



**PROPERTY GUARDIAN**

A Green Shield Company

# The Property Guardian™ Advantage

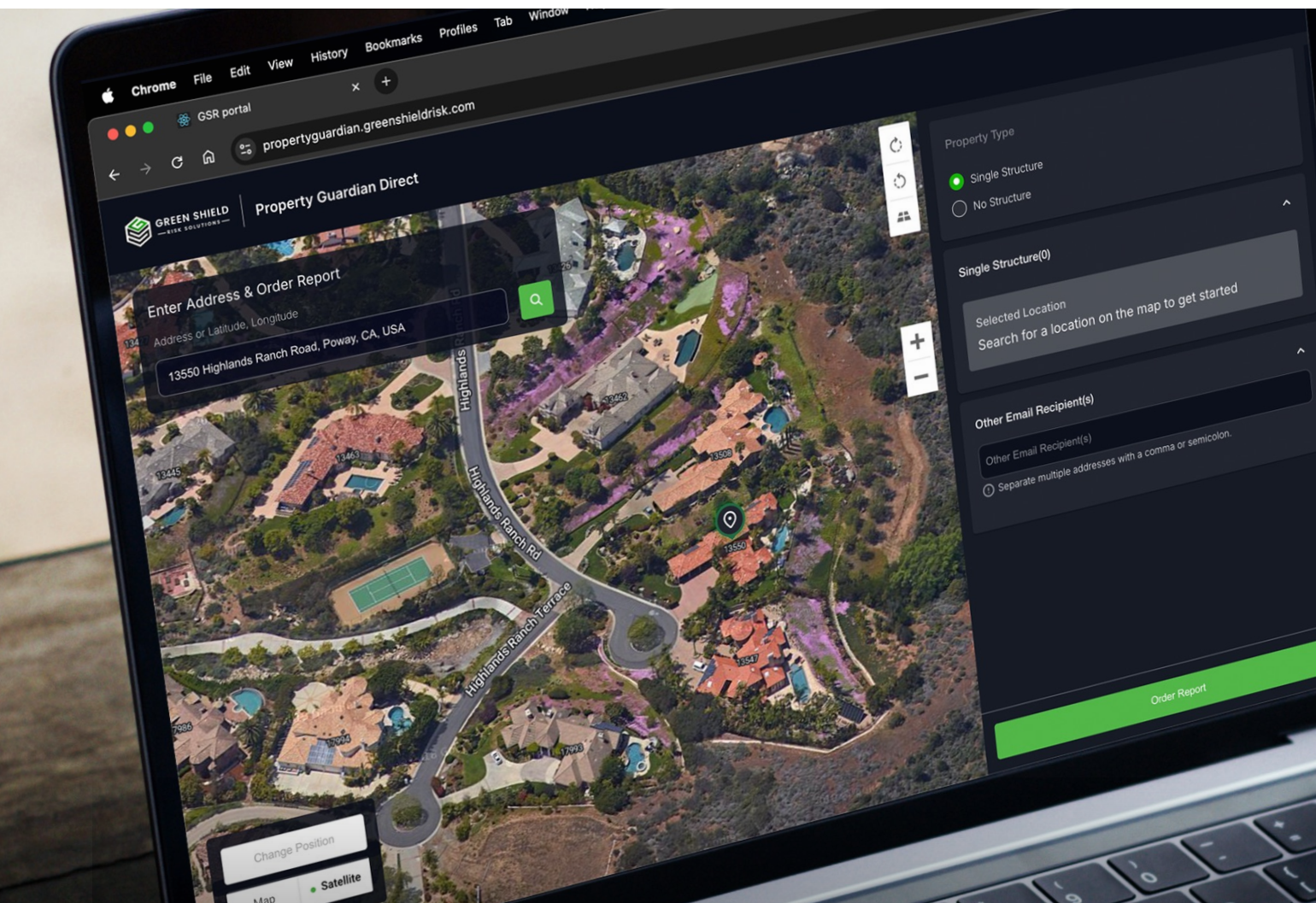
As wildfires rage with increasing frequency and intensity, property owners and insurers are finding themselves in a daunting, ever-changing terrain. Enter Property Guardian™ — your partner in navigating this fiery landscape. Our patent-pending suite of solutions, powered by the most advanced wildfire analytics available, deliver unparalleled property-level insights and bespoke mitigation strategies to improve your underwriting results and drive profitable revenue growth.



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# Grow a Profitable Wildfire Book with Confidence



The **Property Guardian™** suite of wildfire solutions are redefining risk selection and resilience, providing you the tools you need to capture premium from locations that would have previously been declined. Our solutions can be deployed at scale to improve underwriting results, profitably grow your book of business, reduce costs and optimize your loss control efforts.

