



George Petersen Insurance Agency

LOMMA

Navigating Property Insurance Non-Renewals
3/19/2025

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Key Areas of Discussion

- Risk meter / wildfire risk scoring.
- Non-Renewal Case Studies
- New premium discounts for fire risk mitigation.
- Open forum / Q&A.

Risk Meter & Brush Scoring

- Risk Meter – A tool that helps insurance underwriters assess the exposure of a specific property or geographic area.
- A wildfire risk score assesses the likelihood of a property being damaged by a wildfire. Factors that affect the score include the amount of vegetation, the topography, and the history of fires in the area. Insurance companies use various vendors to calculate these scores, and the scoring scales can vary from 1–10 to 1–100. A higher score indicates a higher risk of wildfire damage.

Oakmont HOA – Non-Renewal

- Meadowgreen II HOA is one of 37 sub-homeowners associations in Oakmont, representing 47 units of the larger 3300-household community.
- The total insured values are \$28,250,000 / \$450 per Sqft.
- Risk Meter ranges from 39 – 65, rendering the Association ineligible for the standard marketplace.
- Expiring Premium: Master Policy, \$44,773
- Renewal Premium, \$122,085.58 excluding wildfire. \$50,000 for every \$1,000,000 of wildfire coverage up to a maximum limit of \$5,000,000 in a parametric policy.

Risk Meter Score

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

6504 MEADOWGREEN PL SANTA ROSA, CA 95409-5807

LOCATION ACCURACY: 📍 Excellent LATITUDE: 38.444122 LONGITUDE: -122.612340 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 060971516023008

Wildfire Risk Score

Wildfire Risk Score: **65**

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	630	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	22,585
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	2	FIREBREAK DISTANCE WILDLAND FEET	840
NUMBER OF PAST FIRES	4	HAS RECENTLY BURNED	No

Risk Meter

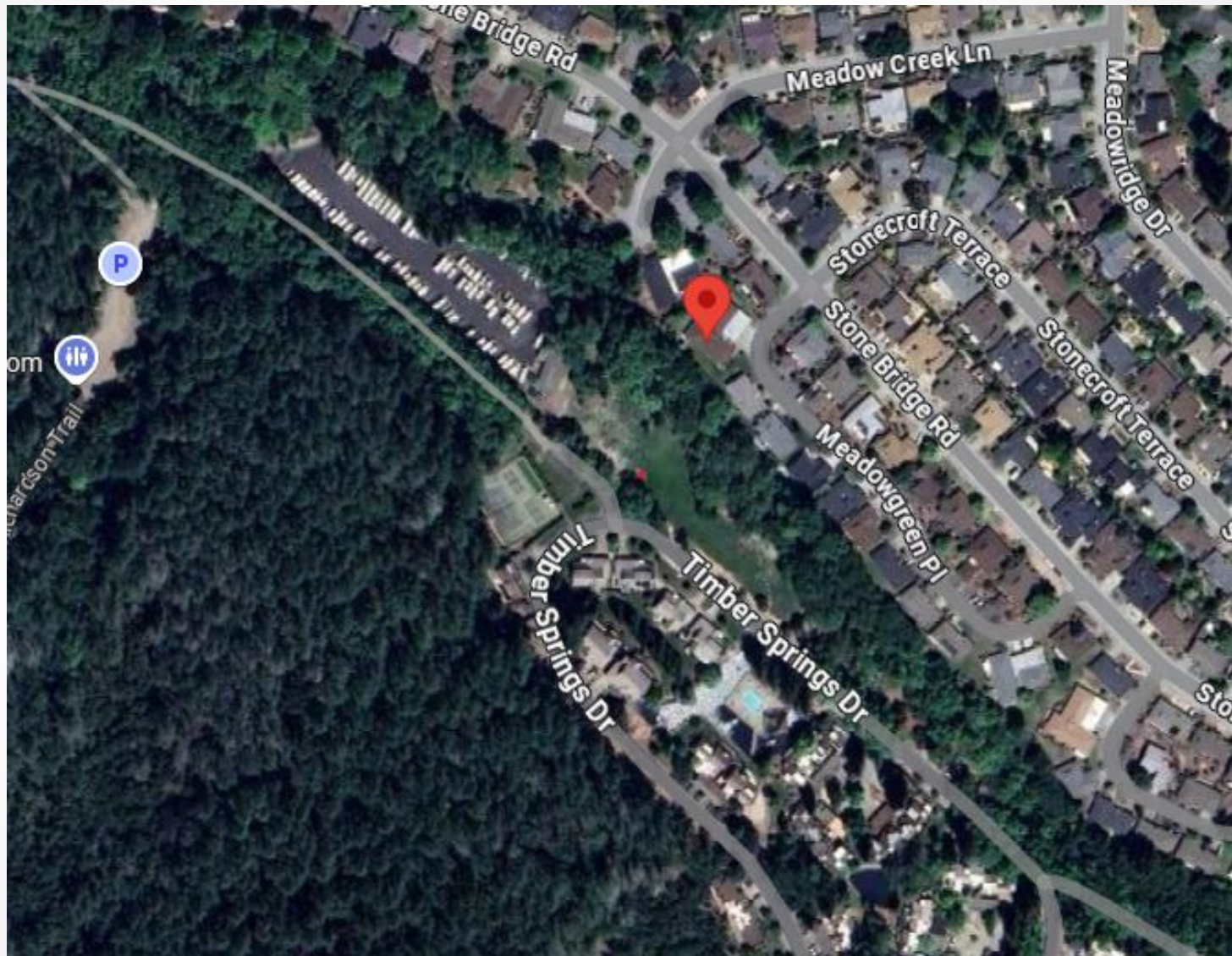
Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY



