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# Beyond Firewise: The USAA Journey

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➤ **CAS-CPCU Underwriting Collaboration Seminar**  
**Chicago, IL**

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## Our Mission

The mission of the association is to facilitate the financial security of its members, associates, and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.

## Our Core Values

Service ◆ Loyalty ◆ Honesty ◆ Integrity

## Our Brand Promise

# GOING ABOVE

FOR THOSE WHO HAVE GONE BEYOND

## Our Brand Pillars



Shared  
Military  
Values

Financial  
Strength  
& Wisdom

Passionate  
Member  
Advocacy

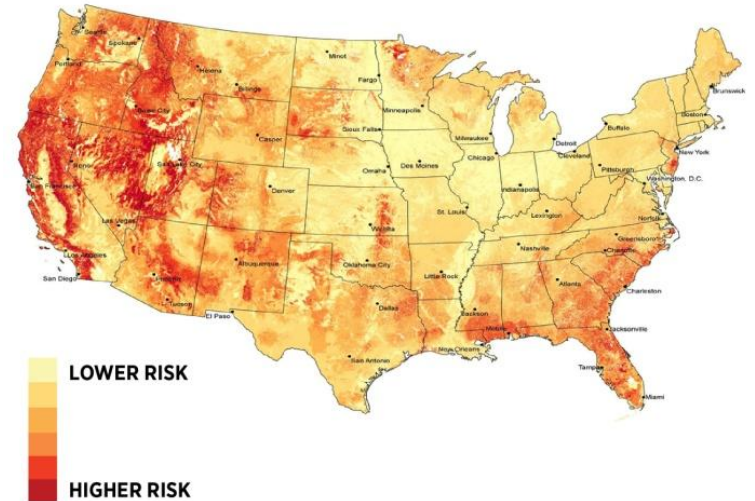
# Assessment of Wildfire Risk

- **Factors we look at include:**
  - Slope, aspect, fuels/vegetation
  - Population density
  - Home characteristics
  - Fire protection class
  - Community mitigation

- **Rethinking risk after Fort McMurray**

- **Firewise discount**

## WILDFIRE RISK for the contiguous United States



This map portrays a general representation of risk associated with wildfires. It is not intended to predict a special event or occurrence. Source: U.S. Department of Agriculture Forest Service, Fire Modeling Institute

# Promoting Mitigation In The Communities We Serve



**Education**



**Volunteering**



**Collaboration**



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**Response Program**

# Preparing Your Physical Surroundings

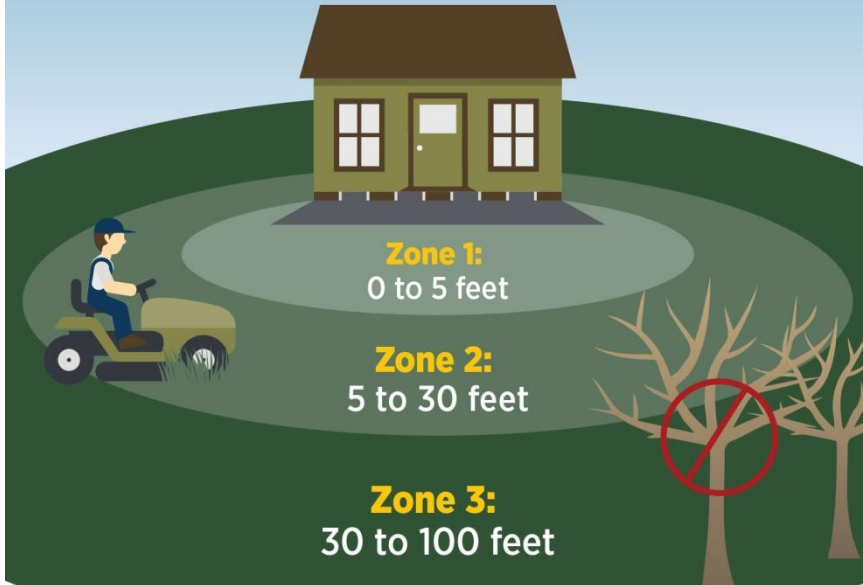
## STEP 1

Create a secure space around your home.

**Zone 1:** Install non-flammable ground cover, such as rock or stone. Keep gutters and roofs clear of debris, and keep branches trimmed to avoid overhang.

**Zone 2:** Store gas or propane tanks. Mow grass to a maximum height of 6 inches, and trim lower branches on mature trees.

**Zone 3:** Eliminate dead or dying trees. Trim lower branches on tree-lined roads to keep firefighter routes clear.



## Highlights:

**Use Class A roofing and tempered windows**

**Create fire-resistant zones in landscaping**

**Clear leaves and flammable materials**

**Keep gutters clean and trees trimmed**

# Preparing Beyond Your Physical Surroundings



USAA<sup>®</sup> PRODUCTS ADVICE JOIN USAA HELP

LOG ON

Disaster Recovery

When a natural disaster strikes, we'll help you recover.

Visit Claims Center

Winter Storms Be Prepared Earthquakes Floods & Storms Hurricanes Tornadoes Wildfires

Deductibles

Coverage limits

Policy exclusions

Emergency fund

Secure storage of records

Home inventory



## Protect Your Home: A Month-by-Month Guide

With the right preparation and maintenance, you can help protect your home year-round from fire, floods, high winds and other potential disasters.

[Learn More](#)

### More Disaster Preparedness Resources

[Make Evacuation Less Stressful](#)

[Why Flood Insurance Is a Wise Homeowner Bet](#)

[4 Steps to Prepare Financially for a Disaster](#)

[Top Considerations for Military Families](#)

[Questions to Ask When Renting Your New Home](#)

# Preparing For When Disaster Strikes

## Be informed. Make a plan. Take action.

A natural disaster can strike any time and any place. No matter the season, start preparing now.

**STEP 1:** Stock your emergency kit\* with:



### FOOD, WATER & MEDICATION

Pack a three-day supply of nonperishables and 1 gallon of water per person, per day. Don't forget about your pets!



### FIRST AID KIT, FLASHLIGHT & BATTERIES

Include a battery-powered or hand-crank NOAA weather radio.

### MATCHES & TOOLS

Include a multipurpose tool and a can opener.



### CHANGE OF CLOTHES, STURDY SHOES & SLEEPING BAGS

Consider additional items for cold-weather climates, and include personal hygiene items.



**STEP 2:** Develop a family communication plan and practice your evacuation. Remember to lock up before you leave.

**STEP 3:** Take inventory of your belongings, and store your important documents off-site and/or use “cloud” storage.

**STEP 4:** Keep your emergency savings in an easily accessible account.



Know which catastrophes are a threat where you live. Plan well in advance to maximize the safety of your family and minimize losses. Visit [usaa.com/disaster](https://usaa.com/disaster) to get started.

Expecting an evacuation? Gas up ahead of time to avoid long lines.

**\*Additional items to consider include:** Paper maps of the local area, cell phones with their charging devices, children's activities, and cash in case ATMs are not available.

**Make a plan, update it regularly and consult with your insurance advisor to review all of your policies.**



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**For additional questions, please  
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