



PROPERTY GUARDIAN

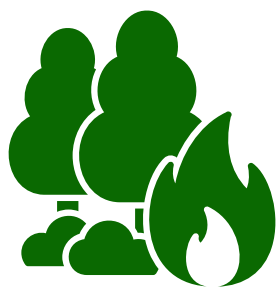
A Green Shield Company

PropertyGuardian.com

Property Guardian

The Wildfire Solution

As wildfires rage with increasing frequency and intensity, underwriters, carriers, and MGAs are finding themselves in a daunting, ever-changing terrain. Enter Property Guardian — your complete wildfire solution, enabling you to profitably select, price, mitigate, and monitor to drive portfolio performance, proactive loss control, and growth in wildfire-exposed markets.



Risk & Mitigation Insights

Smarter wildfire risk analytics paired with expert mitigation guidance for stronger underwriting outcomes and portfolio performance



Active Wildfire Intelligence

Pre-event propagation modeling and one- to 14-day active wildfire spread forecasts to enable precise moratorium placements, proactive loss control and reporting



Portfolio Optimization

Portfolio balance and profitability enabled by uncovering hidden exposures and high-impact opportunities for targeted wildfire risk mitigation

Trusted by Industry Leaders



CHUBB®

AmRisc
GROUP

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INSURANCE SOLUTIONS

 **GuyCarpenter**

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bms.



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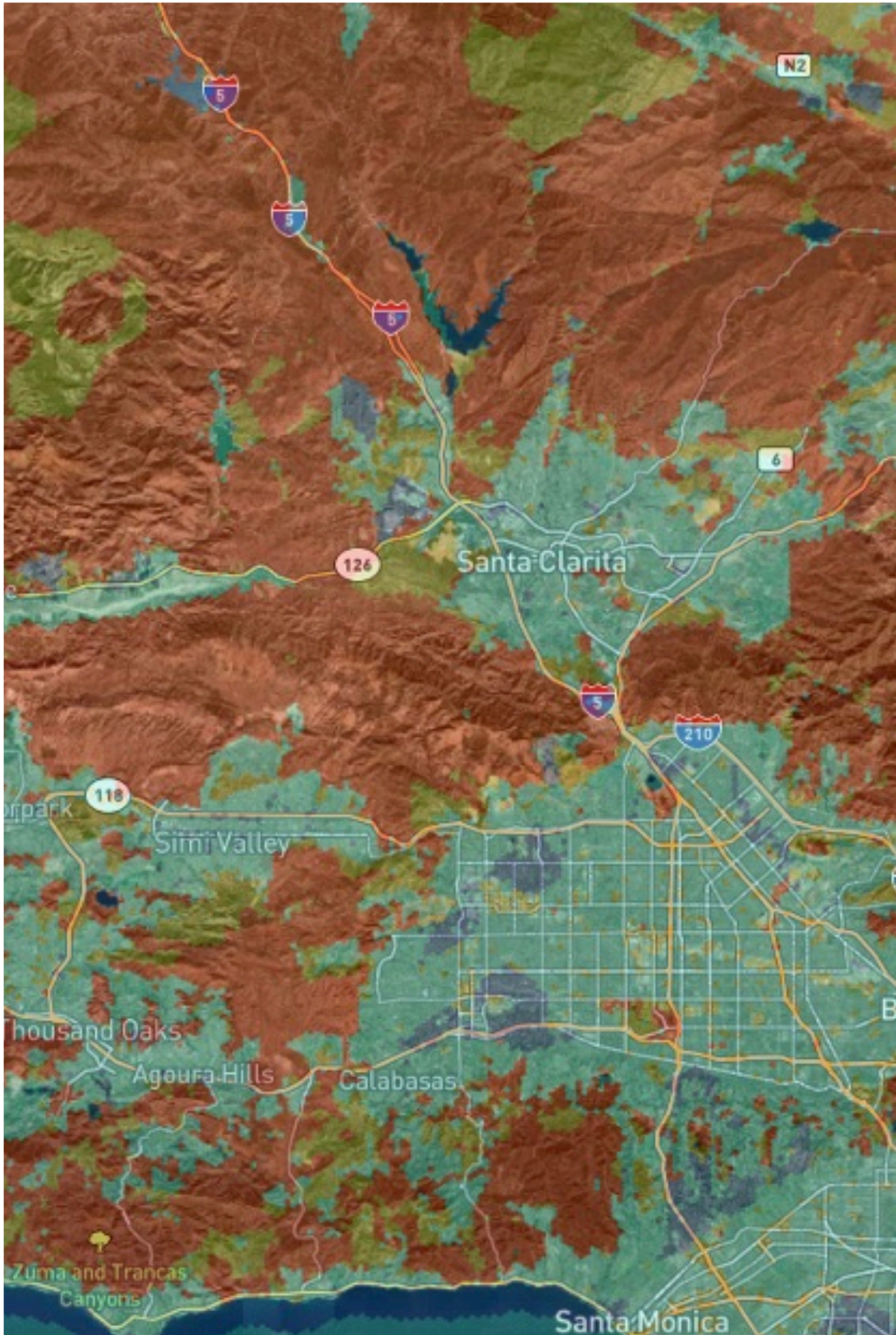
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INSURANCE SERVICES

