



Case Study

How Green Shield Risk Solutions Is Closing the Insurance Gap in Catastrophe-Prone Areas

Project Summary

While major insurance carriers retreat from high-risk regions, Green Shield Risk Solutions has stepped in to fill the coverage gap. In just 90 days, Green Shield built Guardian Elite Home, an exclusive, non-admitted insurance product tailored for affluent homeowners in wildfire-prone areas of California and Colorado. This rapid launch was made possible by combining INSTANDA's agile, no-code environment with Green Shield's proprietary wildfire analytics platform, Property Guardian. The result is a powerful, data-driven solution that enables precise underwriting in areas others deem too risky, turning market challenges into significant growth opportunities.



90-Day
product build



50%
reduction in product
build time



Seamless integration
with proprietary wildfire
analytics platform



Huge savings
in staffing and product
build costs

"We pride ourselves on our ability to operate in difficult states. So where other insurers are exiting, we must be very responsive to market conditions. With systems I've used in the past, a simple rate change can take weeks. With INSTANDA, we can make changes to our forms and our rates, push them out to test, and then into production in the same day."

Pat Blanford, Founder and CEO,
Green Shield Risk Solutions

The Market Opportunity

The property insurance market is facing a crisis in catastrophe-prone states. In coastal areas, major carriers are pulling back, with some halting new business entirely. This has created a severe shortage of available coverage for homeowners in catastrophe prone areas. Green Shield identified this as both a critical need and a compelling business opportunity. To succeed where others were failing, they needed a risk management solution that was not only fast and responsive but also highly intelligent, capable of differentiating risk on a property-by-property basis rather than by broad, prohibitive rules.

Green Shield's Needs:

- > A platform to rapidly launch and manage products in catastrophe-prone states.
- > A solution to reduce operational costs and the need for large development teams.
- > The ability to make rapid changes to rates, forms, and underwriting rules.
- > Advanced risk selection capabilities beyond traditional hazard maps.

Quickly Getting to Market with INSTANDA

As a complete digital platform, INSTANDA provided the agility Green Shield required to meet its ambitious goals. The no-code environment empowered Green Shield to build, launch, and continuously modify its specialty homeowners product with unparalleled speed.

With INSTANDA, what would have taken weeks on a legacy system could be tested and pushed to production in a single day. This responsiveness is a core competitive advantage within the markets Green Shield serves.

Green Shield chose INSTANDA for its:

- **Speed to Market:** Launching complex products in under 3 months.
- **No-Code Configurability:** Enabling same-day changes without developer intervention.
- **Seamless Product Management:** Providing full control over rates, forms, and rules.

An Integrated Solution

The key to Green Shield's success is the powerful integration between INSTANDA and its wildfire intelligence engine, Property Guardian. While INSTANDA provides the agile policy administration backbone, Property Guardian delivers the underwriting acumen.

Property Guardian analyzes hundreds of data points from multiple sources to illustrate a property's true risk profile, assessing factors such as defensible space, structure condition, fuel types, and community fire protection. This enables Green Shield to underwrite with exceptional precision.

The INSTANDA platform's open API capabilities made this critical integration seamless. Further integrations with DocuSign, Data8, and InsCipher helped streamline the entire application and policy lifecycle.

Empowering Policyholders with Preventative Support

In addition to working with brokers and carriers, Green Shield takes a preventative approach by partnering directly with policyholders. Through detailed assessments and transparent risk analysis, Green Shield helps homeowners better understand their unique exposure to wildfire and other natural hazards.

Policyholders receive tailored recommendations to protect their properties – such as creating defensible space, improving home structure, and implementing mitigation measures – that not only improve insurability but also enhance the safety of their families and neighborhoods. This collaborative process empowers homeowners to play an active role in protecting what matters most, setting a new standard for proactive risk management.



Record Results in a Challenging Market

Green Shield has completely redefined what is possible in high-risk insurance markets. By combining a modern core system with advanced analytics, they have achieved remarkable results.



Key Results

- ✓ **Rapid Product Launch:** A specialty homeowners product was built and launched in just 90 days, a 50% reduction in time compared to other systems.
- ✓ **Enhanced Underwriting and Premium Growth:** One client using Green Shield's wildfire analysis wrote over \$3 million in additional premium that would have otherwise been declined.
- ✓ **Significant Operational Savings:** The company has saved several hundred thousand dollars in staffing and build costs compared to what would be required for a code-heavy policy administration system.
- ✓ **Unmatched Market Agility:** The ability to make same-day moratorium, rate, and contract changes allows Green Shield to stay ahead of market conditions where others cannot.

A Fast-Paced Future

Green Shield continues to set the standard for innovation and responsiveness in the high-risk property insurance market. Backed by the financial strength of Lloyd's A+ rated paper, Guardian Elite Home offers big limits (up to \$6.175M Coverage A / \$9.5M TIV), comprehensive protection for affluent owners of primary, secondary, and vacation homes, and flexible fast-track underwriting for the most complex wildfire exposures.

With features such as mitigation credits for defensible space and home hardening, and rapid, data-driven risk assessments, brokers now have access to coverage options their customers previously thought were out of reach.

Looking ahead, Green Shield's long-term vision is to go beyond just wildfire perils. The company is actively pursuing solutions for other significant risks – including convective storms, floods, and hurricanes. Green Shield is committed to bringing the same level of transparency and mitigation-driven strategy to these perils that they have pioneered with wildfire, empowering insurers, brokers, and homeowners to make informed decisions that reduce risk and enhance insurability.

As Green Shield's Founder and CEO, Pat Blanford, shares,

"We want to be the company that brought true risk transparency to both the insurance industry and the end consumer – bridging the gap between analytics, mitigation, and insurability."

This mission guides Green Shield's ongoing innovation and their ambition to redefine how high-risk property coverage is approached across the broader spectrum of natural catastrophes.