

Wildfire season is no longer seasonal — it's a year-round reality, with fires growing in frequency and severity from California to Florida to Texas. As the risk expands, insurers must adapt with precision and foresight to stay ahead. A proactive underwriting strategy hinges on the ability to pinpoint and avoid high-risk areas facing imminent wildfire threats — ensuring profitability while effectively managing this escalating challenge. To navigate this evolving risk, you need real-time Wildfire Moratorium Insights from Property Guardian. Stay ahead, stay informed, and protect your portfolio.

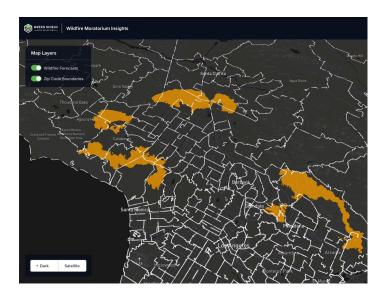
Flexible API Plans for Seamless, Real-Time Moratorium Insights

With **Wildfire Moratorium Insights** from Property Guardian, get the critical insights you need to anticipate and manage risk, make smarter underwriting decisions and protect profitability. Unlike traditional approaches that rely on static buffer zones around fire perimeters, our solution dynamically predicts fire spread and removes effectively contained fires, reducing false positives and ensuring actionable insights.

This real-time, location-specific intelligence minimizes underwriting losses, enhances portfolio management, and preserves competitiveness – all while enabling proactive communication with agents and policyholders.

Cutting-Edge Wildfire Moratorium Insights

- Early Detection: Active wildfire tracking via NIFC, USFS and NGA Firefly satellite constellation
- Advanced Modeling: Groundbreaking, validated "extended attack" wildfire modeling for all active wildfires
- **Predictive Forecasting:** Five-day wildfire spread forecasts incorporating the latest weather, fuel, and topographical data
- Impact Assessment: Accurate zip code identification for areas affected by each five-day wildfire spread forecast
- Real-Time Updates: Daily fire detections and spread forecasts adjusted for the latest suppression activity and evolving weather patterns quickly identifying new impacted zip codes and removing areas effectively



Find the Perfect Solution for Your Needs

Subscribe to our complimentary **Daily Active Wildfire Moratorium Insights Report** or seamlessly integrate this data into your systems with our **Moratorium Insights API**:

- Daily Report: Receive a listing of impacted zip codes in Excel each morning delivered straight to your inbox

 free of charge. <u>Click here</u> or scan the QR code below to sign up.
- Moratorium Insights API: Seamlessly integrate directly into your system for pre-bind quote and risk selection decision making. Easy onboarding with detailed documentation and flexible subscription plans designed to scale with your operations.

