

GROUNDBREAKING NEW WILDFIRE INSURANCE POLICY COULD BE A GAME CHANGER

BY WILL APOTHEKER

Tahoe Donner has acquired a first-of-its-kind insurance policy that could help change the insurance industry and ultimately make it easier for homeowners to get insurance.

This innovative policy was developed in collaboration with the Nature Conservancy, the University of California, Berkeley, and Willis Towers Watson, a global insurance and risk management company. It is the first time in the U.S. that an insurance policy has acknowledged, in writing, that forest management work reduces the risk of fire and, therefore, lower insurance premiums.

“Tahoe Donner has been tested with fires that have reached the borders of the community, and the forestry work did its job,” said Annie Rosenfeld, Tahoe Donner General Manager. “It slowed the spread of the fire to give firefighters enough time to prevent it from impacting our community. We are proud to be a leader in this field.”

Tahoe Donner was specifically selected as a partner for this policy due to its cutting-edge Forest Health Management Program, which began in 1992 and evolved from trying to create a healthy forest to mitigating climate and wildfire impacts. Tahoe Donner’s work to reduce hazardous wildfire fuels includes mechanical and hand thinning, prescribed burns and fuel break establishment. In total, more than 1,500 acres have been treated in just the past decade.

“The forest management work completed by Tahoe Donner, by removing fuel that could burn and leading to a lower fire risk, has considerably reduced the premium and deductible in this insurance policy,” said David Williams, Associate Director, Alternative Risk Transfer Solutions, Willis Towers Watson.

This new policy, covering 1,345 acres of Tahoe Donner’s forested and recreation land, has a 39% lower premium and 89% lower deductible than would have been the case without nature-based forest management. The new policy does not replace an old one; it is in addition to current insurance policies, expanding the overall coverage for the Tahoe Donner community.

With wildfire risk on the rise, many insurers are scaling back or refusing coverage in high-risk areas like California. Tahoe Donner’s new Wildfire Resilience Insurance offers a much-needed, innovative approach to protecting the community and managing future risk.



BEFORE



AFTER



BEFORE



AFTER

Tahoe Donner’s Forestry Management Program By The Numbers

1,286
Acres Treated
Between 2021-2024

1,265
Acres Treated
Between 2014-2020

Total
2,551

875
Acres of Fuel Breaks
A fuel break is a strategic strip or block of land where vegetation is modified to slow or stop the spread of wildfire

984
Homes in the
2025 Defensible Zone

2017
Year That Tahoe
Donner Association
Was Named
“Firewise Community
of the Year”

2
Retired Fire Chiefs
on Tahoe Donner Staff

“By placing this innovative insurance product, we hope to inspire other insurance underwriters to account for the benefit of thinning and prescribed fire and increase the implementation of this type of work more broadly,” said Kristen Wilson, Lead Forest Scientist, The Nature Conservancy in California. The non-profit organization played a key role in securing the policy and is covering the cost of Tahoe Donner’s premium for the first year.

