



WILDFIRE DEFENSE SYSTEMS

Liberty Mutual Wildfire Prevention Program Pre-Coordination Introduction

Introduction

Wildfire Defense Systems is pleased to introduce the Liberty Mutual Wildfire Prevention Program, an Insurer Program designed to mitigate loss due to wildfire. Please find in this letter a description of the Liberty Mutual Program and details regarding Wildfire Defense Systems, Inc.

Liberty Mutual Wildfire Prevention Program

The Liberty Mutual Program seeks to mitigate exposure to loss to wildfire through supplemental preparations and actions (defined as Pre-Suppression) taken on policyholder properties threatened by wildfire with the intent of increasing the property's survivability during a wildfire event. The Program is *not* a first-responder service. The Program recognizes that promoting Firewise principles to educate its policyholder base is the primary means to promote safety and loss prevention, and is working toward incorporating an educational component. The Liberty Mutual Wildfire Prevention Program is a service provided at no additional cost to all Liberty Mutual policyholders within a region of fourteen western states: Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, North Dakota, Oregon, South Dakota, Texas, Utah, Washington and Wyoming. Wildfire Defense Systems, Inc. (WDS) is the prime contractor for overall Program Management and Operations. WDS Resources are authorized by both Liberty Mutual Insurance and the individual homeowner to take preventative measures during incidents. Each homeowner signs a waiver that authorizes wildfire services at their property. Enrollment by Liberty Mutual policyholders during wildfire incidents has been around 75% of any triggered or threatened group, representing hundreds and in the future potentially thousands who have provided the Program with this written authorization to enter their properties and provide service during a wildfire event. This includes several thousand policyholders in Colorado. The Program has been operating in California since June of 2008, in Colorado since September of 2010, in the remainder of the states in the western region since March of 2011, and has met requirements to be granted access within evacuation zones by Incident Command on more than 30 wildfire incidents throughout the western states. The Liberty Mutual Program is capable of responding to wildfire incidents which threaten Liberty Mutual Policyholders with as many as 10 Wildland Engine Resources.

Resources/Qualifications

WDS utilizes owned Wildland Engine Resources as well as a network of qualified and experienced Contractor Wildland Engine Resources (WDS Alliance), all of which hold Federal or State Wildfire Suppression Contracts. In similar fashion, all wildfire personnel are NWCG 310-1 Qualified by ICS Position and have current Red Card and Pack Test. These combinations of Engine and Personnel Resources are certified by all Federal Wildfire Agencies under NWCG 310-1 to fight wildfire anywhere in the nation as current Federal Agency Contracted Wildfire.

Resources. The combined WDS and WDS Alliance Resources have a Federal Contract Service History which encompasses Federal Dispatch Resource Orders totaling more than 4000 Operational Shifts for Wildland Engines and Type II-IA Hand Crews to more than 400 Wildfire Incidents and other Government Service Projects (prescribed fire and mitigation) throughout the U.S.

Liberty Mutual Wildfire Prevention Program

Wildfire Defense Systems, Inc. (WDS) provides operations and management services for the Liberty Mutual Wildfire Prevention Program. Presently the Liberty Mutual Service operational area includes Washington, Oregon, Idaho, Montana, North Dakota, South Dakota, Wyoming, Colorado, Nevada, Utah, California, Arizona, New Mexico and Texas (total of 14 Western States).

Engine Specifications

WDS provides Type VI-III Wildland Engines, Type I-III Tenders and Tactical Tenders from our existing fleet as well as a network of established and qualified engine companies operating under WDS supervision. All Wildland Engines and Tenders are outfitted and inspected per Federal Best Value standards (per USFS Region 1 Water Handling AG-043-S-07-9002, AG-0343-S-10-7000). In addition to these federal standards, the engines operating in the Liberty Mutual Wildfire Prevention Program will all have fire blocking gel capabilities.

Wildfire Personnel

All wildfire personnel are NWCG 310-1 Qualified for Position and have current Red Card and Pack Test.

Description: Liberty Mutual Wildfire Prevention Program

The key elements of the Service include the following:

- Policyholder Wildfire Education: To promote the guidelines established by the Federal Firewise Program and similar State programs.
- Coordination with Incident Command: Operate under site Incident Command established by Municipal Fire Departments, State or Federal Wildfire Agencies. Radio communication capabilities include radio cloning to meet IC communications needs.
- Pre-Suppression Services: Pre-suppression activities in accordance with the training, safety and operational requirements defined in the USFS Fireline Handbook (NWCG Handbook #3, PMS410-1) and the USFS Incident Response Pocket Guide (PMS#461). This work will be performed in support of local, state and federal responders. Pre-Suppression defensive measures include blackened zone post fire mop up, emergency fuel mitigation, zone sprinkler system setup, fuel break preparation and fire blocking gel application.



Liberty Mutual refers to the insurers of the Liberty Mutual Group of Insurance Companies. Liberty Mutual Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Liberty Mutual & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Liberty Mutual Group of Insurance Companies.

Liberty Mutual and its representatives, including WDS, will use their best efforts to provide these services. There may be instances when Liberty Mutual will not be able to provide these services. There is no guarantee that these services will prevent damage.
