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Subject: How RMA Insurance is Responding to Wildfire Risk

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How RMA Insurance is Responding to Wildfire Risk

Dear Members,

We are excited to inform you that RMA Insurance and Genesis have partnered with Wildfire Defence Systems (WDS) to enhance the protection of your insured properties and provide wildfire loss prevention for the 2024 wildfire season. Since its establishment in 2008, WDS has responded to over 1,300 wildfire events, achieving a 99% success rate for structure survivability, and reducing average annual losses by up to 35%, depending on clients' risk profiles. Genesis is the first insurer in Canada to partner with WDS.

Headquartered in Bozeman, Montana, WDS is the largest private-sector wildfire property loss intervention ground service provider in North America, operating at a scale larger than many public wildfire agencies. To effectively serve clients in Canada, WDS coordinates with the Canada Border Services Agency and U.S. Customs and Border Protection to meet all emergency entry regulations and receive priority access when practicable. They also may pre-position firefighters on the U.S. side near the Canadian border in an effort to speed up response times in case of a fire event.

This collaboration is a proactive step toward mitigating wildfire damage risk to your insured properties. WDS is contracted for all RMA Insurance and Genesis-insured properties, so you will not need to initiate contact during a wildfire event. This value-added service is fully funded by Genesis and will not impact member premiums.

WDS leverages its decades of wildfire experience and an understanding of wildfire behaviour to enhance structure survivability. They employ an intelligence and information

team and use machine learning to gather dynamic wildfire data online and through other resources. This data helps identify fire locations, predict spread, and relay information to field teams. Satellite imagery is also used to detect heat signals, helping to anticipate fire perimeters and potential spread.

Once a fire is identified, WDS takes the following steps to ensure the safety of your properties:

- **Smoke Check and Assessment:** WDS conducts a smoke check to assess the fire perimeter, fuels, dense timbers, topography, drought conditions, local weather conditions, forecasts, and other factors influencing wildfire behaviour. They determine the fire's growth rate and proximity to clients' properties, notifying you even if the fire is not an immediate threat.
- **Decision to Respond:** If WDS decides to respond, they share information with border services, specifying the port of arrival, client representation, municipality, and fire name. They also communicate with Alberta wildfire officials to ensure response efficiency. Clients are informed of all developments via emails and a dashboard accessible to the RMA Insurance team.
- **Dispatch and Information Relay:** WDS dispatches firefighters to the incident, providing estimated travel times and fire intelligence. They also relay details about the incident command team's location and any health and safety considerations.
- **Loss Intervention Actions:** Upon arrival, the WDS team checks in with the incident command team and coordinates response actions. Once granted access, they implement necessary loss intervention actions.

During a fire event, the primary goal is to employ tactics that break the ignition cycle. Depending on the fire and structure, loss prevention tactics could include:

Pre-Fire Measures

- Assessing infrastructure vulnerabilities to enhance structure survivability
- Removing litter, plant debris, firewood, and other flammable materials from and around the structure, gutters, and decks
- Removing combustibles like patio furniture, propane tanks, and welcome mats and every item where a fire ember could get dislodged in and cause an ignition
- Sealing vents, closing windows and doors, and applying vent tapes to prevent ember entry
- Applying biodegradable gels to help water adhere to structures

- Building fire lines by removing vegetation down to mineral soil to halt fire advancement
- Setting up sprinkler kits to increase relative humidity and soil moisture

Post-Fire Actions

- Extinguishing any remnant fires and remaining sources of ignition which could include cold trailing to identify any subsurface smouldering
- Returning the property to its initial state, including repositioning patio furniture and removing vent tape
- Removing temporary sprinkler systems and washing off biodegradable gels from structures.

At RMA Insurance, we are committed to safeguarding your properties. With WDS's advanced wildfire loss intervention services, you can face the 2024 wildfire season with greater peace of mind, knowing your property has an extra layer of defense.

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