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Brush Map – Aerial View



Non-Renewal

NOTICE OF CANCELLATION, NONRENEWAL, RENEWAL PREMIUM, DECLINATION OF INSURANCE OR POLICY TRANSFER (California)

NAME AND ADDRESS OF INSURANCE COMPANY
Trisura Specialty Insurance Company
210 Park Avenue Suite 1400
Oklahoma City, OK 73102-5636

KIND OF POLICY: Condo Assoc Package	
POLICY/APPLICATION/BINDER NO.: CIUCAP400434-02	
EFFECTIVE DATE OF NOTICE: 3/27/2025 (DATE)	12:00 AM (HOUR-STANDARD TIME AT THE ADDRESS OF THE INSURED)
DATE OF MAILING: 2/6/2025	
NAME AND ADDRESS OF AGENT/BROKER: George Petersen Insurance Agency, Inc 175 W College Ave Santa Rosa, CA 95401	

NAME AND ADDRESS OF INSURED
Meadowgreen II Owner's Association
C/O PAS MANAGEMENT SERVICES
42612 CHRISTY STREET
FREMONT, CA 94538

CANCELLATION	(Applicable item marked "X")	
	<input type="checkbox"/>	You are hereby notified in accordance with the terms and conditions of the above mentioned policy, and in accordance with law, that your insurance will cease at and from the hour and date mentioned above.
	<input type="checkbox"/>	You are hereby notified in accordance with the terms and conditions of the above mentioned policy, and in accordance with law, that your insurance will cease at and from the hour and date mentioned above for the reason(s) stated in the "Important Notices" section. See the "Important Notices" section for other information that may apply.
PREMIUM ADJUSTMENT	<input type="checkbox"/>	You are hereby notified in accordance with the terms and conditions of the above mentioned policy, and in accordance with law, that your insurance will cease at and from the hour and date mentioned above for the reason(s) stated in the "Important Notices" section. You are permitted by law to appeal this cancellation. An appeal must be filed no later than 20 days before the effective date of cancellation set forth in this Notice. Forms for such appeal and the regulations pertaining thereto may be obtained from the Office of Insurance Regulation. The Office of Insurance Regulation does not have the authority to extend the effective date of cancellation; therefore you should obtain replacement coverage prior to the effective date of cancellation. (Appeal is not permitted in the case of cancellation for nonpayment of premium.) See the "Important Notices" section for other information that may apply.
	<input type="checkbox"/>	Unearned premium will be refunded to you within 30 days after issuance or receipt of notice of cancellation.
	<input type="checkbox"/>	Gross unearned premium will be mailed to you within 15 days after the effective date of cancellation, except 90 days in the case of audit policies.
	<input type="checkbox"/>	Gross unearned premium will be mailed to you within 10 days of your receipt of your audit.
	<input type="checkbox"/>	Unearned premium will be refunded to you as soon as practicable.
NON-RENEWAL	<input type="checkbox"/>	As the premium has not been paid, a bill for the premium earned to the time of cancellation will be forwarded in due course.
	<input type="checkbox"/>	Other:
	<input checked="" type="checkbox"/>	You are hereby notified in accordance with the terms and conditions of the above mentioned policy, and in accordance with law, that the above mentioned policy will expire effective at and from the hour and date mentioned above and the policy will NOT be renewed for the reason(s) stated in the "Important Notices" section. If this nonrenewal pertains to a policy of motor vehicle liability, personal injury protection, medical payments or collision insurance, or any combination thereof, and such policy is not being renewed because an operator insured under the policy was involved in a motor vehicle accident, Florida law provides that you may be entitled to the renewal of your policy under the conditions cited in this notice under the caption "Conditions for Renewing Your Motor Vehicle Policy". If any of the conditions apply, please contact us or your agent immediately. See the "Important Notices" section for other information that may apply.