Optimize Risk Triage & Selection



Risk & Mitigation Insights

Traditional regional hazard maps miss wildfire recurrence — past burn scars predict future risk — while conventional scores fail to account for structure- and parcel-level vulnerabilities.



Wildfire Recurrence Score

Composite hazard risk metric that utilizes proprietary models to determine the time until the next wildfire event at a property location based on historical activity and local vegetation.

- Quickly triage new submissions as wildfire exposed or not
- Prioritize higher-risk accounts and streamline low-risk decisions



Wildfire Resiliency Score

Property-specific score designed to quantify wildfire vulnerability and exposure, and select / price with precision.

- Derived from 200+ underlying risk data points
- Risk profiled at multiple resolutions — structure, parcel, community, and region
- Expandable to detailed reports with propagation modeling and expert risk opinions

Improve Underwriting & Loss Control

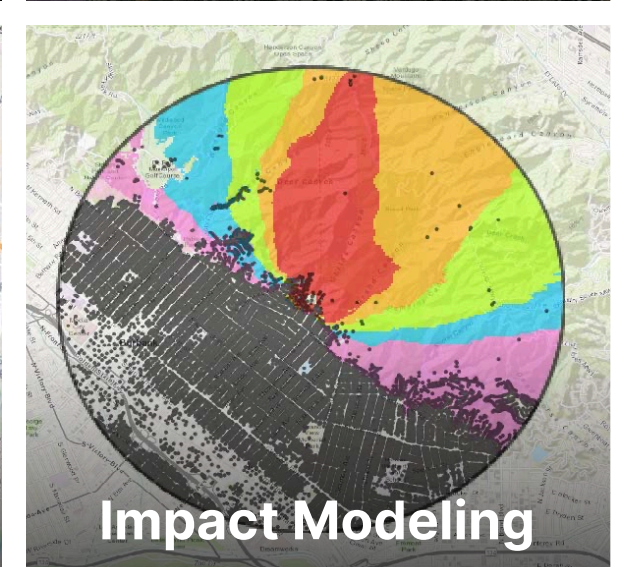
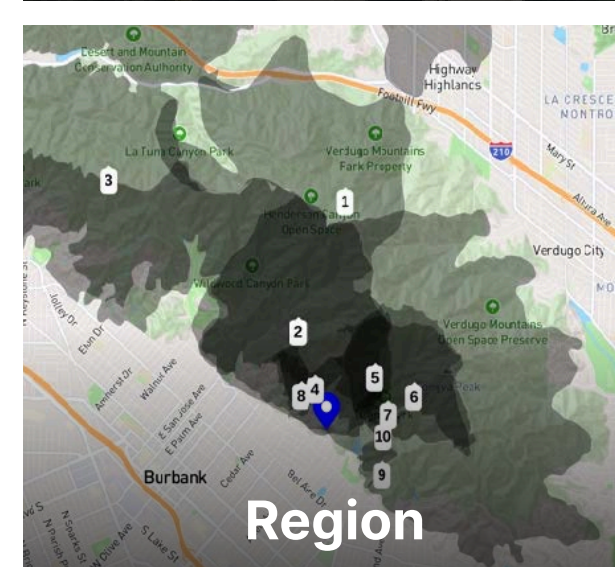
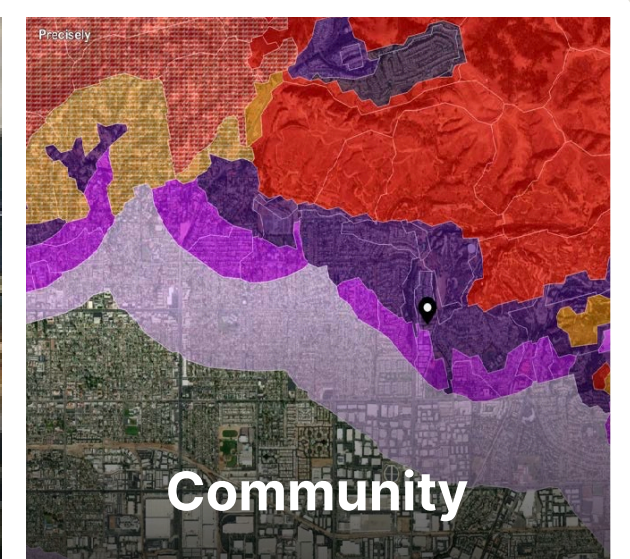
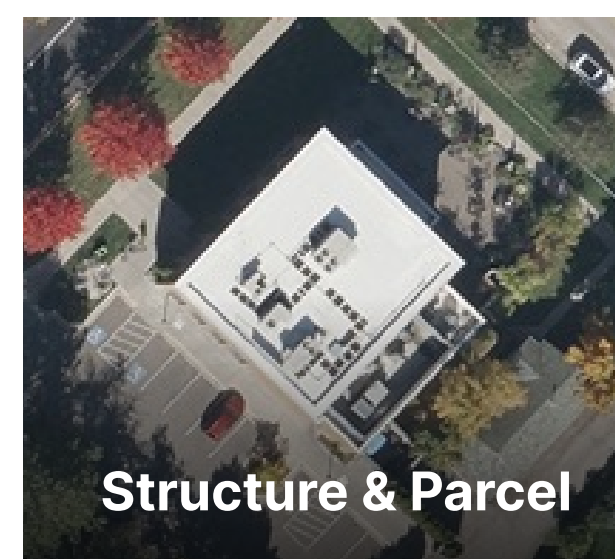
Wildfire risk doesn't stop at the property line — regional or structure-only views miss the neighbor, fuel, terrain, and community context that truly drives loss.



