

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”

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Extreme Fire Services
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Quintech Fire Services
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What is the Initiative?



- The United Firefighting Initiative is being put forward to reduce the catastrophic losses 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 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.



‘Collaboration’ has been defined as:

“A process through which parties who see different aspects of a problem (or issue) can constructively explore their differences and search for solutions that go beyond their own limited vision of what is possible.”¹

Ref: Violence Prevention Initiative, (2003).

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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.

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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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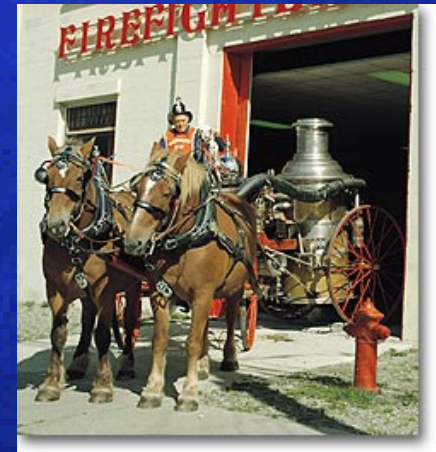
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- Saving firefighters lives through training, education, and providing access to the newest firefighting technologies.

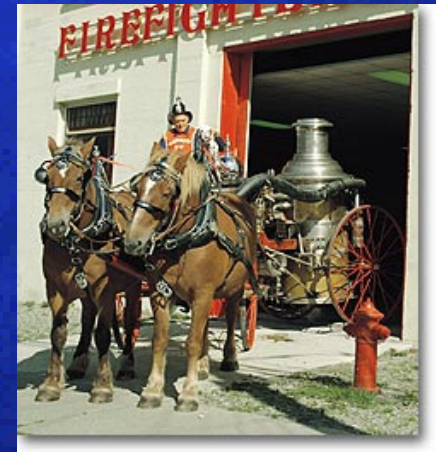
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- Reducing the number and severity of wildland fires in Canada and the United States.
- Protecting homes and businesses in danger of being consumed by wildfires.
- Saving firefighters lives through training, education, and providing access to the newest firefighting technologies.
- Reducing human and animal suffering incurred from wildfire events.

A Brief History of the Insurance Industry, and Firefighting

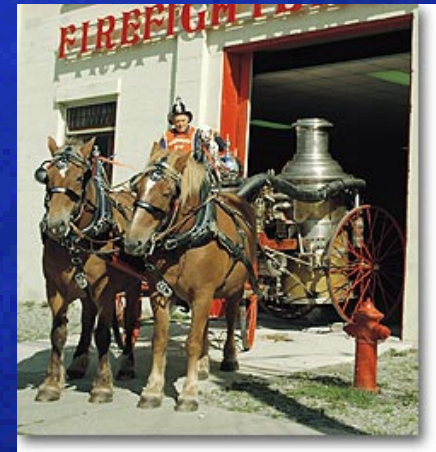


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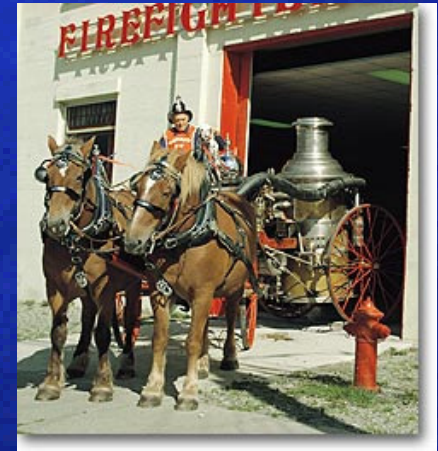
- As soon as the first insurance contracts were written, insurance companies saw the value of protecting the structures they insured.

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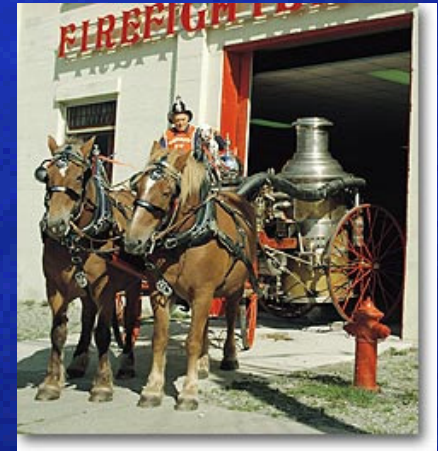
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- Early firefighters were volunteers, and the insurance companies assisted in buying the needed firefighting equipment.

