fires tend to make headlines because they are a newer technology.



EV Fire Risk by the Numbers

From 2010–2024, ~500 EV fires were confirmed worldwide.

According to the best data available:

- Likelihood of a gas/diesel car fire: **0.1%**
- Likelihood of an EV fire: **0.0012% - 83 times less likely!**



Details of EV Fires

EV fires are incredibly uncommon; when they do happen, it's usually because the vehicle has been damaged by:

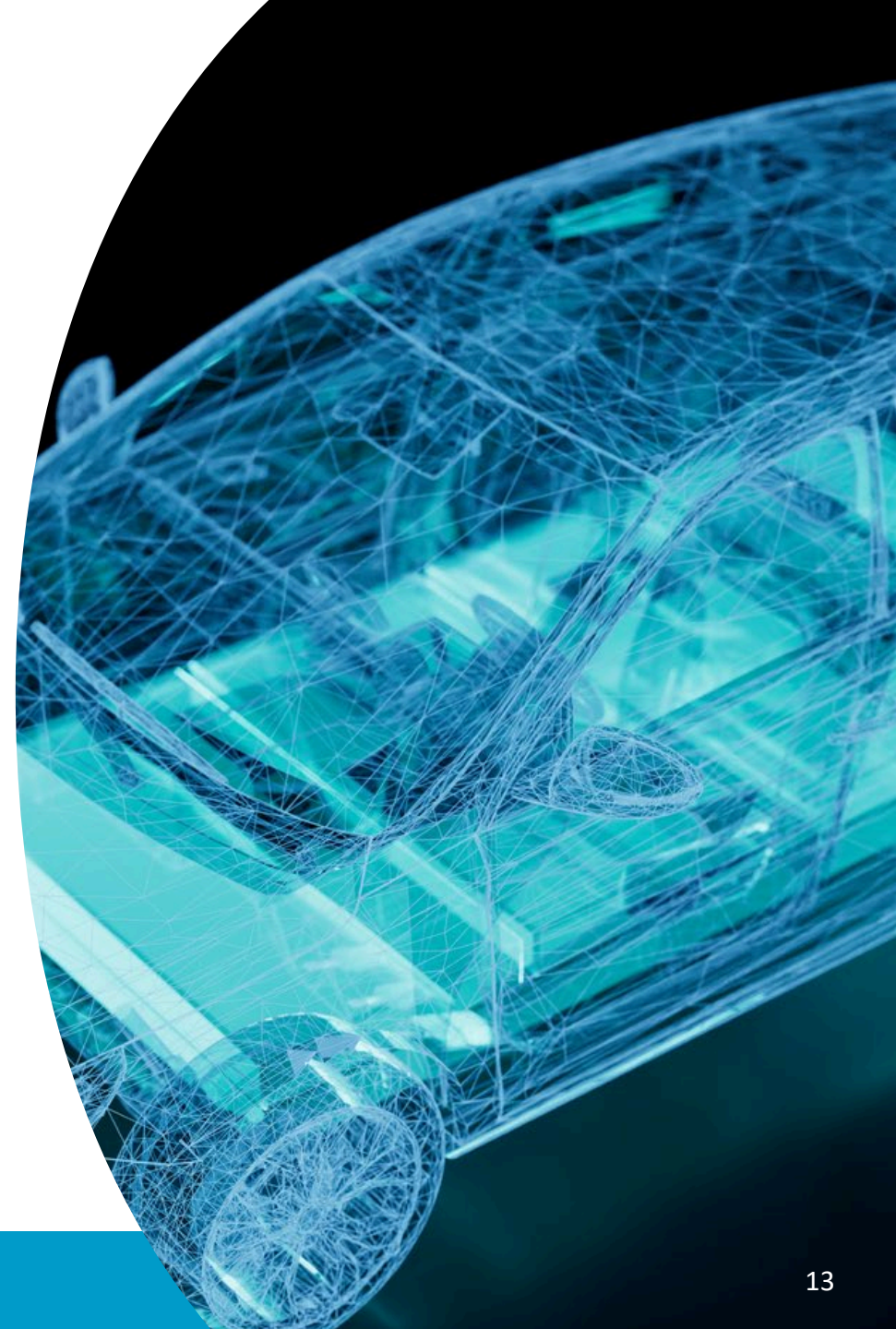
- A major crash
- Prolonged submersion in saltwater
- Interaction with faulty charging equipment



Details of EV Fires

EV batteries are designed to mitigate the likelihood of thermal runaway.

- Most EV batteries are comprised of distinct cells, each encased in anti-freeze coolant that prevents a single malfunctioning cell from causing a chain of thermal reactions spreading from one cell to another.
- In the rare event of a fire safety event, batteries are designed to burn slowly, allowing ample time to evacuate the vehicle.



Safety Standards & Fire Codes

EV chargers must go through:

- UL certification
- National Electrical Code Compliance
- FCC compliance

Municipalities can ensure that training and codes are up to date to deal with the rare event of an EV fire.

- Resources exist to properly train first responders on how to extinguish an EV fire, such as [EVFireSafe.com](https://www.evfiresafe.com) and the [National Fire Protection Association \(NFPA\)](https://www.nfpa.org).
- Fire safety codes can be updated to include proper placement guidelines for EV chargers and incorporation of emerging lithium-ion battery fire suppression technologies and practices. (e.g., [City of Atlanta EV Readiness Ordinance](#), 2025 Edition)



Insurance Considerations

Municipalities tend to be self-insured through municipal insurance bonds.

- EVs and charging stations are qualified and covered just as other vehicle and refueling assets. (e.g., refueling depots)
- Charging stations are considered “permanent” structures for insurance use case and don’t require additional insurance coverage



Insurance Considerations (Cont.)

For charging stations, municipalities can:

- Add EV chargers to property schedules.
- Review liability coverage (confirm no exclusions for EV charging operations or battery/fire-related losses).
- Add or confirm equipment breakdown coverage.
- Adjust internal loss modeling (update actuarial assumptions for EV fire severity and infrastructure concentration: garage vs. street).



Questions?





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