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## **The Nature Conservancy, Willis and Center for Law, Energy & Environment Launch First-of-Its-Kind Wildfire Resilience Insurance**

*With California's wildfire crisis pushing the state's insurance industry to breaking point, TNC/Willis/CLEE launch innovative solution to improve insurance availability and affordability.*

**Truckee, CA**—The Nature Conservancy (TNC) and Willis, a business of WTW (NASDAQ:WTW), and the UC Berkeley School of Law Center for Law, Energy & the Environment (CLEE) announced today a first-of-its-kind insurance policy that takes into account efforts to mitigate fire risk. Structured by Willis, the \$2.5 million wildfire resilience insurance coverage has been developed for Tahoe Donner Association (Tahoe Donner), a private homeowners association in Truckee, California.

In collaboration with the Center for Law, Energy and the Environment (CLEE) at the University of California, Berkeley, the wildfire resilience insurance policy was developed and placed to demonstrate lower premium pricing and improved availability where ecological forest practices have taken place. Such techniques include tree thinning to improve the health and growth of the remaining trees and planned fires to clear out flammable vegetation, both proven to reduce wildfire risk and make forests healthier. Tahoe Donner was 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.

Insurance policies written in areas benefiting from forest treatment have previously not accounted for risk reduction from forest fire mitigation. 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.

With insurers increasingly declining to write and renew insurance in California and other states as wildfire risks and claims costs continue to rise, this groundbreaking nature-based solution provides a new and urgently-needed approach to managing wildfire risk.

David Williams, Associate Director, Alternative Risk Transfer Solutions, Willis, said - "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."

"At a pivotal moment for California's insurance market, Willis has worked across the industry to bring this solution to Tahoe Donner, placing the insurance with Globe Underwriting, in a positive step towards a more resilient and sustainable insurance industry." Globe Underwriting (formerly Forest Re) is internationally recognised for excellence in forestry risk assessment and profiling and provided the essential empirical analysis to support the premium and deductible reduction.

Kristen Wilson, Lead Forest Scientist, The Nature Conservancy in California: "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."

Dave Jones, Director of the Climate Risk Initiative, CLEE, UC Berkeley School of Law, and former California Insurance Commissioner - "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."

Annie Rosenfeld, Tahoe Donner General Manager: "Tahoe Donner has been tested with fires that have come to the borders of the community, and the forestry work did its job. It slowed the

spread of the fire to give firefighters enough time to stop it from impacting our community. We are proud to be a leader in this field.”

This announcement comes amid a challenging insurance landscape in California and across the United States. Thousands of residents in the Pacific Palisades had their insurance non-renewed just weeks before the devastating Los Angeles wildfires. Hundreds of thousands of homeowners throughout California have had their insurance non-renewed over the last five years.

California's FAIR Plan, a state-created association of insurers for those unable to secure traditional private insurance, [has seen a dramatic surge in policies](#) due to wildfire risk-driven non-renewals, with residential policies increasing by 123% and commercial policies by 161% between September 2020 and September 2024.

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### **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. [www.nature.org](http://www.nature.org)

### **About WTW**

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help organizations sharpen their strategy, enhance organizational resilience, motivate their workforce and maximize performance.

Working shoulder to shoulder with our clients, we uncover opportunities for sustainable success—and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).

### **ABOUT TAHOE DONNER**

Tahoe Donner Association is one of the largest homeowner associations in the country, spanning over 7,300 acres and 6,473 private properties in the Sierra Nevada Mountains. The community boasts more than 60 miles of trails and 5,048 acres of open space. Forest Management work began in 1992, and in 2008, Tahoe Donner introduced the first fully self-funded defensible space inspection program, inspecting more than 1,000 properties each year. The team created a free roadside chipping program, and completes thinning, pile burning, and progressive fuel break work both with a dedicated internal staff, including a registered professional forester, and using partners. Tahoe Donner is nationally regarded as a leader in this field and provides educational outreach and physical vegetation management services to enable homeowners to maintain a Firewise condition around their homes. [Learn more about Tahoe Donner Land Management here.](#)

### **ABOUT CENTER FOR LAW, ENERGY AND THE ENVIRONMENT (CLEE)**

CLEE 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. <https://www.law.berkeley.edu/research/clee/research/climate/climate-risk-initiative/>