

TPR Residents

The TPR Firewise committee had its first meeting of 2025 at the end of April. During the meeting we learned more about how insurance companies regard Firewise communities when setting their home insurance rates and also established 2025 goals.

Insurance Companies and Firewise Communities:

The TPR Firewise committee met with Allstate agent Steve Dow. Steve is a broker who works exclusively for Allstate but has options to place business with other insurance companies when a specific property does not fit Allstate's requirements.

What we learned.....

- Some insurance companies only insure Firewise communities and some will not insure a specific property that is not actively engaged in Firewise.
- When there is a difference between Fire Department recommendations for your property and the insurance company, the insurance company requirement stands – they are insuring your property after all.
- Monument (80132) is rated in the highest risk category for wildfire, which is category 8B. As a result, our insurance rates are the highest. The good news is that at the end of 2025, some insurance companies will implement geo-locating / geo coding which will allow them to consider the specific neighborhood as well as the specific property being insured. This gives us more control, especially if we can get all or most of TPR properties actively participating in Firewise.
- More information will be available once we receive the presentation provided to the Firewise committee from Allstate.

TPR Firewise 2025 Goals:

- Schedule an additional 10 TPR properties for Fire Department assessment.
- Provide Firewise materials and Fire Department assessment sign-up sheets at all neighborhood gatherings: happy hours, picnic, annual meeting.
- Continually update the TPR HOA website with latest meeting minutes and goals.

We hope you find this information beneficial. For additional details, please contact one of the committee members or see us at a neighborhood event.

2025 TRP Committee Members:

- Paul Coscarelli
- Mike Pozzi
- Pat Burch
- Nancy Casadevall
- Julie Shook