Wildfire Risk Insight Reports

Detailed wildfire risk & mitigation insights curated into a single report designed for underwriting and loss control.

- Actionable, underwriting-ready intelligence across all four dimensions of risk — structure, parcel, community, and region
- Dynamic, wildfire propagation modeling identifies mitigation opportunities
- Delivers underwriting-ready insights for commercial, residential and specialty classes of risk



Elevate Decision Support

Active Wildfire Intelligence

Wildfires move faster than legacy tools based on public data. Impact is hard to quantify, resources are deployed on guesswork, and multiple concurrent fires make accurate, timely moratoriums difficult. Static methods ignore how fires actually spread — suppression actions, fuels, and live weather — leading to imprecise moratoriums, unmanaged accumulations, and avoidable loss.

Property Guardian Overwatch

Proactive Risk Awareness

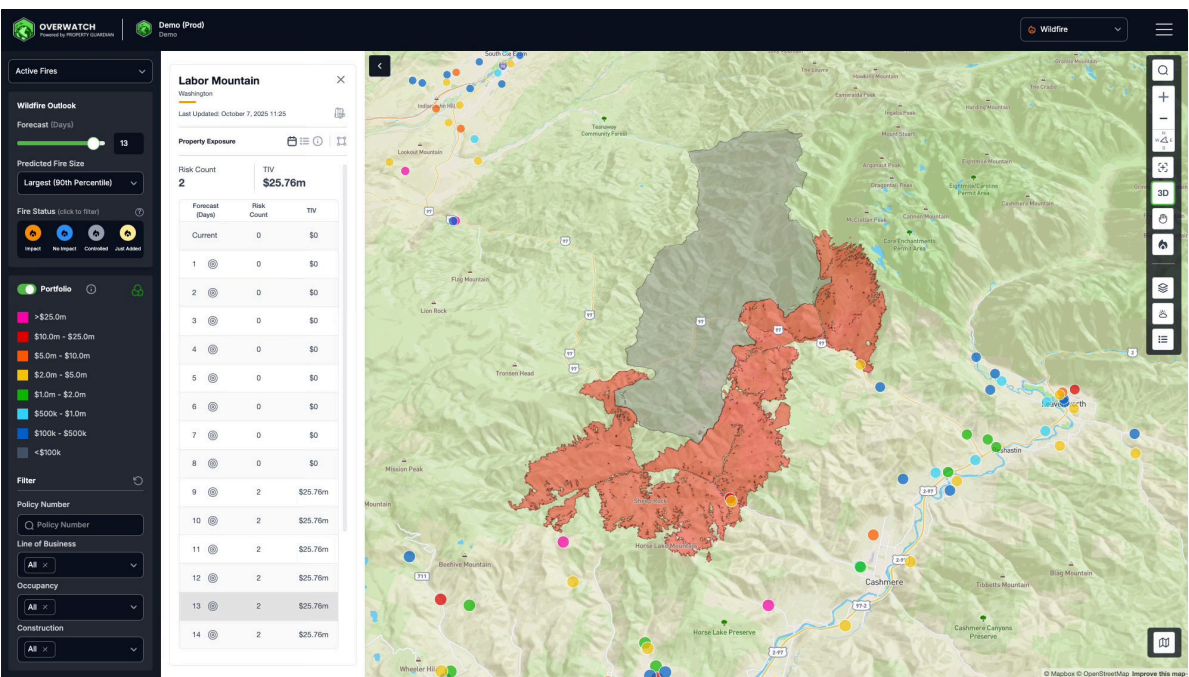
