

Glenwild HOA — Wildfire Risk Mitigation Committee (WRMC)

Steps to Consider When Interacting With Insurers on Homeowner Insurance Matters

The Current Landscape

- Homeowner insurance rates have risen sharply alongside increasing wildfire risk in the Mountain West.
- Carriers are increasingly asking about “*home hardening*” and related risk-reduction steps; in some cases they inspect the home and surrounding property.
- Switching carriers has become more difficult (though not impossible) — many are reluctant to take on new customers in high-risk areas.
- Carriers tend to value customer loyalty; long-term relationships make them more inclined to renew coverage.

Who to Communicate With

- Direct interaction should be with your insurance agent or broker — not the carrier directly.
- Exception: some carriers don't use agents or brokers, in which case direct communication is unavoidable.
- If you feel compelled to contact the carrier directly, speak with your agent first for guidance before doing so.

Keep Your Agent Informed

- Update your agent periodically on noteworthy risk-reduction steps, including remediation work done by contractors.
- Share a copy of Glenwild's community **Firewise Certification** (earned in 2025; available on the HOA website).

Highlight the HOA's Proactive Role

- Insurers respond favorably to HOAs that actively share risk-reduction and home-hardening best practices with owners.
- Inform your agent or broker when Glenwild is taking ongoing steps to reduce fire risk in HOA common areas.

If Cancellation or Non-Renewal Is Threatened

- Arrange a third-party contractor inspection — locally, Apex Fire Preparedness or Alpine Forestry.
- These contractors can identify quick steps to reduce risk.
- Your agent or broker can then notify the carrier of your intent to act, which may prompt the carrier to reconsider and continue coverage.

As with all information provided by Glenwild's HOA, owners should confirm these considerations with qualified subject matter experts.