

Madronus

Wildfire Defense

Wildfire defense made simple

About me

- Co-founder and CEO of Madronus Wildfire Defense ([Madronus.com](https://www.madronus.com))
- Past careers in communications for electric grid and smart home
- NFPA Certified Wildfire Mitigation Specialist
- NWCG Fire Fighter Type-2 prescribed fire practitioner
- Board member of Safer West County, a 501c3 non-profit preparing communities for wildfire in western Sonoma County
- Reside in Santa Rosa
- Lead a team that has done thousands of consultations across CA

**“1 in 5
US homes
at risk of
being in a
wildfire”**

THE WALL STREET JOURNAL.



This is what our bad day looks like





EVEN FIRE STATIONS CAN'T GET INSURANCE
CALFIRE SHARES IMPACT OF INSURANCE CRISIS

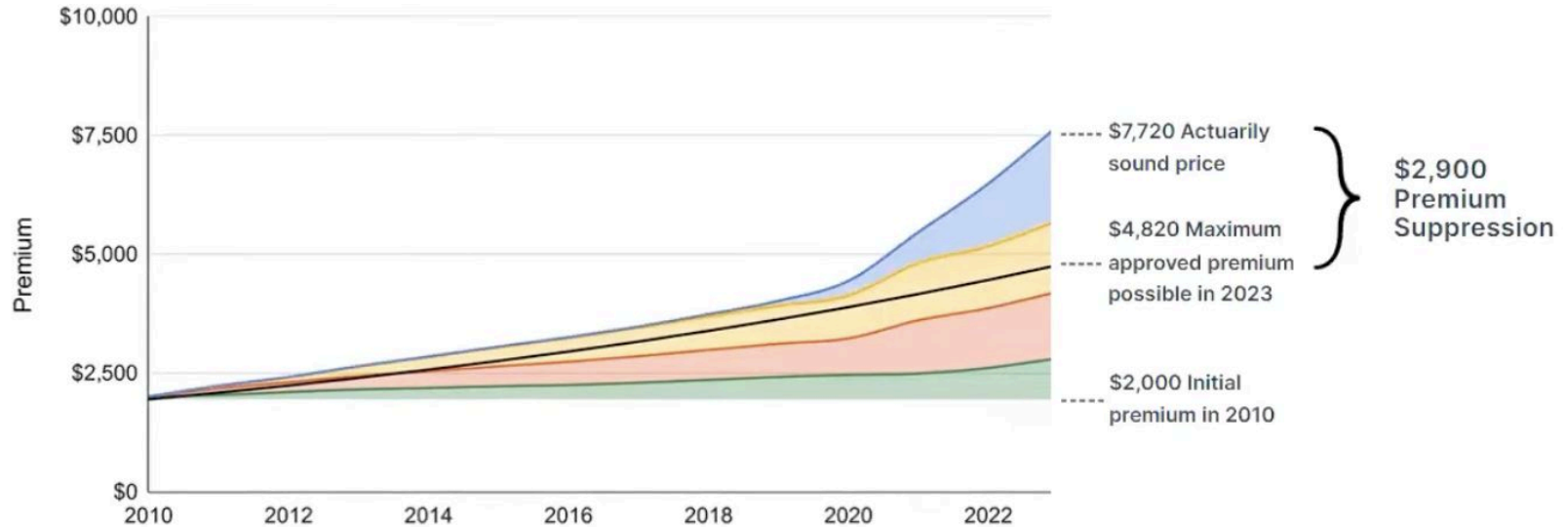


@ABC7NewsBayArea

CA insurance premiums are artificially suppressed



Source: "First Street Foundation's 9th National Report: The Insurance Issue." First Street Foundation. [URL](#)



