The United Firefighting Initiative

“A united alliance of government, the insurance industry, and firefighters working together to reduce the catastrophic losses incurred every year from wildfires in Canada and the United States”

Roger Schroeder, CEO
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January 21, 2005, Toronto, Canada
What is the Initiative?

- The United Firefighting Initiative is being put forward to reduce the catastrophic loses incurred by the government, the insurance industry, and firefighters every year in the Wildland Urban Interface (WUI).
What is the Initiative?

- This Initiative is being spearheaded by Extreme Fire Services®, and Quintech Fire Services®, with the cooperation in Canada from the ICLR®, IBC®, and the government and firefighters of British Columbia.
What is the Initiative?

- Every year the government, and the insurance industry loses hundreds of millions of dollars due to wildfires in the WUI.
- Meanwhile, many firefighters are losing their lives protecting structures and providing fire suppression in these same areas.
What is the Initiative?

- This Initiative is to form an alliance between the government, the insurance industry, firefighters and other stakeholders in the Wildland Urban Interface.
- Working together, this alliance will form a collaborative approach to solving many of the problems plaguing the stakeholders in the WUI.
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Key points:
1. It is a process. It is not an end in and of itself, but a (sometimes difficult) process aimed at finding solutions.

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1. It is a process. It is not an end in and of itself, but a (sometimes difficult) process aimed at finding solutions.
2. It is grounded in reality that the different parties involved see a problem or an issue from different perspectives, but this is viewed as a good thing as it brings a broader and more multifaceted understanding of the causes and possible solutions of the problem.

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2. It is grounded in reality that the different parties involved see a problem or an issue from different perspectives, but this is viewed as a good thing as it brings a broader and more multi-faceted understanding of the causes and possible solutions of the problem.
3. It is solution-focused, not advisory. The intent is to work together to find a solution that all agree with, not for one party to advise the other.

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- Reducing human and animal suffering incurred from wildfire events.
A Brief History of the Insurance Industry, and Firefighting

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- Early firefighters were volunteers, and the insurance companies assisted in buying the needed firefighting equipment.

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- Eventually, as populations grew, these volunteer fire departments turned into municipal fire departments.

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- The Matheson fire complex was started by lightning and locomotive sparks in 1916, destroying Cochrane, and Matheson, and killing 228 people.

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- The McLure fire in 2003 caused the devastating loss or damage of 72 homes, nine businesses, the evacuation of 3,800 people, and burned 26,420 hectares of forest.

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- The fire caused the evacuation of 33,050 people, and burned down 25,600 hectares of forest.\(^1\)
- The ongoing economic impact will be felt for years in Kelowna community, with the first year losses totaling $4,419,000. That’s an average of $32,140 per business.\(^2\)

Future Environmental Concerns that Weaken the Forest’s Health

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- By the end of the 21st Century, if trends continue, the mean annual temperature in western North America could be 2-5 degrees Celsius above the range of temperatures that occurred over the last 1000 years.
- Increased temperatures bring a larger number of lightning strikes, and more frequent periods of extended drought.

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Future Environmental Concerns that Weaken the Forest’s Health

- Decades of aggressive fire fighting policies reduced or prevented low intensity fires, resulting in over crowded, over fueled forests.¹

¹ Toddi Steelman, Department of Forestry, (2003)
² David Spittlehouse, “Adaptation to climate change in forest management”, (2002).
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- Years of drier forests, higher temperatures, and large fuel loads choking the forest floor have weakened the forest health, opening up the trees to insect infestations, and fire¹.
- Policy makers and forest managers must accept that climate change is probable, and that forests and forest communities face significant impact².

Three Different Allies, Many Different Problems
Problems the Government is Having With Wildfires
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- Fuel buildup caused by years of not letting the natural cycle of fire to cleanse the forest, ensures more significant and severe wildfires in the future.¹
- There is not enough money available to protect every property.

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- Revenue has to be spent on wildfire suppression, structure protection, and rehabilitation of damaged areas.
- The loss of billions of dollars of natural resources.
- There is an urgent need to put in place programs nationally to fireproof communities, create evacuation standards, and educate the population on wildfire threats and solutions.

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- Litigation from underinsured customers are raising legal costs. The average structure in Kelowna was underinsured by $100,000.¹

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- Potential losses could force the industry to drop insurance coverage in certain areas until customer behavior changes.²
- There has never been any insurance industry input into the decisions being made in evacuated areas during wildfire events concerning which, and how many structures will survive.