Relying on traditional risk scores and catastrophe models will tell you only part of the story. Our approach is rooted in expert-backed science, and forged in partnership with leading data and modeling providers. We deliver more than a score, offering timely insights into properties at the structure, parcel, community and regional levels – all in a single, actionable report.



## Powerful Risk Insights Delivered in Seconds

Our Property Guardian™ Direct platform simplifies report ordering and delivery, with easy bill pay, invoicing and on-demand support when you need it. Enter any U.S. address in our modern web application, order a Snapshot or Core report, and have it delivered in your inbox in seconds. Enhance your risk selection by gaining accurate structural and parcel insights into a property, enabling you to confidently and profitably expand your portfolio.



## Tailored, Actionable Mitigation Recommendations

Looking for deeper risk mitigation recommendations? With our Executive Reports, delivered via our robust, end-to-end Risk Mitigation Platform, turn risk assessment into actionable resilience with an expert review and opinion of risk from our team, along with custom engineering and mitigation guidance for the property. Eliminate costly in-person assessments so that you can improve productivity and focus your loss control efforts on the areas that matter most.



## Science Powered by Leading Data & Modeling Partnerships

We've partnered with the industry's best data and modeling providers to leverage more than 200 advanced wildfire data points to enable more informed underwriting decisions, improved loss prevention and stronger regulatory compliance. Our relationships with Technosylva, Spatial Informatics Group, Precisely, Guidewire, Vexcel and others set Property Guardian™ apart from the competition.



## Exceptional Risk Mitigation & Underwriting Expertise

With Property Guardian™, you get access to a top team of experienced underwriting, risk mitigation and meteorology professionals, including former "hotshot" firefighters who have spent thousands of hours fighting active wildfires on the frontlines.



## Portfolio Audit & On-Site Field Insight Capabilities

Through our Portfolio Audit offering, we can summarize wildfire risk mitigation opportunities within your book of business or investment portfolio, and pinpoint risks to focus reunderwriting and mitigation efforts. Where on-site inspections are necessary, we have you covered. These are by-request and carefully performed by our expert team and delivered in our Risk Mitigation Platform for recommendation follow up and audit purposes.



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# Transform your management of wildfire risks with **unwavering confidence** & **pinpoint precision**

Property Guardian™ offers a range of wildfire solutions, whether you are an insurance carrier, agent or broker, homeowner, property investor, realtor or bank managing a loan portfolio. Choose the solution that best fits your needs, from highly transactional underwriting workflows, to deep wildfire loss control insights and expert opinions.

