



A Smarter Approach to Underwriting

Property Guardian™ is redefining risk selection and resilience, providing our clients with the tools they need to underwrite with confidence. With our suite of wildfire solutions, powered by the most advanced analytics available, you'll be equipped with the knowledge you need to not only avoid potential losses, but also capture premium from locations that would have previously been declined. Here are a few examples of how Property Guardian™ is driving stronger underwriting outcomes for our satisfied clients.



Protective Guidance: Informed Underwriting Outcomes

A client considered binding a multi-million-dollar residence under construction in California based on a traditional risk score, expecting its oceanfront location to be safe from an encroaching wildfire.

The Property Guardian™ Advantage: Our analysis revealed a prior home on the property had been destroyed by a wildfire, and combustible vegetation had regrown along the cliff line unchecked. The underwriter ultimately passed on the property, avoiding potential losses.



Comprehensive Guidance: Confidence in Risk Assessment

A multi-phase construction project in Park City, Utah, triggered an extreme risk score from an underwriter's model. The carrier turned to us for a closer evaluation.

The Property Guardian™ Advantage: Our assessment revealed key factors — cleared vegetation, nearby fire stations, and winter snowpack — that helped reassess the risk. Confident in the findings, the carrier wrote the coverage and profitably expanded their business.



Practical Guidance: Strategic Coverage Decisions

A client sought to renew coverage on a commercial property in rural Montana and requested our insight report.

The Property Guardian™ Advantage: Our analysis concluded that the property was highly susceptible to wildfire with limited mitigation options. However, we suggested the client could extend coverage until May 1 of the following year, as snowpack would protect the property from wildfire risk until then.

Want to Learn More?

 [greenshieldrisk.com](https://www.greenshieldrisk.com)

Gary Raphael
Head of Business Development
gary.raaphael@greenshieldrisk.com

Douglas Mann
Head of Strategic Partnerships
douglas.mann@greenshieldrisk.com

Brian Bastian
Head of Product
brian.bastian@greenshieldrisk.com