Insurance Institute for Business and Home Safety



Embers are responsible for up to 90% of ignitions

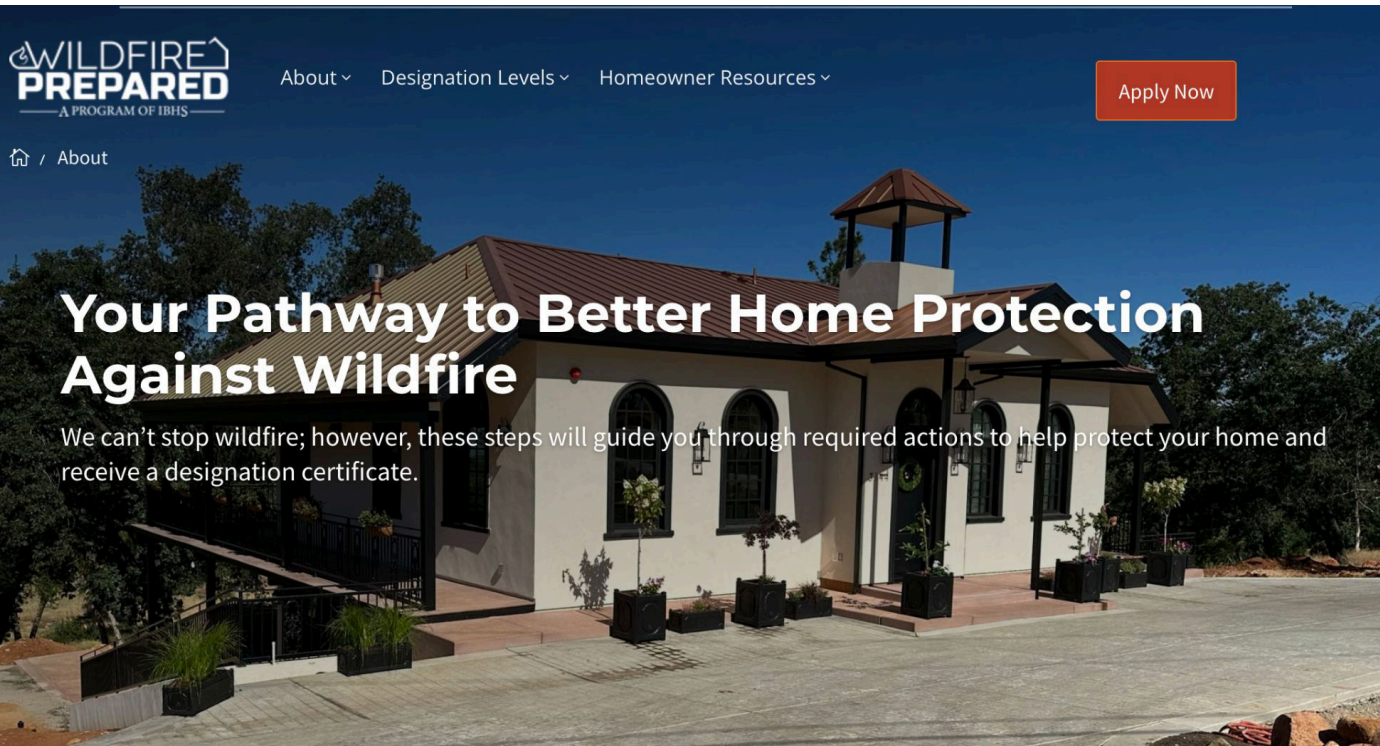


Source: Insurance Institute for Business and Home Safety

Hardening + defensible space can reduce risk up to 75%



Wildfire Prepared Home certification can help



Recognized by
70% of CA insurers:



