



AIG Programs

PROGRAM UNDERWRITING AUTHORITY STATEMENT ADDENDUM

Mountain Guard Program

Addendum Date: 3/1 /2016

Program Administrator: Willis of New Hampshire, Inc.
Pease International Tradeport
One New Hampshire Avenue, Ste. 200
Portsmouth, NH 03801

This Addendum amends your Underwriting Authority Statement, effective as of the date set forth above. Such changes will be integrated in to future Underwriting Authority Statements or superseded by future Addenda

AMENDMENTS TO AUTHORITY (as follows):

MOUNTAINGUARD WILDFIRE UNDERWRITING GUIDELINES

If within a brushfire hazard area (RiskMeter – wildfire score of 61 or above), the following will be required:

Underwriting:

For new business (renewals will be addressed via loss control as outlined below):

Underwriting will review key buildings via Google Earth to visually determine that there is clear space around key buildings.

- Clear space must be clearance of woody vegetation within 50 feet around the perimeter of the building(s)
- Grass or similar growth will be mowed within the 50 foot perimeter of key buildings

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ONLY**



- Underwriter will confirm roof coverings are not wood shake shingle and affirm spark arrestors on all wood stove flues and fireplace chimney openings.
- Key buildings are:
 - Buildings not ski lifts with a TIV of \$2,500,000 or greater;
 - the TIV of other buildings that are exposed from an amount subject definition must also be considered in determining all “key building” exposures
 - TIV will include building value, contents value, IM values and if any BI exposure exists the allocated BI value

The underwriter will note their knowledge of any wildfire preparedness plans that the insured has developed and implemented.

All such exposure analysis above must be fully documented in the underwriting file.

Loss Control:

1. Loss control (during the property survey) will validate that there is adequate clear distance of no less than 50 feet around key buildings. Clear distance includes removing all easily combustible vegetation, such as woody plants, dead or dried vegetation and oily vegetation. Remove vegetation a minimum of 10 feet within a chimney outlet.
2. Loss control will also affirm removal of dead and dry vegetation from 50 feet to 125 feet from key buildings. If such removal has not been accomplished, the loss control consultant should determine if such removal is feasible. If not feasible provide the reasoning within the loss control narrative.
3. If the clear distance around the key buildings is determined not to be adequate, loss control will make recommendations to address the deficiency. The recommendation will require a plan of action to be presented within 30 days, such plan to include time frames for completion. If full completion cannot be accomplished within 90 days, full details must be provided to the program manager for review and feedback.
4. Loss control should also affirm that there are spark arrestors on all wood stove flues and fireplace chimney openings. If not, an essential recommendation must be made.
5. Loss control will confirm fire resistant roof coverings.
6. Loss control will evaluate wildfire mitigation plans and make recommendations accordingly.
7. Loss control will evaluate additional resources available to help protect or assist with firefighting activities such as: Snowmaking equipment with sufficient water supply, reservoirs and lakes in the immediate area etc. They will confirm a wildfire preparedness plan is in place, preferably a written plan. If no plan, or one that is not documented in writing, a recommendation will be made.



Loss control evaluations should be completed by York/FARA during the property inspection visits Richard Donahue will work with Valerie DiPietro. to develop standardized recommendations and survey questions. Survey questions will be reviewed periodically and revised accordingly.

All other terms and conditions remain unchanged.

ACKNOWLEDGEMENT AND ACCEPTANCE

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This Underwriting Authority Statement Addendum and the authority granted within attaches to the most current document outlining underwriting requirements and authority. Only the terms of this written statement apply to the conduct of your underwriting responsibility. Verbal expressions of underwriting authority do not alter the terms of this Statement. Please sign below and return an executed copy of this Underwriting Authority Statement to your Program Manager within 30 days. If AIG Programs does not receive the executed copy within such time, this Underwriting Authority Statement will automatically go into effect on 3/1/16.

Acknowledged By:

Delegated By:

James A. Keller
Name of Recipient/Designee

Ruby Jimenez
Name and Title of Grantor

4/25/2016
Date

3/30/16
Date