

The Lookout

News for the Barber-Winship Firewise Neighborhood

Volume II - Issue 2 - October 1, 2024

Getting Ahead of the Insurance Crisis: How to Keep Your Fire Insurance in an Epidemic of Cancellations

A conscientious approach to fire prevention as well as quick responses to insurers' non-renewal notices are the keys to retaining insurance, according to experts who spoke Sept. 18th to San Anselmo and Ross residents concerned about a surge in insurance cancellations.

The educational event, sponsored by the Barber-Winship Firewise Neighborhood and the Town of Ross, attracted about 80 participants at the Marin Art and Garden Center. Mark Brown, Executive Officer of the Marin Wildfire Prevention Authority (Marin Wildfire), and Kathleen Cutter, Marin Wildfire's Senior Wildfire Mitigation Specialist, spoke about the best approaches to dealing with this insurance crisis. Firewise leaders and residents from other Ross Valley Firewise neighborhoods, including the Bald Hill Firewise Community, as well as the Ross Police Chief, Ross Valley Fire Department officials and Ross Town Council members joined.



Mark Brown, Marin Wildfire Executive Officer

Insurance Non-Renewal

Brown, who has developed expertise on retaining fire insurance partly as a result of having to find replacement coverage after his own policy was cancelled, explained the insurance dilemma. Under Proposition 103, which places restrictions on carriers, California residents have been paying among the lowest insurance rates in the nation, Brown said. Furthermore, insurers have lost all the profits from the last two decades because of payouts for recent wildfires. Brown explained that current law prevents insurers from recovering their losses by increasing rates to address future threats. This has forced them to begin cancelling policies across the state. Many homeowners in Marin and the Ross Valley have been affected.

Homeowners have expressed frustration that policies are being cancelled despite conscientious efforts to clear vegetation, create defensible space, and harden their homes. Brown explained that these safety measures are currently not considered by the insurers. Instead, they use private risk models to decide whether they can continue offering insurance in an area. The secrecy of the risk models often leave homeowners clueless as to why their policy was cancelled and what they can do to be more attractive to carriers.

State officials, including California Insurance Commissioner Ricardo Lara, are now taking steps to restore insurers' profitability so they can continue serving the market. There is also a movement to create more transparency in rate setting and allow the use of forward-looking risk models that include consideration of homeowners' and neighborhoods' efforts to improve fire prevention.

See Insurance Page 2

In the meantime, Brown advised those who receive cancellation notices to act quickly. The first and most important step, if it hasn't already been done, is to clear excess vegetation, install fire smart landscaping and harden your home against the risk of flying embers. Next, you (or your insurance broker) should contact other insurers, preferably insurers who are already admitted to operate in California. If you can't find an admitted carrier, then contact non-admitted carriers who are not sanctioned by the state but who can offer insurance. These are good insurers but more risky than admitted carriers, Brown said. For those who can't find a carrier willing to insure their home, the last resort is the California FAIR plan, which is limited to wildfire insurance and likely to be three times as expensive as your current policy. Those with the FAIR plan may also want to purchase additional wraparound policies for protection beyond wildfire. Having a good insurance broker is very important, Brown said.

More insurance information is available through links on the following page.

Defensible Space and Home Hardening

Homeowners should set up their houses and property to withstand fire, whether or not firefighters get there, according to Cutter, whose teams have conducted more than 50,000 inspections in Marin. The keys to achieving this "passive protection" are proper home hardening and establishing sufficient spacing between plants.



(L-R) Tom Finn, Steven Peters, Anne Crealock, Rachel Kertz and Kathleen Cutter, all affiliated with Marin Wildfire.

Focusing first on home hardening, Cutter highlighted the threat of flying embers that can collect at the base of or in the exterior corners of structures. Here, flammable materials such as mulch or plants within five feet of a structure, can ignite the building. Removing

rows of combustible siding shingles within 6" to 9" of the base of a building can offer significant protection, she said. Cutter also called for the installation of foundation, attic, and eave venting screens small enough (1/8-inch square or smaller or fire and ember-resistant vents) to prevent embers from flying into a building and starting a fire.

Metal gutter guards that prevent leaves from accumulating in rain gutters will reduce the frequency of required fire maintenance, Cutter said. Wooden fences can act as fire wicks unless non-flammable material like metal gates or panels replace the last 5' of the fence where it attaches to the structure.