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

Large Catastrophic Fires in Canada's History



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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.

Large Canadian Catastrophic Fires in the Last Decade



- Okanagan Mountain (Kelowna) fire in 2003 cost the insurance industry in excess of \$200 million dollars in damages, to 238 homes, and some businesses.

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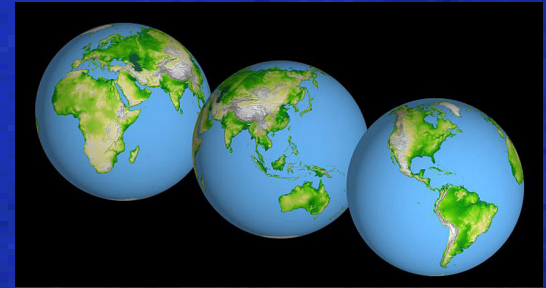


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- The fire caused the evacuation of 33,050 people, and burned down 25,600 hectares of forest.¹
- The ongoing economic impact will be felt for years in Kelowna community, with the first year losses totaling \$4,419,000 . That's an average of \$32,140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

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2. *Economic Development Commission, Economic Impact Report, (2004).*

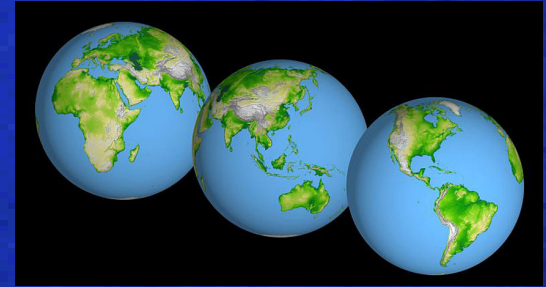
Future Environmental Concerns that Weaken the Forest's Health



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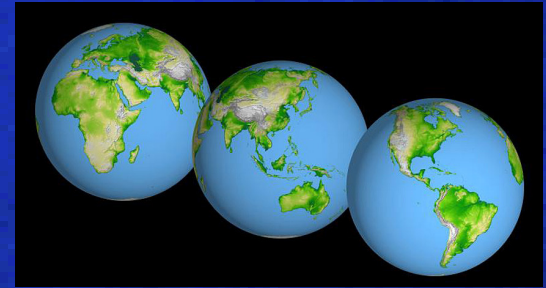
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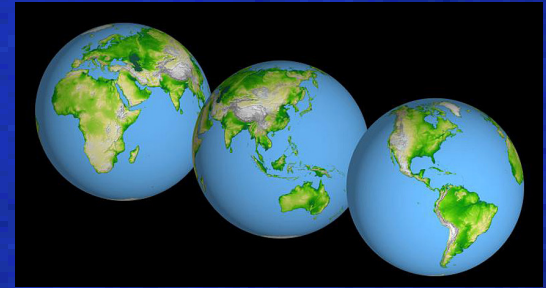
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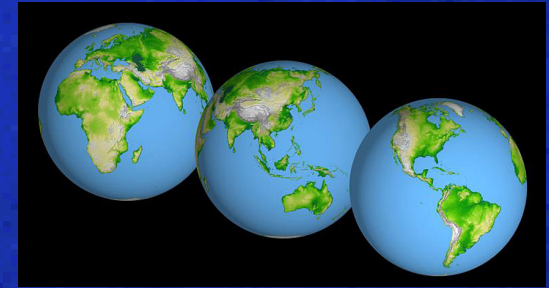
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- Increased temperatures bring a larger number of lightning strikes, and more frequent periods of extended drought.

