

Data about CSAA Cancellations – 9/16/19

Background documents and Zip code map on Google Drive, at this link: <https://drive.google.com/drive/folders/1XHW1qg940TBqrfbmjojSEm5UY6iZ7WK?usp=sharing>

- 1) We live on Skyline Blvd., in the Santa Cruz Mountains between Highway 9 and Page Mill Road. My neighbor, my neighbor's neighbor, and my CSAA fire insurance were all cancelled. I did a quick survey and 15 neighbors reported they have been cancelled.
- 2) AAA HQ denies this is a "wholesale" cancellation by zip code, but the CSAA agents I spoke with were less clear - see background document, which includes agents quotes.
- 3) The community: 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 in at least two zip codes. This makes getting help from government and safety people tricky on a good day, and impossible when there is an emergency. Therefore, we have created several community support organizations. (See enclosed backgrounder for details.) None of this proactive effort is acknowledged by AAA.
- 4) AAA is recommending a combo of the California Fair Plan and a hybrid version of their homeowners policy with all but fire protection. I have received a quote from CSAA. The combo of California Fair Plan and a DCI supplemental policy comes in at around \$9200 (with multi-policy and senior discounts). This is four times our 2018-19 CSAA Homeowner policy.

Key points about AAA - as determined by neighbors who have tried to work with them:

- a) If you're already denied renewal, there is no appeal.
- b) Adhering to Calfire rules and recommendations for fire safety and defensible space (a big, decades long effort in this community) doesn't matter - all the hours of labor and thousands of dollars we've spent on defensible space for our property and broader community just don't matter to AAA.
- c) It doesn't matter if you've been with AAA for life or just one year - there is no loyalty to members, and your loyalty to AAA just shows what a fool you are!

I am one of those "fools". I've been a "member for life..." Indeed except for my family and the Social Security Administration this is my longest "relationship" ever.

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What's next?

- 1) Insurance industry reform
- 2) Bury the Power Lines!