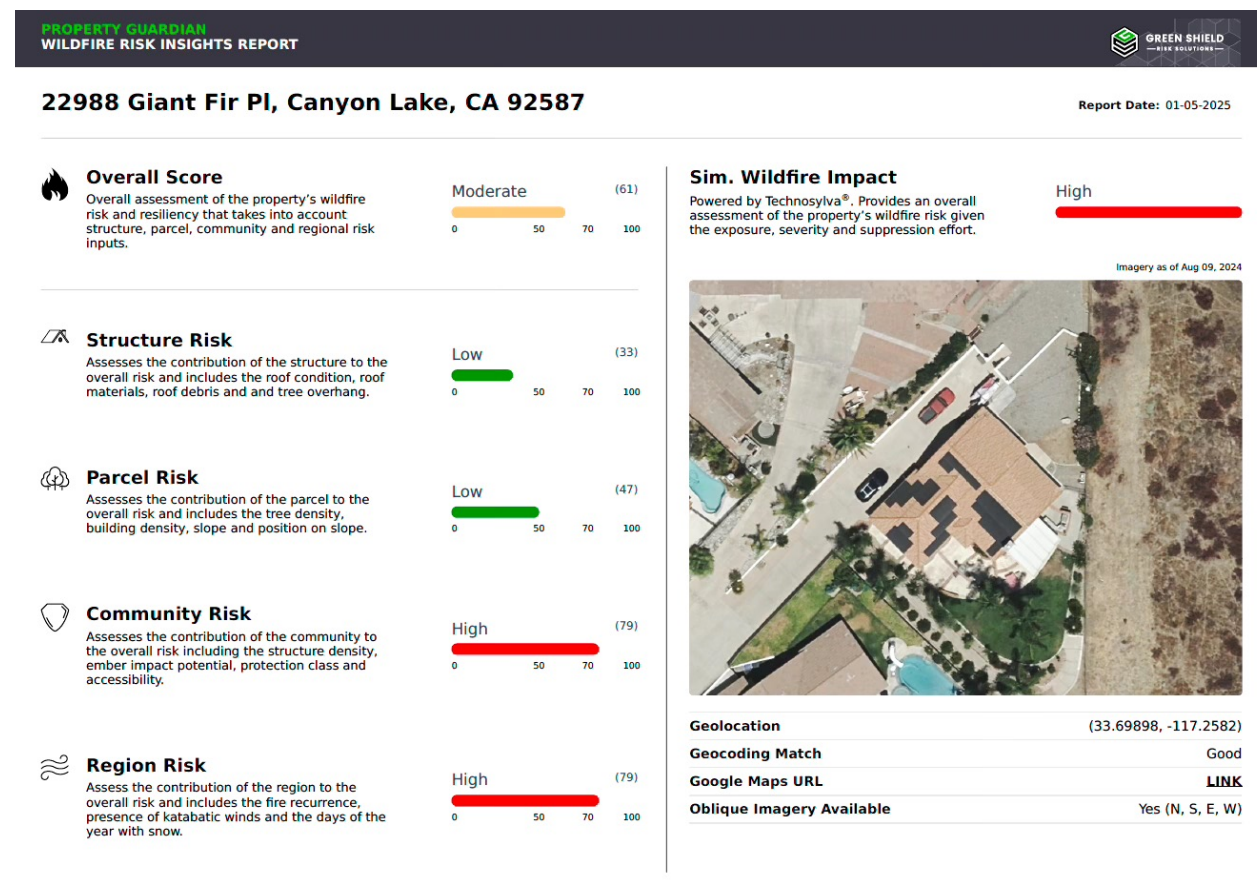
 <b>SNAPSHOT</b>	 <b>CORE</b>	 <b>EXECUTIVE</b>	 <b>FIELD INSIGHTS</b>					
<p><b>Overall Score &amp; Scoring Breakdown</b></p> <hr/> <p><b>Defensible Space</b></p> <hr/> <p>Latest Top-Down <b>Aerial Imagery</b></p> <hr/> <p><b>Historical Wildfire Map</b></p>	<p><i>Everything in <b>Snapshot</b>, and...</i></p> <hr/> <p><b>Primary Risk Drivers</b> At Four Critical Risk Levels</p> <hr/> <p>Latest <b>High-Res Imagery</b> of the Property</p> <hr/> <p><b>Critical Fire Protection and Fire Recurrence</b> Details</p>	<p><i>Everything in <b>Core</b>, and...</i></p> <hr/> <p><b>Bespoke Risk Mitigation Recs</b> via Rec Letter</p> <hr/> <p><b>Detailed Opinion</b> from Our Experts</p> <hr/> <p><b>Access to Wildfire Mitigation Experts</b> on Complex Risks</p>	<p><b>On-Site Visits</b> to the Property</p> <hr/> <p><b>Inspection Scorecard</b> and Detailed Recommendations</p>					
<ul style="list-style-type: none"> <li>✓ <b>On-Demand</b> System</li> <li>✓ API Availability</li> <li>✓ <b>&lt; 5 minutes</b></li> <li>✓ Emailed to Your Inbox</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>On-Demand</b> System</li> <li>✓ Opinion of Risk Available</li> <li>✓ <b>&lt; 10 minutes</b></li> <li>✓ Emailed to Your Inbox</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>Risk Mitigation</b> Platform</li> <li>✓ <b>&lt; 72 hours</b></li> <li>✓ Via Email and Platform</li> <li>✓ Rush Order Availability</li> </ul>	<th data-bbox="1624 1745 2035 1979">    <b>API</b> </th> <tr> <td colspan="4" data-bbox="1624 1979 2035 2313"> <p><b>Five Scores</b> and Mitigation Modifier Model Inputs</p> <hr/> <p><b>Fast &amp; Secure</b> API Endpoints</p> </td> </tr>	 <b>API</b>	<p><b>Five Scores</b> and Mitigation Modifier Model Inputs</p> <hr/> <p><b>Fast &amp; Secure</b> API Endpoints</p>			
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 **No Minimum** Commitments    
  **Volume Discounts** Available    
  **Complimentary Reports** Available



# More Solutions from Property Guardian™

We're excited to introduce our growing suite of products that include new solutions and optimized offerings to even better meet your unique and complex needs:



## Quickly Identify Moratoriums for Active Wildfires

Get the critical insights you need to anticipate and manage risk, and make smarter underwriting decisions and protect profitability. Subscribe to our complimentary daily report or seamlessly integrate this data into your systems with our Moratorium Insights API.

## Embed Into Your Underwriting Guidelines

Our Snapshot Report is tailored for underwriters and includes a proprietary Wildfire Resiliency Score to simplify the overall assessment of the property's wildfire risk and resiliency. Improve risk selection and speed underwriting decision-making with a streamlined view of a property's structure, parcel, community and regional risks.