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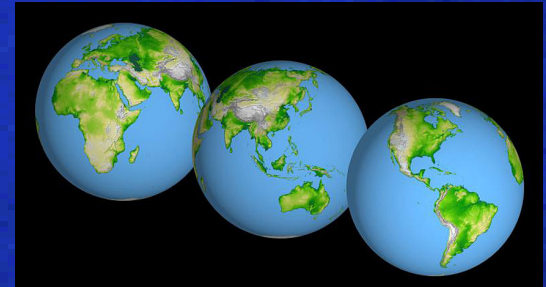


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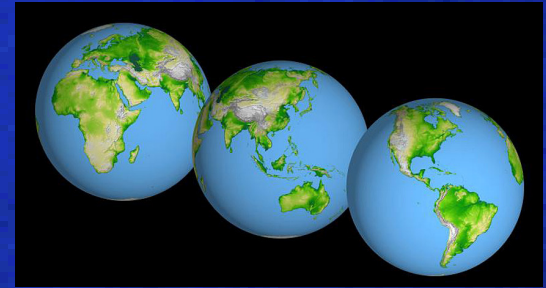


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- Years of drier forests, higher temperatures, and large fuel loads choking the forest floor have weakened the forest health, opening up the trees to insect infestations, and fire¹.
- Policy makers and forest managers must accept that climate change is probable, and that forests and forest communities face significant impact².

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Three Different Allies, Many Different Problems



Problems the Government is Having With Wildfires



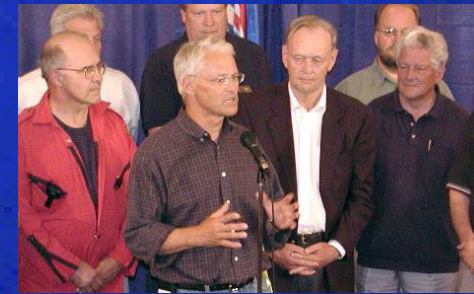
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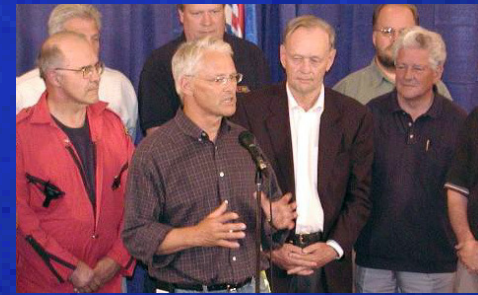


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- Fuel buildup caused by years of not letting the natural cycle of fire to cleanse the forest, ensures more significant and severe wildfires in the future.¹
- There is not enough money available to protect every property.

1. *Firestorm Report, (2004).*

2. *Okanagan Fire Report, (2004).*

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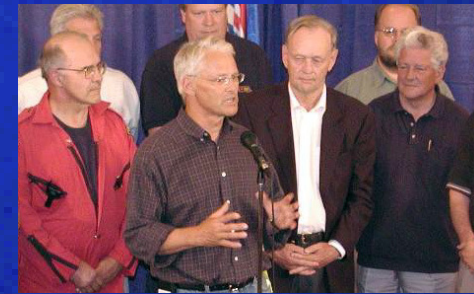
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- The loss of billions of dollars of natural resources.
- There is an urgent need to put in place programs nationally to fireproof communities, create evacuation standards, and educate the population on wildfire threats and solutions.

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- The Kelowna claims in excess of \$200 million dollars, are just a sign of things to come as more and more people move into the WUI.²
- Litigation from underinsured customers are raising legal costs. The average structure in Kelowna was underinsured by \$100,000.¹

1. *The Wildland/Urban Fire Hazard, ISO (1997).*
2. *Insurance Bureau of Canada, (2004).*



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- 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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- Wildfire loss reduction has been in the past a low priority because there has not been a perceivable solution to the problem.
- Economic forces are forcing insurance companies to look at the underwriting, in addition to the investment side for profits.

Problems the Wildland Firefighters are Having With Wildfires



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- 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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- 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.).

TIME IS CALLING IN IT'S MARKERS IN THE WILDLAND URBAN INTERFACE



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- 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.