Outcome

- 23 Insurance companies denied applications for replacement coverage due to unfavorable brush score/wildfire exposure.
- The Association was in the process of amending their CC&R's but had not formally amended their governing documents.
- All 47 Unit owners are scrambling to obtain individual policies.

Client Risk – Homeowners Policy

- Single Family Dwelling.
- Location: Town & Country /Proctor Terrace section of Santa Rosa.
- Brush Score = 47.
- Total insurance values exposed: \$1,800,000.

Risk Meter Score

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

1500 PARSONS DR SANTA ROSA, CA 95404-3057

LOCATION ACCURACY: 📍 Excellent LATITUDE: 38.455052 LONGITUDE: -122.700630 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 060971523002018

Wildfire Risk Score

Wildfire Risk Score: **47**

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	1,245	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	21,873
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	2	FIREBREAK DISTANCE WILDLAND FEET	12,471
NUMBER OF PAST FIRES	4	HAS RECENTLY BURNED	No

Risk Meter

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY



Non-Renewal / Adverse Inspection



Nationwide[®]
is on your side

Brush



Insurance Mandated Compliance

- “Trees on the property up to a distance of 100 feet (or to the property line if less than 100 feet) need to be limbed (limbs removed) to a minimum height of 6 feet from the ground.
- Create a minimum of 10 feet of spacing (branch to branch) between trees on the property out to a distance of 100 feet (or to the property line if less than 100 feet).
- Remove branches that hang over the roof of any structure, also prune dead tree limbs back to a minimum of 10 feet from the chimney.
- Remove or trim back trees and branches that touch any structure.
- Remove or trim down plants and trees growing near windows.
- Bushes surrounding any structure up to a distance of 100 feet (or up to the property line if less than 100 feet) need to have the appropriate vertical spacing.
- Create clear bush/shrub spacing that is a minimum of 2 times the height of the bush (branch to branch) on areas of flat to mild slope on the property out to a distance of 100 feet.”

Requirements for Renewal Offer

“Confirmation Needed (Photographs)”

- Current photos of all sides of the roof.
- Current photos demonstrating all property mitigation steps have been satisfied.
- Current photos of all sides of all structures demonstrating the immediate area around any structure is free from wildfire related hazards.
- Current photos from all sides of the structures looking out demonstrating that there is 100 feet of defensible space surrounding the structure.
- If the insureds property line is less than 100 feet from the structures, please indicate where the property line is along with any submitted photographs.
- Proof the wood piles and other combustibles have been moved at least 30 feet from the dwelling.
- **If the insured is unwilling to create the required 100 feet of defensible space as noted above, we ask that you consult with them about other possible carriers for this property.”**

Insurance Inspection



Insurance Inspection



After Photos



Outcome

- Nationwide rescinded their non-renewal, coverage was reinstated.
- \$50,000 invested in risk mitigation.
- Return on Investment: Approximately 5-Years.

