



No-Burn® Incorporated

NEWS RELEASE

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EMB in North America Chooses No-Burn® Intumescent Fire Retardant Coatings as Subject of White Paper Written for Insurance Industry

The insurance industry has been the driving force behind a great deal of life safety innovation over the years. Items such as automotive safety belts and airbags, as well as smoke alarms for residential structures and many other safety-oriented conventions were originally given widespread acceptance as a result of the support provided by insurance underwriting policies that created a financial incentive for their use. In that spirit, EMB, a well established and well-respected fixture in insurance underwriting circles, has recently completed a position paper that essentially says to insurance underwriting executives that they are missing the boat if they don't offer the same level of support to another emerging technology – intumescent fire retardant coatings, or IFRC. In this cause, the company has chosen the clear leader in the manufacture and distribution of these products, No-Burn Incorporated of Wadsworth Ohio, as the standard bearer for the IFRC industry.

Simply stated, IFRC products manufactured by No-Burn dramatically enhance the life safety potential in the single family, multifamily and commercial arena by providing spray-applied protection designed to eliminate the chance of fire altogether and to dramatically reduce the spread of flame in the event that an unavoidable fire should occur. It is EMB's position that the industry should offer a substantial discount to its insurance clients who opt to add this level of protection to their structures. They further state in the paper, that there is a high likelihood that most insurance companies already have the ability to offer such discounts pursuant to current "superior construction" parameters found in a majority of their policies.

According to Jeff Kucera, a Senior Consultant at EMB in North America and the author of the paper, "I learned about these products through conversations with some highly knowledgeable colleagues at the North American Safety and Preservation Associates, and decided that our firm's clients could benefit greatly by incorporating the potential for risk mitigation offered by IFRC products into their rate structures while also getting behind products that will continue to dramatically reduce the prospect of

fire fatalities and property damage on an increasing basis as the use of this technology is expanded around the world.”

The President and CEO of No-Burn Incorporated, Bill Kish, added, “We are honored to have been chosen by EMB in this valuable form of communication to their clients. We work diligently to educate a wide range of parties in various arenas, including structure owners, architectural and construction professionals, insurance and banking leaders, and a host of others about the life safety and property preservation value of IFRC products. The industry leadership and position of respect represented by EMB will provide a great deal of support for our efforts to expand the lives and structures protected by the products our company manufactures.”

The most common insurance discount for the use of these products comes in the form of a premium reduction (commonly at or above 15 percent) if the raw wood elements, including framing members, roof and wall sheathing, roof trusses, sub-flooring and similar components have been treated during the construction of a single or multi-family structure. The cost of this treatment will typically be less than one percent of the value of the structure, and the insurance premium discount, combined with other programs, typically result in a “payback period” to the structure owner of less than four years. Additionally, the products applied by certified No-Burn Dealers can also include protection against fire and mold all in one application. As an added bonus, these products contain low to zero voc’s, are not harmful to humans or animals and can contribute to the “green-value” of a structure by improving indoor air quality.

To learn more about No-Burn spray applied intumescent fire retardant coatings or to get a copy of the EMB paper, please contact No-Burn at 1-800-989-8577 or info@noburn.com.

Established in 1993, EMB (www.emb.com) is a rapidly growing international consulting firm specializing in property and casualty (P&C) insurance. Its services cover personal lines, commercial insurance and reinsurance, which includes the London Market and Bermuda. EMB offers C-Counsel Business Consulting, Actuarial Consulting, Professional Development, Marketing Sciences and Software. Additionally, EMB pioneered the development and use of high-performance actuarial software, which allow businesses to perform tasks that would otherwise be impossible, impractical or hugely time-consuming. EMB employs more than 300 people around the globe covering Americas, Asia-Pacific and Europe, Middle East & Africa and clients include 28 of the top 30 P&C companies in the world.

No-Burn[®], Inc has been leading the way in the field of fire retardant technology since 1998. By removing the fuel a fire needs to burn, these products dramatically reduce the possibility of a fire ever starting when applied over substrates such as wood, drywall, fabric, carpet, furniture, fiber-reinforced plastic and many other materials. Equally important, No-Burn[®] can reduce toxic smoke by as much as 80 percent. All No-Burn[®] products carry a “Class A” rating and are completely non-toxic and non-carcinogenic. Several No-Burn[®] products also offer a dual level of protection, reducing the risk of fire and inhibiting the growth of toxic-black mold. All No-Burn[®] products are available exclusively through a network of Dealers, certified for professional application. To learn more, please visit our Web site: www.noburn.com, or contact us at 800-989-8577 / 330-336-1500.

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