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- Economic forces are forcing insurance companies to look at the underwriting, in addition to the investment side for profits.
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- People do not worry about biomass reduction and defensible space around their homes until the embers are actually hitting their homes. After which they forget about the fire, and ignore the problem.
- There is not enough time and manpower to adequately control the spread of the wildfire, and create evacuation measures on the fly.
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- The funding and use of new, and advanced firefighting technologies and techniques is needed, including gels, blankets, and sprinklers.
- Lack of overall funding for manpower and capitalization needs to have state-of-the-art equipment available to fight wildfires efficiently, and cost-effectively (i.e., fire trucks, pumps, GPS-radio-integrated communication systems, advance wildfire training, etc.).

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- The practice of putting out fires is taking it’s toll on the forests.
- Timber is many times denser than 100 years ago, due to fire suppression programs.
- The forest floor is littered with ladder fuels and brush, that would have normally been burnt by normal, low intensity fires every decade or so.

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- Forests naturally burn every 60 to 100 years, depending on the type of trees contained in the forest.
- Unhealthy forests are being attacked by insects, and vegetation, leaving stands of dead trees in the forest.
- Every year an average of 25,000 km² of forests burn in Canada, this is roughly the size of Lake Erie.

Hotspots in Canada 2003

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- 1,636,764 hectares burned.

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- Thousands of people moving into the interface intensifies these problems.

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- Insurance companies will continue to spend money rebuilding homes rather than protecting homes.
- Firefighters will continue to lose their lives due to many larger, and more severe wildfires.
Government, Insurance Companies, and Firefighters need to combine their resources to attack the problem!
The United Firefighting Initiative
The United Firefighting Initiative (UFI), is a long term, ten-year pilot program to reduce the operating costs, and losses involving the stakeholders in the WUI.
The United Firefighting Initiative

- This long term pilot program is being instituted to allow enough time to put into place agreements, programs, and procedures, between the UFI partners, and other countries that currently share firefighting resources. This will allow a safe adaptation of the new firefighting procedures.
The multifaceted nature and scope of these issues, require new approaches, in agreements, documentation, methodology, and commitments in order to reach the allies many goals.
The United Firefighting Initiative

- This initiative is to form a partnership for the common good between the government, insurance companies, firefighters, and other stakeholders in the Wildland Urban Interface.
Government officials are looking forward to opening up a dialogue with the insurance industry to study how to integrate the United Firefighting Initiative’s goals into its current firefighting programs.
The United Firefighting Initiative will once again, allow an insurance company to directly hire a private firefighting firm to protect its structures in danger of being consumed by wildfires.
Benefits of the Initiative to the Insurance Industry
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- Individual “must save” structure protection for structures that are of “high value”, or contain high value contents such as expensive art, antiques and/or automobile collections can be accomplished.
Benefits of the Initiative to the Insurance Industry

- The ability to protect structures with the latest technologies including: polymer gels, fire blankets, sprinkler systems, and aerial support. (Some of these technologies have a 99.9% save rate). ¹

¹ John Bartlett, President, Barricade Gel®, Jupiter, FL, (1989).
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- The ability to protect structures with the latest technologies including: polymer gels, fire blankets, sprinkler systems, and aerial support. (Some of these technologies have a 99.9% save rate).\(^1\)

- Each structure will get the protection it deserves to save it from being consumed by the wildfire.

- The cost to the insurance companies is extremely small, less than what it costs to revegetate the property.

Benefits of the Initiative to the Government

- Structure protection firefighting resources will be delivered to the evacuated areas at little or no cost to the government.
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- Movement of firefighting crews from structure protection to fire suppression, will aid in reducing the severity and length of the wildfire events.
- The initiative will expand firefighting capacity in Canada and the United States, reducing terrorism and serial arson threats.
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- Reduced firefighting costs as biomass fuel reduction takes place.
- Saving of natural resources from being consumed by wildfires.
Benefits of the Initiative to the Firefighter
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- Saves firefighters lives. With the ability to use the new firefighting techniques and technologies, structures can be protected days in advance. Firefighters no longer have to stay at a structure as the fire blows over to protect it.
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- New national certifications in the new wildland firefighting technologies will result in pay increases, and a better trained firefighter.

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- We will then work together to organize collaborative teams of government officials and firefighters to address concerns, questions, and suggestions, as we shape the United Firefighting Initiative.
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- Once the teams are formed, communication between the allies will be needed to successfully implement the United Firefighting Initiative.
Workflow Steps

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8. Communicate information back to teams.
9. Discuss potential for funding or allocation of funds to begin the initiative.
Roger Schroeder
Extreme Fire Services

EXTREME FIRE SERVICE

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