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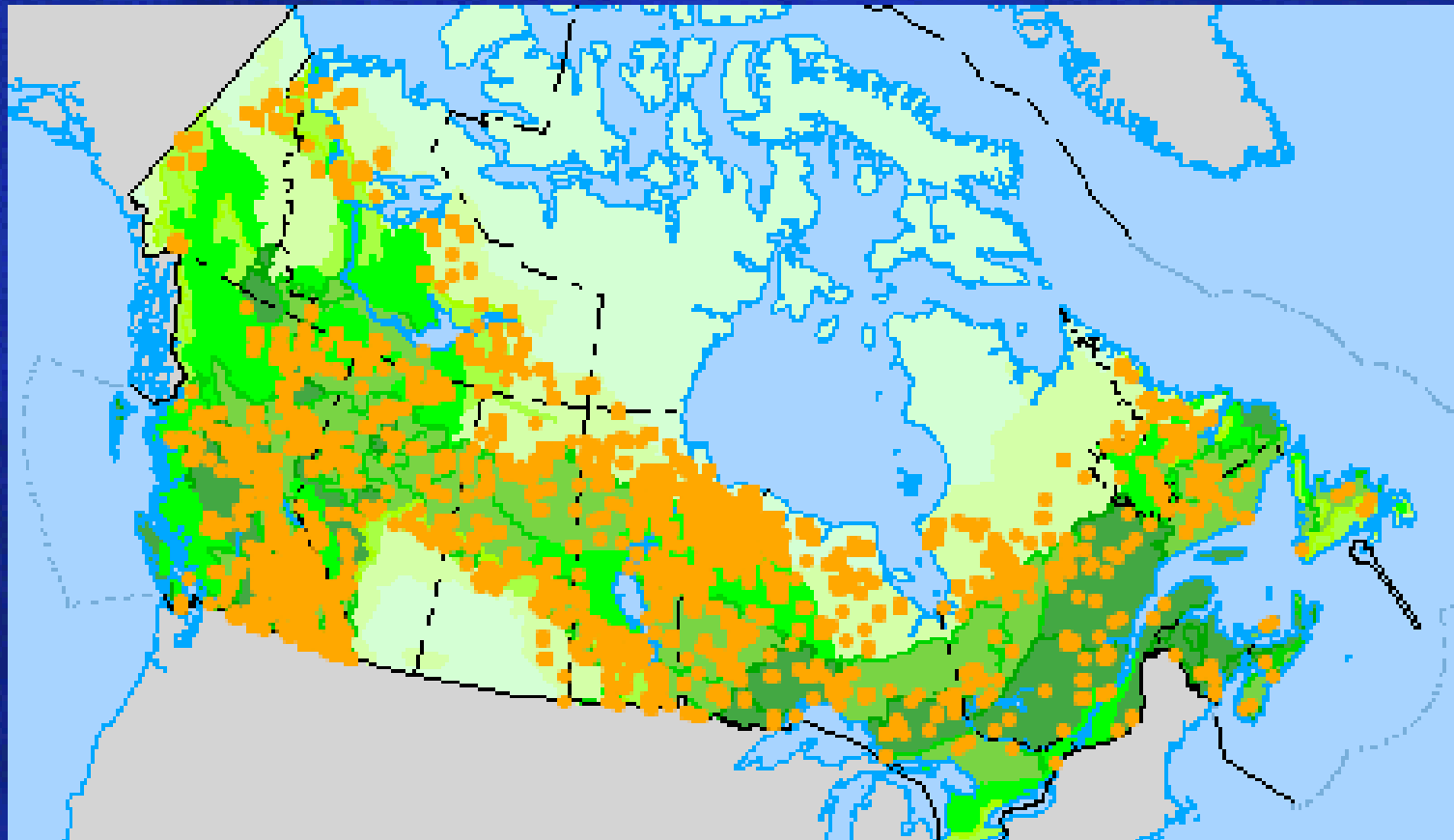
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- Forests naturally burn every 60 to 100 years, depending on the type of trees contained in the forest.
- Unhealthy forests are being attacked by insects, and vegetation, leaving stands of dead trees in the forest.
- Every year an average of 25,000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