CSAA Insurance Group,
a AAA Insurer



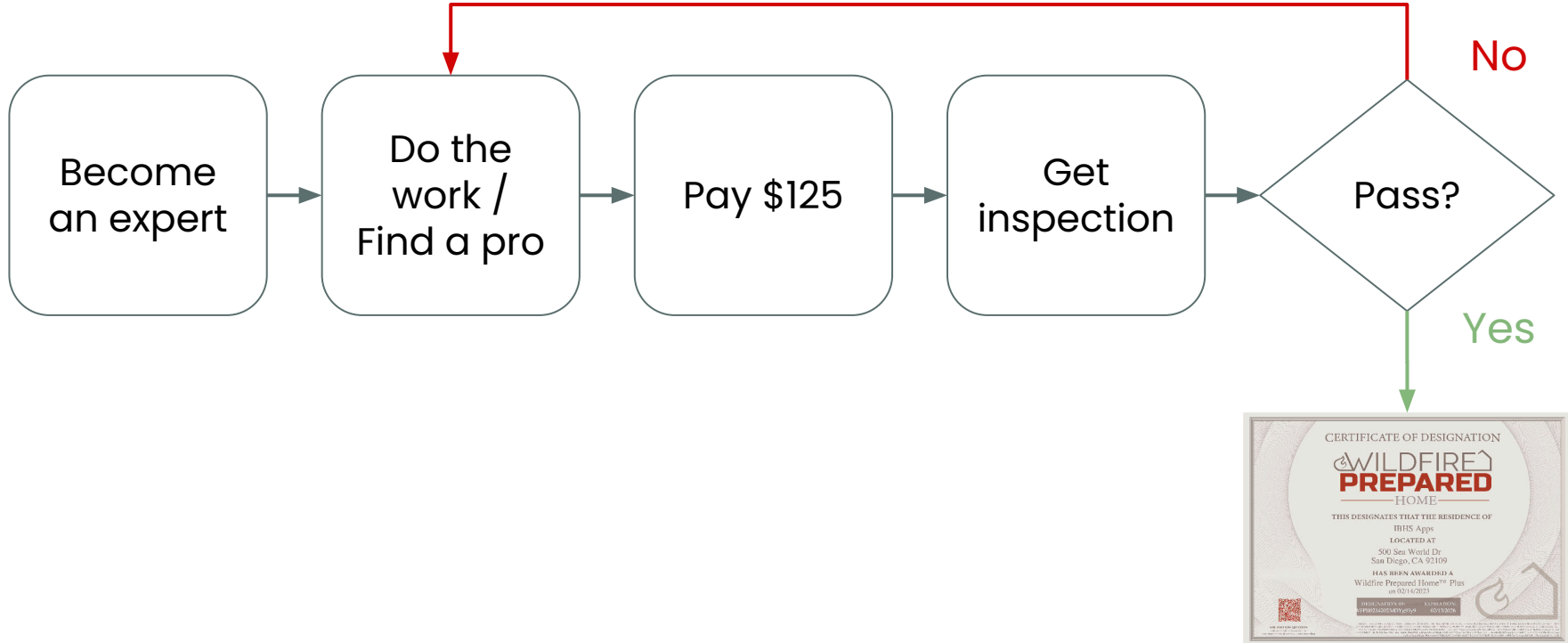
About Wildfire Prepared Home



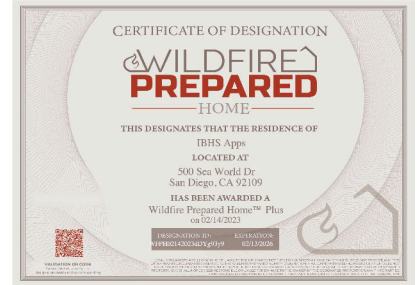
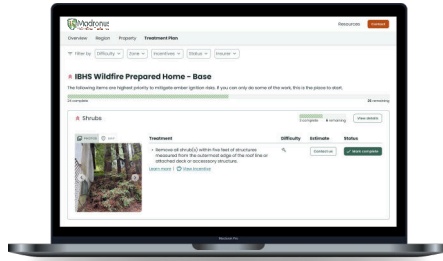
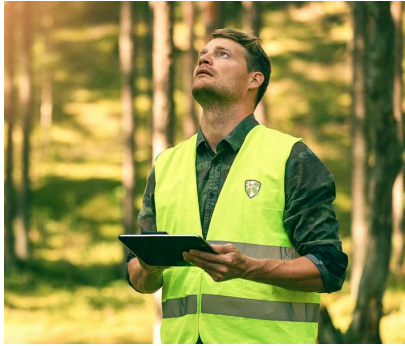
WildfirePrepared.org