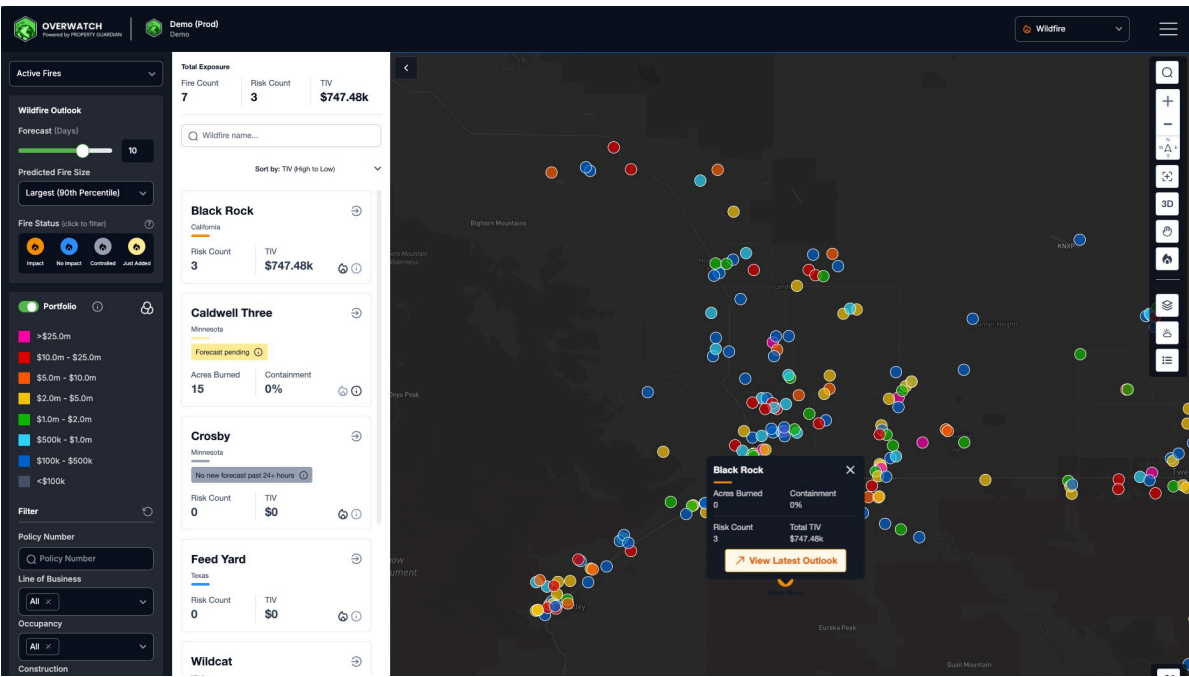
Gain early visibility into wildfire impacts up to 14 days in advance and multi-day hurricane forecasts, with actionable insights that enable informed decisions to protect your portfolio.

Strategic Deployment

Precisely pinpoint the properties most at risk, enabling you to allocate mitigation efforts and deploy resources exactly where they're needed most — when every second counts.

Streamlined Coordination

Quickly prioritize wildfire response with targeted insights, streamlining decisions and communication across teams, vendors, and policyholders.



Key Features



Custom Notification



Mobile App



Portfolio Uploads



Spread Forecasts



Red Flag Warnings



Live Cameras



Hurricane Support

Moratorium Insights

Precision Moratorium Guidance

Five-day spread forecasts that fuse live weather, fuels, and terrain — updated daily to reflect suppression — so new impacted ZIPs are flagged fast and contained areas are cleared.