Hotspots in Canada 2003

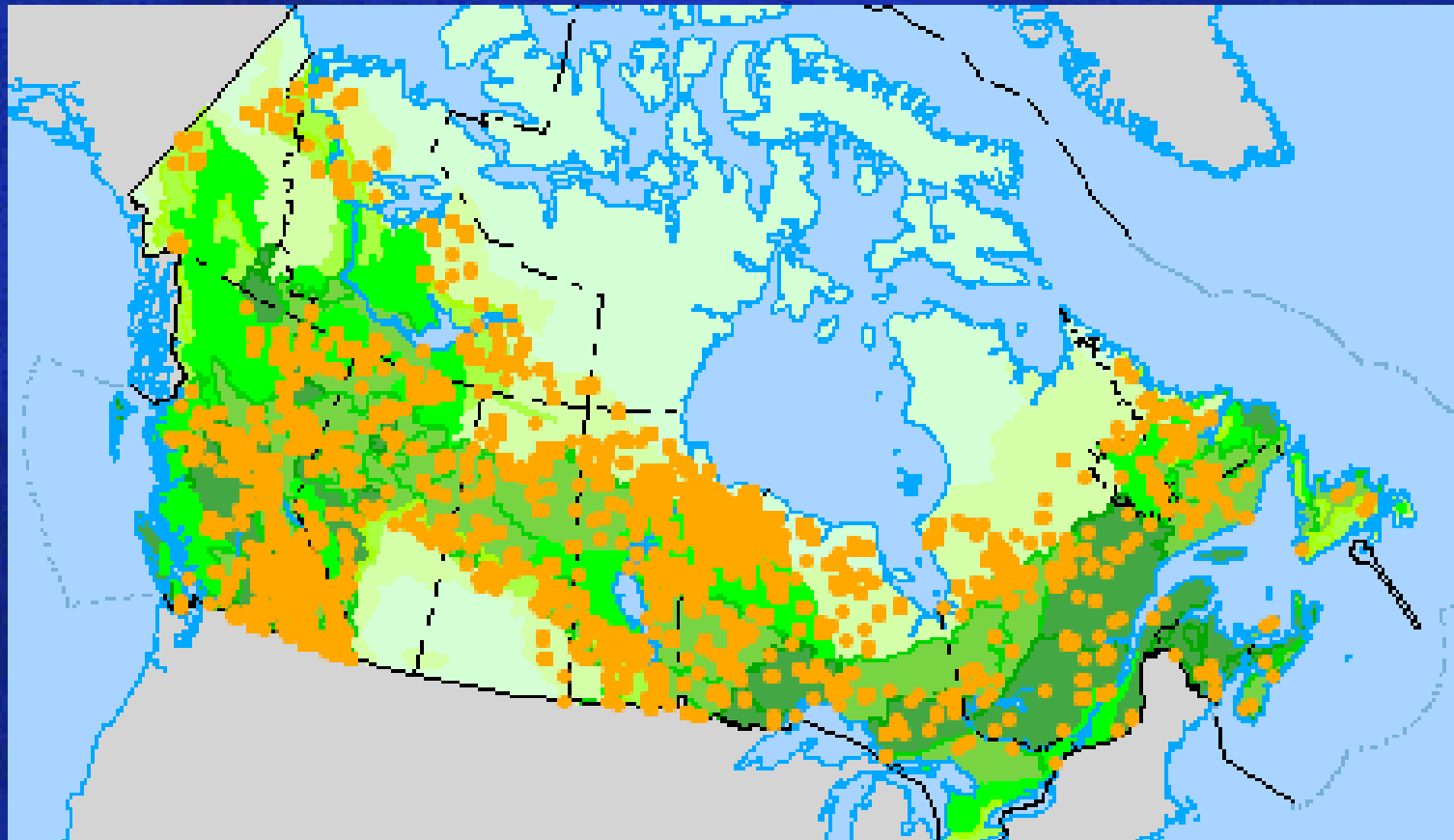


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Natural Resources of Canada, (2004).

Hotspots in Canada 2003

- 8,218 fires reported in 2003.