Client Risk – Rental Dwelling

- Single Family Dwelling located in Central Windsor, CA.
- Insurance Company: Safeco
- Renewal Date: 5/19/2025
- Drone Inspection: 1/24/2025
- Non-Renewal issued: 3/4/2025
- Brush Score: 22
- Values Exposed: \$1,500,000.

Risk Meter

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

10041 STARR RD WINDSOR, CA 95492-9453

LOCATION ACCURACY: 📍 Excellent LATITUDE: 38.558353 LONGITUDE: -122.826266 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 060971539042028

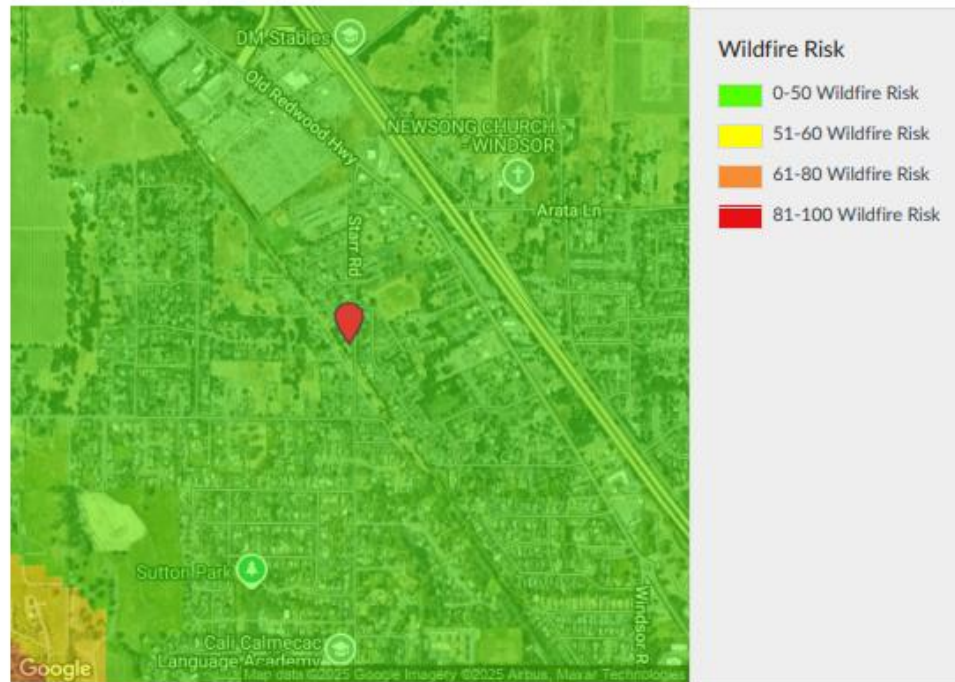
Wildfire Risk Score

Wildfire Risk Score: **22**

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	4,881	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	20,442
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	1	FIREBREAK DISTANCE WILDLAND FEET	6,208
NUMBER OF PAST FIRES	3	HAS RECENTLY BURNED	No

Risk Meter

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Inspection Report



A Liberty Mutual Company

Risk Engineering Residential Inspection Report

Personal Home



Trees - Branch overhang / touching

We are setting the policy to non-renew due to a recent aerial roof inspection. The reason for the non-renewal is the conditions of the property. The inspection found the following concerns related to the roof:

Trees - Branch overhang / touching

Please provide proof the trees have been cut away from the roof. Attached is the inspection.

Outcome

- Safeco overturned non-renewal and offered terms.



Safer from Wildfires

Do more, save more

Every action under **Safer from Wildfires** will qualify you for an insurance discount.
By doing more, you can save more.

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom of walls
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves
- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws
- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community





George Petersen Insurance Agency
Independently Owned Since 1935

THANK YOU

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Vice President/Principal
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FULL SERVICE AGENCY

Helping to protect your family, your home and your business

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