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WF1\_DF\_0523

**Date of Notice:** 08/02/2023  
**Policy Number:** CFP 2899008 00

**Named Insured**  
ROBERT EINEM  
EINEM FAMILY TRUST DATED 3-14-2005  
**Property Location Address**  
1170 KLONDIKE DR  
LAKE ARROWHEAD, CA 92352

**Wildfire Premium:** \$968.00  
**FireLine Risk Score:** 6  
**Fuels in Surrounding Area Score:** 3  
**Slope Score:** 2  
**Access Score:** 0  
**Fuels at Property Score:** F3

## **NOTICE OF OUR USE OF A WILDFIRE RISK MODEL AND OUR CONSIDERATION OF MITIGATION FACTORS**

A recently passed regulation (10 CCR § 2644.9) pertaining to Wildfire Risk Mitigation requires that insurers that consider wildfire risk in its rating also take into account and reflect mitigation measures that the property owner may take to reduce their risk to wildfire.

The California FAIR Plan Association uses a wildfire risk score called FireLine® (provided by our vendor Verisk™). This score is used in determining wildfire premium. The FireLine Wildfire Hazard Score represents your vulnerability to wildfire risk and can range from 0 to 30, which represents the highest risk.

The FireLine Risk score is calculated using three critical components. First, the Fuels in Surrounding Area Score is multiplied by the Slope Score. If this results in a number greater than zero, the Access Score is added. If this equation results in a score of 0, an additional score, the Fuels at Property Score, is used to differentiate between a Fireline Risk score of 0, which incurs the lowest possible non-zero wildfire premium for a given property, and a Fireline Risk score of "True 0", which applies to risks with no exposure to wildfire and results in a Wildfire premium of \$0.00. In these situations, a Fuels at Property Score of F0 results in a "True 0" Fireline score, while any other value results in a score of 0.

**Note that the Wildfire Premium is a component of the premium for the peril of Fire which you have already been quoted or billed for on this application or policy.**

**THIS NOTICE IS NOT A BILL OR AN OFFER OF COVERAGE AND IS NOT ADVISING OF AN ADDITIONAL PREMIUM**

The Fuels in Surrounding Area, Fuels at Property, Slope and Access Scores for your property are shown above. They are further explained below:

If you disagree with the wildfire score assigned, you may appeal the score as described below.

Based on a FireLine Risk Score of 6, the wildfire portion of your total premium is calculated as \$968.00.

**Factors that Impact the Wildfire Risk Score**

W →  
 2 × →  
 =  
 6 = 0 + 6 →  
 6 =

Impacting Factors	Factors that Impact Wildfire Risk Score
Fuel Risk 6 Surround 3	Various types of combustible materials, and the density of those materials, in the vicinity of the building, including the location of trees, grass, brush, and other vegetation relative to the structure.
Slope 2	The position of the building on a slope relative to potential sources of ignition, and the steepness of the slope between those potential sources of ignition and the structure.
Access 0	Access reflects the ease or difficulty with which firefighting personnel and equipment can reach structures at risk of wildfire. It includes consideration of the presence of dead-end roads, road width, shoulders, and availability of multiple access points with respect to the building.

Please be advised that this notice is for informational purposes only. The FAIR Plan will provide you another notice offering specific recommendations for reducing your wildfire premium at your next renewal after the FAIR Plan's currently filed wildfire rate application is approved by the California Department of Insurance.

**Community-level mitigation designations**

You may be eligible for a discount if your community is designated as a Firewise USA Site in Good Standing. This discount will be applied to the wildfire portion of your premium.

**NOTICE OF RIGHT TO APPEAL FIRELINE RISK SCORE**

You have the right to appeal the FireLine risk score. If you wish to appeal, please notify your broker. You may also e-mail [cfpuw@cfpnet.com](mailto:cfpuw@cfpnet.com) or mail your appeal letter to us at California FAIR Plan, Attn: UW Dept., PO Box 76924, Los Angeles, CA 90076.

If you do appeal the score, the FAIR Plan will acknowledge receipt of the appeal in writing as required. Within 30 calendar days of receipt of the appeal, the FAIR Plan will respond in writing with a reconsideration and decision.

- Fuels in Surrounding Area Score 3 (score of 0-5, with 5 representing the heaviest/highest combustibility fuel)
  - Fuels in Surrounding Area score assesses vegetative fuels within the surrounding area (i.e., amount and type of fuels including grasses, trees or dense brush). Available scores:
    - 0 – No Fuel
    - 1 – Small, light fuels
    - ✓ 2 – Light to medium fuels
    - ✓ 3 – Medium fuels
    - 4 – Medium to heavy fuels
    - 5 – Heavy, large fuels
- Slope Score 2 (score of 0-5, with 5 representing the steepest slope)
  - Slope at the property (i.e., steep slopes can increase the speed and intensity of a wildfire). Available scores based on percent of steepness:
    - 1 – Mild (0-5%)
    - ✓ 2 – Moderate (6-20%)
    - 3 – Steep (21 – 40%)
    - 5 – Extreme (over 40%)
- Access Score 0 (score of 0-5, with 5 representing most restricted access)
  - Access to the property (i.e., fire truck ability to access properties located on a dead-end road or network of roads). Available scores include:
    - ✓ 0 – No Access Problems
    - 1 – Somewhat Limited Access
    - 3 – Limited Access
    - 5 – Very Limited Access
  - NOTE: If the property address is not found in the FireLine database, the Access component will be blank.
- Fuels at Property Score F3 (score of F0-F5, NF or WA, with F5 representing the heaviest/highest combustibility fuel)
  - Fuels at Property score assesses vegetative fuels at the property (i.e., amount and type of fuels including grasses, trees or dense brush). Available scores:
    - F0 – No Fuel (Outside of intermix/interface area)
    - NF – No Fuel (Within intermix/interface area)
    - WA – Water (lakes, large rivers, perennial wetlands, ocean, etc.)
    - ✓ 2 F1 – Small, light fuels
    - ✓ 3 F3 – Medium fuels
    - F5 – Heavy, large fuels
  - NOTE: "intermix/interface area" refers to the zone of transition between unoccupied land and human development, where structures and other human development meet or intermingle with undeveloped wildland and vegetative fuel.

6 - A FireLine Risk score of 2 indicates that the wildfire premium is not increased or decreased by the FireLine model. Higher risk scores result as the building and/or its immediate surroundings contain more fuel, have a steeper slope or are more difficult for the Fire Department personnel and equipment to access. Lower risk scores result as the building and/or its immediate surroundings contain less fuel, have a flatter slope or are easier for the Fire Department personnel and equipment to access.