



CASE STUDY

The Gant Aspen – How a Leading Mountain Resort Turned Wildfire Resilience Into Real Insurance Savings



The Challenge

Situated in a tranquil five-acre enclave at the base of Aspen Mountain, The Gant is a luxury resort community known for its distinct collection of upscale condominiums. Guests and owners enjoy unmatched access to world-class skiing, outdoor recreation, cultural events, and historic downtown Aspen — all supported by hospitality-grade operations and a unique HOA governance model.

This blend of resort-level service and multi-owner structure creates a dynamic, high-value insurance challenge — made even more difficult by dramatic shifts in the Western insurance market.

Across Colorado and the broader West, extreme wildfire events and major carrier withdrawals have reshaped property insurance. Communities long considered stable suddenly faced skyrocketing premiums and shrinking coverage options. Despite significant investments in safety and modernization, The Gant's insurance costs continued to rise, placing pressure on residents and limiting renewal pathways.

The Gap: A Risk Profile the Market Failed to See

Despite The Gant's substantial mitigation work, legacy underwriting models continued to rely on outdated assumptions seemingly unable to quantify the tremendous investments made as a fire-adapted community. Much of the property's resilience improvements went unnoticed, and the community remained burdened by premiums that simply did not reflect its reduced risk exposure. In fact, premiums had increased to more than eight times historic levels, even as the property became safer than ever.

When The Gant partnered with RockRose Risk, that changed. RockRose translated years of mitigation efforts into clear, measurable, data-driven evidence — collaborating with carrier partners who are empowered to right-size premiums based on a verifiable true-risk profile -- not solely pricing on volatile market swings. This is truly a modern underwriting approach.

Turning Resilience Into Measurable Results

RockRose engaged The Gant mid-term — not to shop the account traditionally, but to reconstruct the true risk profile using advanced modeling and verified field data.

Their approach included:

- Detailed on-site assessments
- Real-time vegetation, fuels, and topography analysis
- Fire-behavior simulation modeling
- Documentation of defensible-space work and ignition-resilient improvements
- A clear roadmap for continued mitigation

Instead of accepting outdated market assumptions, RockRose re-told the story of The Gant — with precision, transparency, and evidence-backed actuarial modeling.

The Result: Immediate Financial Relief & Long-Term Stability

RockRose successfully delivered a mid-term replacement of The Gant's insurance program, achieving:

Total Cost Reduction: 43.6%

- Previous Premium: Over \$2 million
- RockRose Risk Total Cost: \$1.17 million
- Total Savings: \$911,598

In addition to major savings, the new program secured:

- Broader coverage
- The introduction of flood and earthquake options
- A foundation for continued premium improvement over future renewals

Looking Ahead

The Gant is now reinvesting part of its savings into additional wildfire-resilience initiatives, including:

- A certified arborist-led clearing and limbing program
- Enhanced seasonal defensible-space maintenance
- Improvements informed by RockRose's ongoing modeling

These actions not only strengthen on-the-ground safety — they position The Gant to be considered for an additional 10–20% premium reduction in upcoming renewal cycles - creating a sustainable virtuous insurance cycle.

Community Voices – Donnie Lee, General Manager, The Gant Aspen

"At The Gant, our top priority is creating a safe, welcoming environment for our residents, guests, and visitors. We've invested heavily in improving wildfire preparedness and overall property safety, but the insurance market wasn't recognizing the progress we had made. RockRose helped translate our on-the-ground improvements into a clear risk story that underwriters could finally understand. The outcome was meaningful—lower costs, stronger coverage, and the ability to continue reinvesting in the safety and resilience of our community."

Ryan M Valdez & The RockRose Team

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