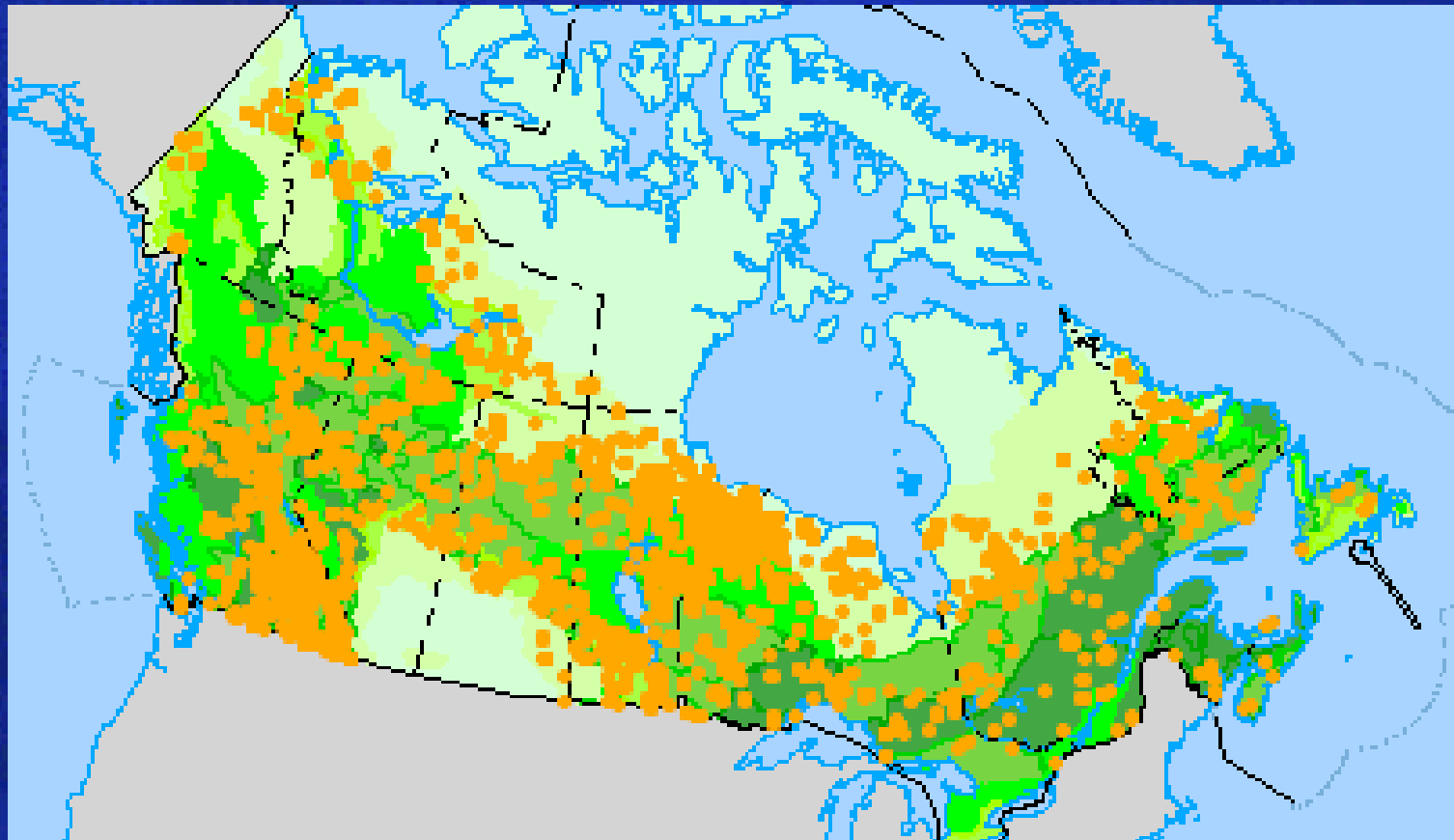


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Hotspots in Canada 2003

- 8,218 fires reported in 2003.
- 1,636,764 hectares burned.



Additional Problems in the Wildland Urban Interface



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- Many species need fire in order to survive.



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

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- The Government needs money to fight wildfires.
- 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



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- 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 United Firefighting Initiative



- 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.

The United Firefighting Initiative



- 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



- 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.

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- Address-by-address structure protection will be provided to the insurance company on demand.
- 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

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- 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

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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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- As the firefighting capacity grows due to the higher number of firefighters on the job, more opportunities to advance will be available.
- 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.

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6. Accomplish objectives with realistic goals.
7. Document and evaluate results.
8. Communicate information back to teams.
9. Discuss potential for funding or allocation of funds to begin the initiative.

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