## Access Best-In-Class Wildfire Mitigation Guidance

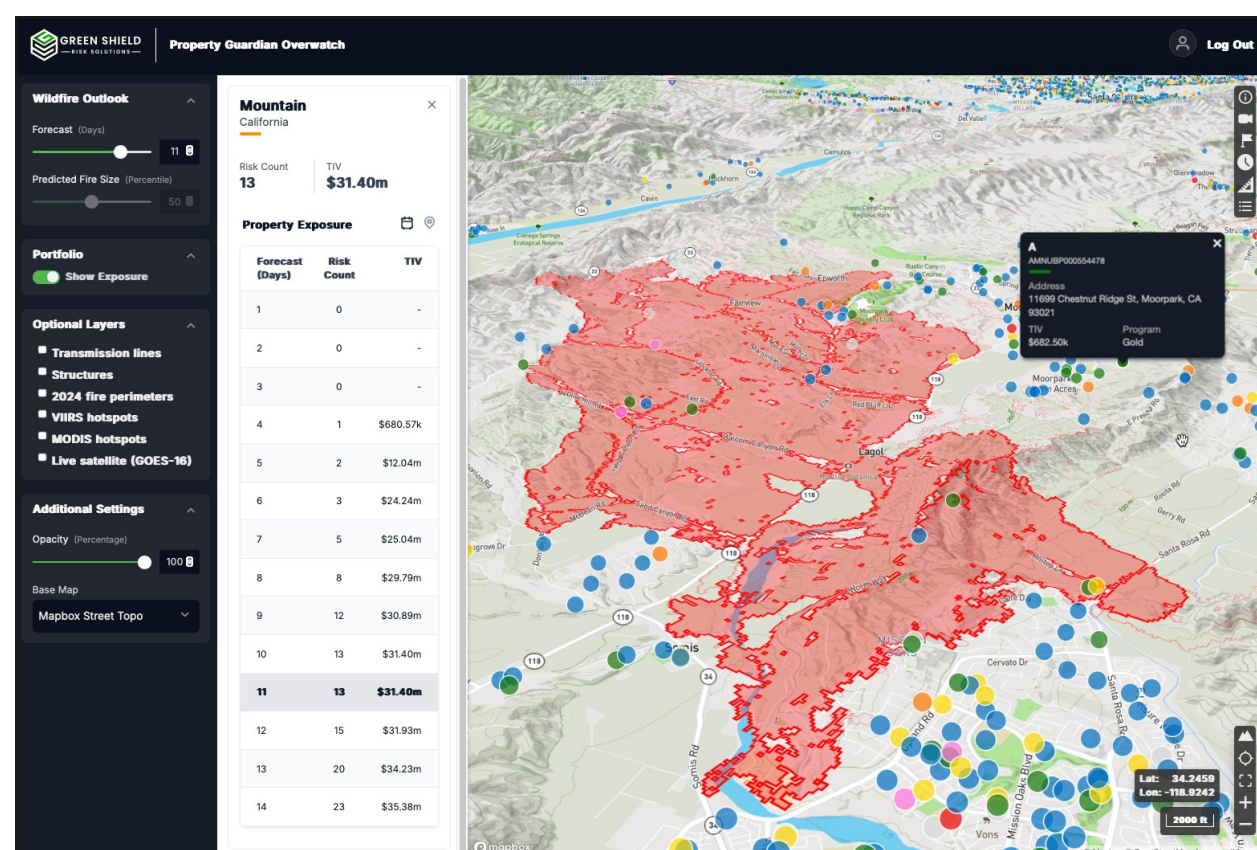
Powered by our partnership with Technosylva, a pioneer in wildfire risk analysis for utility companies and fire agencies, our Wildfire Propagation Modeling evaluates wildfire risk by dynamically simulating the ignition of 100 wildfires within a five-mile radius of the property and modeling the spread under historic environmental and weather conditions.

## Improve Modeled Losses for Reduced Reinsurance Costs

Our reports include enhanced Wildfire Mitigation Modifiers for catastrophe modeling, capturing the granular data you need to realize reinsurance cost savings.

## Optimize Response to Active Wildfires

Through our partnerships with Spatial Informatics Group, Property Guardian™ Overwatch leverages real-time wildfire forecast models to pinpoint potential impacted in-force risks and provide surgical guidance to focus mitigation efforts. Our tool allows you to quickly generate reports and communicate with shareholders.



Want to learn more? Visit [PropertyGuardian.com](https://PropertyGuardian.com) and contact us today for your complimentary report.

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