Fire smart landscaping - Marin Master Gardeners

Removal of all combustibles such as plants, garden furniture, firewood, and mulch within 5 feet of a house is a must, Cutter added. In addition to an ember resistant zone, this "Zone 0" gives firefighters easy access to the structure if necessary. Tree limbs should be at least 5 feet away from the sides or roof of a structure, and at least 10 feet away from chimneys.

The ideal landscaping plan for between 5 and 30 feet from the home (Zone 1) should be "lean, clean and green," Cutter said. Plants can be spaced within "islands" separated by non-combustible materials like stone and vertical spacing should be maintained to prevent flames in shrubbery from reaching into and igniting trees. Slow-growing plants that do not produce large amounts of debris are best.

For the Zone 2 area between 30 and 60 feet from the structure, good vegetation management is also advised to reduce the intensity of flames as they approach the house. The idea is to reduce the fuel load, Cutter said.

Cutter, also a UC Marin Master Gardener, provided two web-based resources for "Gardening on a Hillside," "Fire Smart Landscaping" and informational videos on home hardening. Please see resources/links on the following page.

Homeowner Insurance Cancellations Strike Barber-Winship Neighbors

Residents of the Barber-Winship Firewise Neighborhood (BWFN) are not immune from cancellations of their homeowners' insurance. Several of our neighbors have received cancellation notices in recent months, according to an informal written survey conducted at the Sept. 18th educational event sponsored by BWFN and the Town of Ross at the Marin Art & Garden Center.

Their advice is universal: act quickly to restore your homeowners' protection and be prepared to pay a lot more for it. This was consistent with the advice given that evening by keynote speaker Mark Brown, Executive Officer of the Marin Wildfire Prevention Authority (Marin Wildfire). His homeowner's policy was also cancelled.

One neighbor wrote that Traveler's Insurance cancelled their policy two weeks ago because of the home's siding and its setting in the woods. They are still trying to find replacement insurance. Another Traveler's policy holder received a cancellation notice early in September because of "wildfire risk," but they found a replacement policy with Homesite Insurance with a 10 percent increase over what they had been paying.

Another neighbor, whose policy was not cancelled, wrote that they were able to maintain their policy with Safeco Insurance because they were able to address wildfire concerns on time. Still, their rates doubled.

For those with rental properties, CSAA will not insure investment property, according to one neighbor who reported that they were able to obtain a replacement policy through the California FAIR plan at four times what they had been paying. Bear in mind that it took 45 days to replace the policy. "Be proactive," was their advice.

If you have an insurance story and some advice on or resources for maintaining homeowners' policies, please share it with us and we will pass it on to the neighborhood. Send your insurance stories and tips for dealing with cancellation to: barberwinship@gmail.com; subject: "BWFN Insurance Cancellation."

Resources from September 18 Event: "Getting Ahead of the Insurance Crisis"

Complete presentations by Mark Brown and Kathleen Cutter including audio narration:

<https://www.dropbox.com/scl/fi/3cg8rozt86txbiap0y7pb/Firewise-presentation-Sept-18.mp4?rlkey=1nxb-klvy80s6qvj8bw3aveim8&st=jala1488&dl=0>

Mark Brown slide presentation and insurance resources link:

<https://www.dropbox.com/scl/fi/f70ekh45yx4bnyd1xk24z/20240918-Barber-Winship-Firewise.pptx.pdf?rlkey=zp0khbddd5zkcx73ogcngnhlw&st=qyikwtlx&dl=0>

<https://firesafemarin.org/prepare-yourself/wildfire-insurance/>

Kathleen Cutter slide presentation and related links:

<https://www.dropbox.com/scl/fi/nd62ufceev8y2rr1uoibf/HH-and-DS-steps-to-retain-your-insurance.pdf?rlkey=lriy4xij7olwho4tsdiyegqxy&st=mewwnzf&dl=0>

<https://marinmg.ucanr.edu/BASICS/FIRESMARTLANDSCAPING/Plan/>

<https://marinmg.ucanr.edu/BASICS/FIRESMARTLANDSCAPING/>

<https://youtu.be/AYvwogREEk4?si=lhC0f6PGF8m14CZB>

https://youtu.be/QQIHtMQ_y5k?si=3dHHk4abQOwgZRCR

Additional fire prevention resources presented at the September 18 event included:

- A & S Landscape Materials - <https://ansmaterials.com/>
- Fire Safe Marin – <https://firesafemarin.org>
- Fire Free Coating, Inc. – <https://firefree.com>
- Peter O'Keefe, Independent Broker and Advisor – peter@consulinsurance.com
- Resilient Neighborhoods – <https://resilientneighborhoods.org>
- Shamrock Materials - <https://www.shamrockmaterials.com/san-rafael/>
- Shearman Builders – <https://ShearmanBuilders.com>
- United Policy Holders - <https://uphelp.org>
- Wildfire Defense Mesh – <https://wildfiredefensemesh.com>

Neighborhood Vegetation Clearance Program Enters Phase 2; Work to start on Eight Streets on Oct. 14th



Vegetation clearance work like that done along Crest, Wellington and Bayood Roads will soon start on Alta Vista, Woodruff, Entrata, Fallen Leaf, Loma Linda and Madera

Work started during the summer to clear overgrown vegetation in high-risk areas of the Barber Winship Firewise Neighborhood (BWFN) will enter a second phase starting Oct. 14 when crews begin thinning vegetation along neighborhood streets including Alta Vista, Woodruff, Entrata, Fallen Leaf, Loma Linda, Madera, and unfinished portions of Wellington and Crest.

Ross Valley Fire Department (RVFD) Senior Fire Inspector Rob Bastianon announced the program on Sept. 18 at an educational event sponsored by the BWFN and the Town of Ross at the Marin Art and Garden Center. Bastianon reported that up to \$100,000 has been budgeted for the work by the Marin Wildfire Prevention Authority (Marin Wildfire) and RVFD.

Efforts will focus on the mechanical/manual thinning work to remove hazardous vegetation within 10 feet of roadways and trimming trees to maintain a 14-foot clearance above roadways. With permission from affected homeowners, crews will also thin untended vegetation up to 50 feet from the roadways. Homeowners are encouraged to take advantage of this benefit.

Bastianon said Phase 2 is a continuation of similar work over the summer by contractor Forster & Kroeger along the Crest, Wellington and Baywood roadways. It has made a noticeable difference in Baywood Canyon, and Bastianon encouraged residents to visit the area to see how this type of work can significantly reduce wildfire danger on other steep slopes in the neighborhood.

RVFD is sending letters to affected residents to inform them when the work will be done on their streets. BWFN street captains will also communicate with their neighbors about the program.

Bastianon also recognized the considerable fire prevention efforts done by neighbors, pointing out that it “looks way different” from what he saw during initial inspections over a year ago. “You have done an outstanding job,” he said, adding that these efforts “make my job easier.”

Neighbors’ recent fire prevention work, along with years of collaboration between BWFN leaders, RVFD, and Marin Wildfire, also helped secure funding to address the threat of untended vegetation in the steep canyons and drainage areas of our neighborhood.

When discussing this clearing work, Bastianon noted that in the future, it will be up to each property owner to maintain the cleared areas so Marin Wildfire funding can be used to address other high risk areas.

The Lookout is published by the Barber-Winship Firewise neighborhood.
Please direct comments/inquiries to: barberwinship@gmail.com

Barber-Winship Firewise

Board:

Ned Purdom
nedpurdom@gmail.com
Spencer Sias
spencer.sias@gmail.com
Julie McMillan
juliemcmillan@comcast.net
Carla Buchanan
csbma@earthlink.net
Alex Cowley
alexandra.cowley@gmail.com
Jeanne Imai
jsdimai@yahoo.com
Marty Blum
martyblum@gmail.com

Bart Welles
bartwelles@msn.com
Nina Barry
barryfamross@gmail.com

Street Captains:

Ann Brenner - Winship
Lisa Wertheim - Prospect (124-193)
Alana Brady - L. Wellington
Jeanne Imai - Winship/Garden
Jennifer Kern - Barber (12-70)
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Warren & Judy McKean- Woodruff
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New Street Captains: Address Assignments TBD:

Diane Grialou
Maureen Larson
Bill and Gretchen Murray
Kippy and David Lusterman
Karen Rosenquist