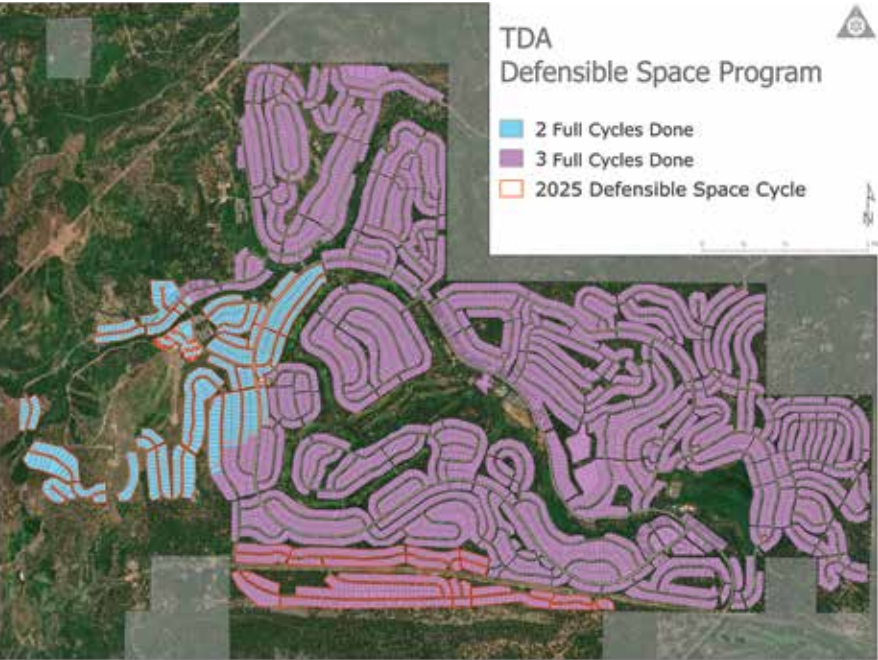
Another key collaborator was Dave Jones, Director of the Climate Risk Initiative, CLEE, UC Berkeley School of Law, former California Insurance Commissioner, and Tahoe Donner homeowner. “Federal, state and local governments, homeowners, homeowners’ associations and businesses are doing the right thing to reduce wildfire risk and invest in nature-based forest management. The improved price and availability of this pioneering insurance policy demonstrate that home and business insurers can and should renew and write property insurance in California and elsewhere in the United States where forest treatment is undertaken.” In fact, Jones says one of the reasons he chose to purchase his home in Tahoe Donner was specifically because of the industry-leading forestry management program.

Another key element of that program is the Homeowner Defensible Space Program. Created in 2008 after a 2007 fire nearly entered the community, the program cycles through the neighborhood in blocks of about 1,000 properties per year, supporting homeowners with guidelines, inspections and support in making their private property less susceptible to fire. The program has evolved since its inception, including increasing the number of properties inspected a year, providing home-hardening recommendations and increasing staff available to consult with homeowners.

Currently, Tahoe Donner has a staff with impressive depth in Forest Health and Fire Mitigation, including two retired fire chiefs, a forest service leader and past wildland fire fighter and a certified arborist who has been on the Tahoe Donner team for 20 years. Special recognition goes to Tahoe Donner’s long-time Registered Forester, Bill Houdyshell, who retired recently after 30 years as the visionary of the Forestry program.

“Fire defensibility is a collaborative effort between Tahoe Donner and the individual homeowners,” said Jason Hajduk-Dorworth Tahoe Donner Director of Admin Services and former fire chief. “The efforts done by members are invaluable in reducing the risk of wildfires. However, this work is not a one-time task. Annual maintenance of your property and around your home is a requirement of living where we do. Remove dead debris from your lot, keep flammable materials away from your home and work with forestry to remove dead trees.”

The next logical question a homeowner might ask is, “How do I get a reduction on my insurance now?” Unfortunately, those impacts haven’t happened yet, but this policy opens the door for that in the future. “This is only the first step, but it’s a giant one to get the insurance industry to say in writing that the forest management work being done is impactful and should decrease premiums,” said Hajduk-Dorwoth.



About **The Nature Conservancy**

The Nature Conservancy is a global conservation organization dedicated to conserving the lands and waters on which all life depends. Guided by science, we create innovative, on-the-ground solutions to our world’s toughest challenges so that nature and people can thrive together. We are tackling climate change, conserving lands, waters and oceans at an unprecedented scale, providing food and water sustainably and helping make cities more sustainable. Working in 72 countries, we use a collaborative approach that engages local communities, governments, the private sector and other partners. Learn more at [nature.org](https://www.nature.org).

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The Center for Law, Energy and the Environment (CLEE) at the University of California, Berkeley tackles climate change and other environmental challenges at the local to global scale through the development and implementation of equitable and effective legal and policy solutions. Our expert staff leverages the world’s leading public research university to engage community leaders, government, business, and other stakeholders; to lead timely and practical research initiatives; and to train leaders to take action on our most pressing environmental problems. Learn more at law.berkeley.edu/research/clee.