

**Background – CSAA (AAA) Mass Fire Insurance Cancellations in Zip Code 95033
Santa Cruz Mountains
9/15/19**

September 15, Santa Cruz Mountains 95033, CA

My story:

First my neighbor... then my neighbor's neighbor... and then my CSAA (AAA) fire insurance was cancelled. With a bit of investigation, it has become clear that AAA has non-renewed fire insurance for a large swath of homes in the Santa Clara and Santa Cruz County portion Santa Cruz mountains.

My August 24 letter from CSAA starts, in big blue letters "Continuing insurance coverage for your home..." and then goes on to say: "This non-renewal is based on a business decision by the company and is not intended to reflect negatively on your insurability."

They've made it clear, to them it is NOT personal. But to me, it feels personal. I've been, not a customer... but a MEMBER... for 18 years, with all premiums paid in advance, and not one homeowner's claim EVER. (I've had auto insurance with them for 50 years as well as an and umbrella liability policy.)

In conversations with four different CSAA agents on August 28, 2019.

- Agent B: "Oh well, none of the policies in the Santa Cruz Mountains are being renewed. Sorry to see you go."
- Call Center Agent C: "This is NOT a wholesale cancellation by zip code. We are evaluating the individual properties and yours isn't being renewed because of the three reasons in the letter." (Note: two of the three reasons are bogus and are easily dismissed by LOOKING at the property. Clearly no one did.)
- Call Center agent Z: ALL the houses in your area are being cancelled. Reason: Changes to policy – based off my address – and nothing else.
- Representative in "Policy Customer Relations Dept": "We do individual reviews of policies. Areas are never, ever blanketed as a whole. Never. We look at each policy individually."

About the South Skyline Community – map below

South Skyline Area is the corridor between Bear Creek Road (Los Gatos) and Sky Londa (Woodside). Neighbors might be in Santa Cruz, Santa Clara, or San Mateo County. This makes getting help from government and safety people tricky on a good day. We can't count on "officials" to rescue us, so we have banded together to support each other.

Therefore, over many years, we have created several community support organizations

- 1) **South Skyline Association**, founded 50 years ago - represents approximately 2000 families along the corridor <http://southskyline.org/>
- 2) **South Skyline Fire Safe Council** – for over a decade has focused on *education and outreach programs for fire prevention and preparedness to all South Skyline residents within the Council area in order to prevent the loss of lives and reduce losses of personal and public property and natural resources from wildfire. They work on defensible space, cleaning roadsides, chipping programs, etc.* <http://www.southskylinefiresafe.org/>
- 3) **South Skyline Emergency Preparedness Organization SSEPO** - focuses on promoting emergency preparedness and response capability at the neighborhood level in the event of a disaster. Our activities include support and communication during an emergency; annual emergency drills, emergency medical trailers in central areas; HAM and GMRS radio training.

We are adding a new project to be the info-hub for homeowners finding themselves with a fire insurance policy emergency.

<https://www.ssepo.org/home.html>

- 4) **South Skyline Community Emergency Response Team (CERTs)** - we have many volunteers trained and certified in this Federal Program. We are prepared to assist during a major event. The training is very useful for local emergencies too.

My broken little heart

I spent some time to think about why this hit me so hard. I've been a multi-policy AAA "member for life"... this has been the longest "relationship" of my life outside of my family, Social Security and the IRS! I've had many opportunities to go to other carriers over the years, but I was LOYAL to AAA.

From AAA Website:

Our mission: We create **members for life by fulfilling our promise to be there when they need us.**

Our vision: We will be AAA Members' **first choice for solutions to life's uncertainties.**

Our values:

- We are caring.
- We have humility.
- We are inclusive.
- We are curious.

- We are accountable.
- **We do the right thing.**

Perhaps it's time to update the corporate Mission, Vision and Values... just one line needed:

“We care about shareholder value above all else.”

For more information:

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