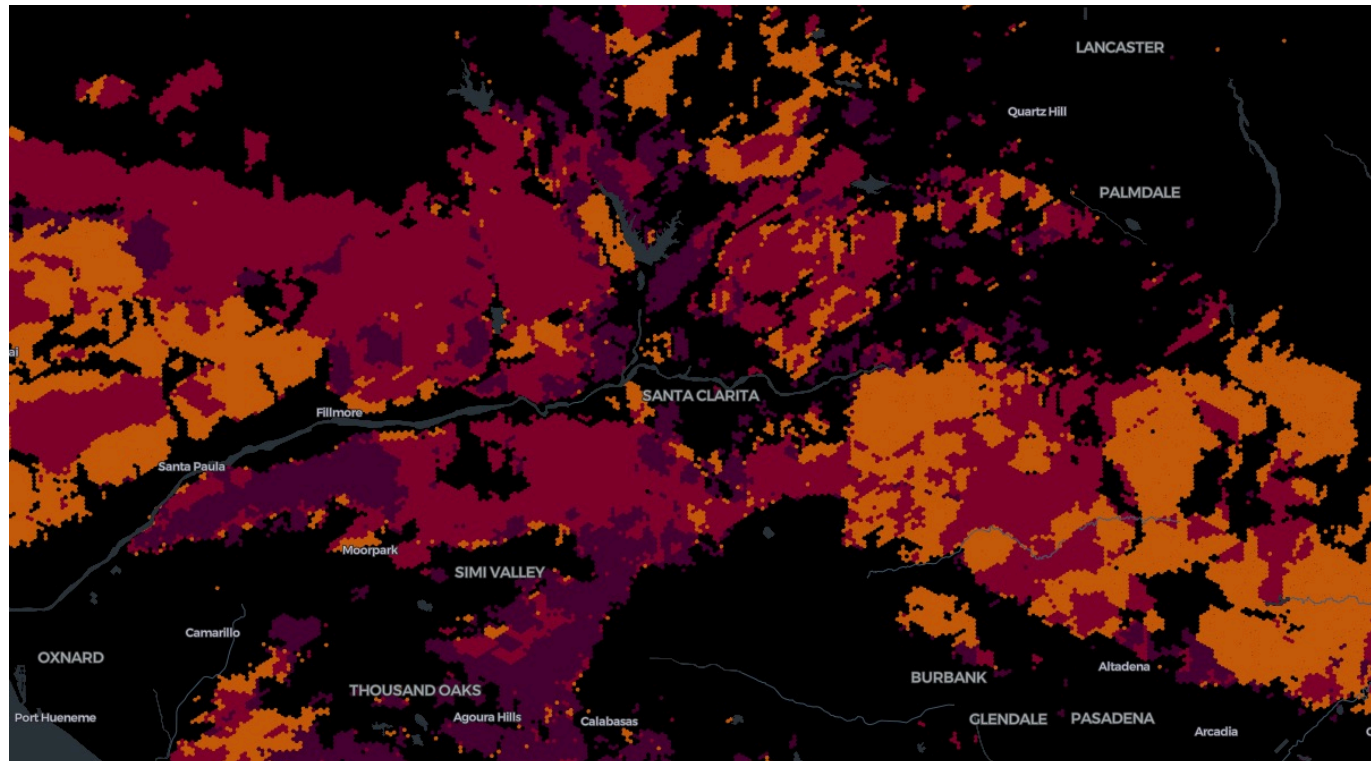
Flexible Delivery: Report or API

Get it your way: a fast, no-cost daily Excel report of impacted ZIP Codes in your inbox each morning — or plug in the Moratorium Insights API to power real-time pre-bind quoting and risk selection.

Enhance Oversight & Profitability

Portfolio Optimization

You can't optimize wildfire performance without a portfolio-level view. High-risk in-force properties go unflagged, mitigation opportunities are missed, and new books are hard to shape for profitable growth and distribution.



Evaluate the Entire Portfolio

Surface the riskiest in-force properties, prioritize mitigation, and vet new books to fuel profitable, well-distributed growth.



Smarter Aggregate Management

Quantify exposure $\times$ hazard, surface hot spots, and execute an exposure plan that keeps risk selection aligned to aggregate tolerances.

Why Property Guardian?



Unrivalled Expertise & Real-World Results

From seasoned underwriters and data scientists to NFPA-Certified Wildfire Mitigation Specialists, arborists, meteorologists, and veteran "hotshot" wildland firefighters, we bring unmatched expertise and real-world experience.



Proven Science & Premiere Partnerships

Our approach is deeply rooted in expert-backed science and strengthened by strategic with top-tier data and modeling providers, including Technosylva, Spatial Informatics Group, Precisely, Guidewire's HazardHub, Vexcel and Pyrengence.



Tailored Mitigation Strategies & Engineering Solutions

Get an expert review and opinion of risk, tailored mitigation plans and custom engineering solutions from NFPA-Certified Wildfire Mitigation Specialists. On-site inspections are available when you need them.

Want to learn more?

Visit PropertyGuardian.com and contact us today to start your free trial.

