



PROPERTY GUARDIAN
Your Wildfire Solution Partner

Wildfire Moratorium Insights

Forecast-informed restrictions, not blanket shutdowns. When wildfire activity spikes, Moratorium Insights pinpoints only the ZIP codes truly in a fire's path, so you protect your book without turning away business that was never at risk. **Drive profitable results with precision.**

THE PROBLEM

Blanket moratoriums cost more than **they protect.**

When wildfire activity spikes, the instinct is to shut a wide area down. That blunt response trades premium and market share for a false sense of control: decisions are **overly broad and lag real conditions**, manual monitoring creates operational chaos and slows response, and blanket restrictions **turn away business that was never at risk.**

THE SOLUTION • POWERED BY OVERWATCH

Targeted, **forecast-informed** decisions

PRECISE & DEFENSIBLE

Fewer false positives

Move from broad, radius-based moratoriums to targeted, forecast-informed actions you can stand behind.

SPEED & CLARITY IN EVENTS

Faster decisions

Underwriting and CAT teams report faster, clearer moratorium calls during peak wildfire activity.

PREMIUM & MARKET PROTECTION

Keep good business

Maintain higher submission flow and reduce lost opportunities by restricting only truly at-risk areas.

THE DIFFERENTIATOR

Restrict the fire's path, **not a blunt circle**

THE OLD WAY • RADIUS BUFFER

A 5-mile buffer over-restricts.

Blunt circles drawn around a fire perimeter over-restrict ZIP codes that were never in the fire's path, turning away good business.

THE OVERWATCH WAY • FORECAST FOOTPRINT

Restrict only what's in the path.

The 5-day spread forecast at the 90th percentile, intersected with ZIP boundaries, so a binding restriction lands **only where it truly belongs.**

HOW IT WORKS • We take the 5-day spread forecast at the 90th percentile and intersect it with ZIP code boundaries, powered by **validated Extended Attack modeling** and the same active wildfire intelligence that drives Overwatch, pinpointing only the areas a binding restriction truly belongs.

GET IT YOUR WAY

Daily Report **or** API

Subscribe to the **daily Moratorium Insights report**, delivered to your inbox each morning: impacted ZIP codes, newly added and removed ZIPs, and summaries by state and by fire. Or integrate the **Moratorium Insights API** directly into your systems for pre-bind quote and risk-selection decisions: pull **all impacted ZIP codes** at once, or run a **single-location lookup** that returns impact status plus **distance to the active fire perimeter** and to the **forecast area**. Included with Overwatch.