- Only certification recognized by insurers
- Two tiers:
 - **Base:** Designed to mitigate embers and direct flame
 - **Plus:** Designed to mitigate radiant heat
- Valid for 3 years
 - Requires annual vegetation review
 - Full re-inspection by third anniversary
- Transferable upon sale
 - Enable home buyers to shop for coverage with certificate

Wildfire Prepared Home – Do-It-Yourself option



Wildfire Prepared Home with Madronus



1 Schedule consultation at [Madronus.com](https://www.madronus.com)

2 Get your treatment plan

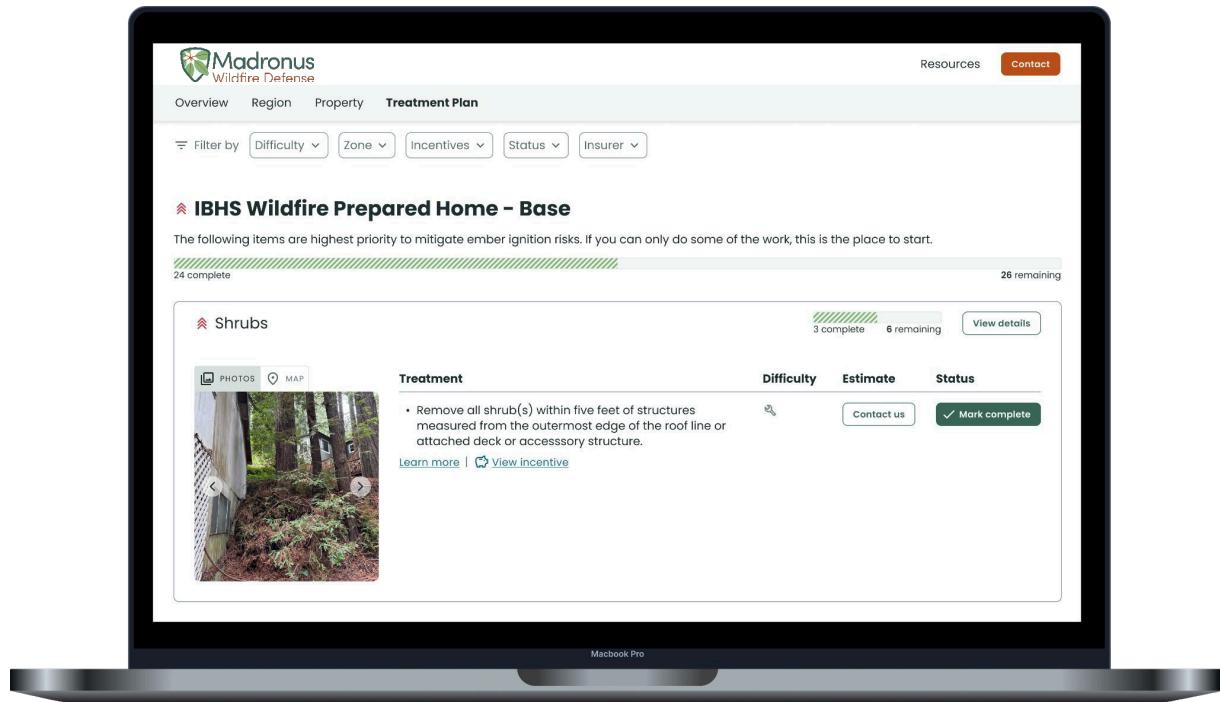
3 Do the work or use our vetted pro network

4 Final verification and certification

Beautiful report with a clear, actionable plan

Digital report

- Custom treatment plan with photos
- DIY options
- Estimates from vetted pros
- How-to guides
- Track progress



Offerings

\$149

Remote consultation

30-min Zoom with recording

Upload video + photos for a basic plan

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

\$599

In-person consultation

For homes up to 3000 sq ft +
Comprehensive plan

\$399 Final inspection + submission

707.899.0800

What are carriers doing right now?



