Colorado Wildfire Risk & Savings

Reduce Your Risk. Lower Your Premium.

Your wildfire risk score helps determine your insurance premium.
Taking steps to reduce your risk may also qualify you for premium savings.



Wildfire Mitigation Actions & Available Discounts

The following actions may help reduce your wildfire risk and may qualify you for discounts on the wildfire portion of your premium.

Property-Level Actions:

Enclosed Eaves:

Helps prevent embers from entering your home.

Potential Savings: **-0.25%**

Remove Debris Under Decks:

Reduces combustible material near your home.

Potential Savings: **-0.25%**

Noncombustible Clearance (Minimum 6 Inches):

Creates a fire-resistant buffer at the base of your home.

Potential Savings: **-0.25%**



Community-Level Actions

Firewise USA Community Participation:

Living in a recognized wildfire mitigation community may reduce overall risk.

Potential Savings: **-0.25%**

Important Information About Discounts

- Discounts apply to the wildfire portion of your premium, not your entire premium
- Eligibility depends on your specific property and verified mitigation features



How Mitigation Affects Your Risk Score

Wildfire mitigation actions can help reduce your risk. Your score may improve when mitigation steps are taken, but results can vary based on:

- Property characteristics
- Surrounding environment
- Broader wildfire conditions





How to Appeal Your Wildfire Risk Score

If you believe your wildfire risk score is incorrect, you can request a review.

To submit an appeal:

1. Review your property details
2. Gather documentation (photos, receipts, reports)
3. Submit your request:

   Email: service@calcas.com

   Mail:
   PO Box 39700
   Colorado Springs, CO 80949-9700

We will:

Acknowledge your request within 10 days.

Provide a response within 30 days.