- Non-renewing 72,000 policyholders
- Working to comply with Safer from Wildfires
- Questionnaire sent 4-5 months before renewal; 30-day response
- WPH Base or Plus certificate due 2 weeks prior to renewal
- WPH Plus within 6 weeks
- Own standard: enclosed eaves, noncombustible decking/joists
- Defensible space photos required to be emailed
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An aerial photograph showing a residential development of numerous houses with colorful roofs (red, orange, yellow, blue) situated in a landscape that has been severely affected by a wildfire. The surrounding area is covered in dark, charred ground and sparse, dead vegetation. In the background, there are larger buildings and a winding road. The text 'Mitigation works!' is overlaid in the top left corner.

Mitigation works!

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707.899.0800

IBHS Wildfire Prepared Home vs. CDI Safer from Wildfires



Safer from Wildfires

Denotes stricter spec

All of:

Any of:

	<u>All of:</u>	<u>Any of:</u>
Roof	Class A fire-rated	Class A fire-rated
Vents	Ember-resistant (1/8in or finer)	Ember-resistant (1/8in or finer)
Gutters	Noncombustible gutters + no debris (+metal covers for WPH Plus)	-
Eaves	WPH Plus requires enclosed	Enclosed
Windows	WPH Plus requires multiple <u>tempered</u> glass panes	Double pane (annealed or tempered)
Noncombustible vertical clearance	6in	6in
Decks and porches	<ul style="list-style-type: none"> No combustibles stored on/under Screened/enclosed if <4ft clearance 	No combustibles stored under
Fences and gates	Noncombustible within 5ft of the edge of the roofline or decks	Noncombustible "within 5ft of structure"
Zone 0 (0-5ft)	Completely noncombustible, including no overhanging trees, no vegetation, no combustible items stored, no bark mulch	Clear vegetation, debris, mulch, stored combustible materials, and any and all movable combustible objects
Accessory structures (>15sq ft), sheds, ADUs, detached decks	No more than three within 30ft + cannot be within 10ft of structure + hardened to same standards above	Removal or absence of combustible structures, including sheds and other outbuildings within 30ft
Defensible space (5-30ft)	Trees limbed 6ft + 10ft separation betw canopies; 10ft plant "islands"	PRC 4291: similar to WPH but allows understory tree vegetation

Timeline

2020

- [Claims paid for 2017-2018 fires were 2x insurers' profits since 1991](#)
- [CATCo retrospective insurer filed for bankruptcy in 2019](#)
- [SB-824 prohibits non-renewing policies in wildfire ZIP codes](#)

2021

- [AB38 disclosures begin for real estate sales in high risk areas](#)

2022

- [AIG and Chubb exit CA admitted insurance market](#)
- [Commissioner Lara issues wildfire risk rating + mitigation rules](#)
- [GEICO closes all CA retail locations](#)
- [Allstate \(#4\) quietly pauses underwriting new HO policies](#)

2023

- [State Farm \(#1\) and Farmers \(#2\) pause new HO policies, too](#)
- [Homes subject to wildfire disclosures sell for 4.3% less than nearby homes not subject to disclosure](#)
- [IBHS Wildfire Prepared Home launches](#)
- [CA FAIR Plan receives 1000 applications / day](#)
- [Lara announces Sustainable Insurance Strategy](#)
- [State Farm gets 20% rate increase approved](#)

2024

- [Hartford stops writing new policies in CA](#)
- [State Farm will non-renew 2% of book \(72,000 policies\)](#)