

## [As LA needed reinforcements, private firefighters and prisoners answered the call](#)

ABC Australia

There is fire and fury on the streets of one of America's richest suburbs as its high-profile residents come to terms with the loss of their homes and the possible impact fire department funding cuts and cancelled insurance policies might have had on the disaster.

There has also been shock over who answers the call when a firestorm of this magnitude requires as many resources as a city can rally.

In California, it is not unusual for city departments and individuals to rely on private firefighting units. There is also a long history of prisoners helping fight fires, albeit while being paid much less to battle the same blazes.

As the Los Angeles fires grew this week, in the belief no-one from the city was coming to save him, a millionaire real estate developer asked X, formerly known as Twitter, how he could hire private firefighters.

Private firefighting is a booming industry in California and these units have a long history of being on the ground during wildfire events, even hired by insurance companies themselves as an optional extra for policyholders.

They're hired by the public agencies too when the departments need more boots on the ground.

But the response to Keith Wasserman's tweet and the anger directed at the city and state officials signalled something about this fire and the way Californians would respond was different.

Wasserman was roasted online because he had previously complained about paying property taxes —

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money that his critics promptly pointed out went towards public services such as emergency responders.

This week, those services were completely overwhelmed.

The death toll in Los Angeles now sits at 10.

At the height of the blaze, six separate out-of-control fires were burning across the city, the fire chief said there were not enough firefighters to contain them and two fronts were moving towards each other, gripping Los Angeles in a pincer movement.

More than 6,879 hectares of Pacific Palisades, an affluent suburb home to a long list of the city's most famous, was on fire and running out of water.

All the money in the world could not save the more than 1,000 homes of Pacific Palisades residents. Fire even scorched the grounds of the Getty Villa itself.

Estimators were already suggesting the damage bill was in the tens of billions while authorities were still rushing to find enough resources to stop the fires engulfing the city.

Answering that call, and joining the nearly 2,000 publicly employed firefighters working across Los Angeles, were private units hired by those who could afford them, and hundreds of incarcerated firefighters risking everything for an extra \$US1 (\$1.62) an hour.

When fires came to the rich end of town

The Pacific Palisades has long been home to America's uber wealthy, to Hollywood stars, socialites and business titans.

Nestled in the Santa Monica Mountains, the area boasts scenic views of the Pacific Ocean and rugged, hilly terrain.

But perhaps its most distinctive feature is not the untouched landscape, but the towering mansions, gated communities and array of boutiques and cafes catering to the rich end of town.

To buy a home here will set you back roughly \$US3.4 million (\$5.4 million) and would-be neighbours

include A-list celebrities such as Jennifer Garner, Reese Witherspoon and Ben Affleck.

For decades, as wildfires have threatened the homes and lives of residents living in other parts of LA, the quiet, secluded neighbourhood of Pacific Palisades has been a relative safe haven, untouched by fast-moving blazes.

Until this week when a wildfire tore through the area, forcing thousands to abandon their homes in search of safety.

Once residents spotted flames on the horizon, it was almost too late to leave.

As celebrities posted about losing their homes, several talked about the closeness of the community. There were stories of civilian efforts to help elderly people evacuate and of people who rent condos in the area literally surviving thanks to updates via the building group chat.

The streets of Pacific Palisades might be home to celebrities, but regular life happens there.

Now, aerial photos reveal just how much of the suburb has been destroyed and stories are emerging of just how frenzied the evacuation was.

“It is safe to say that the Palisades fire is one of the most destructive natural disasters in the history of Los Angeles,” chief of the Los Angeles City Fire Department Kristin Crowley said.

To many in Los Angeles, evacuating is so familiar now it’s almost routine. When the order comes through, locals grab what supplies they can, get in their cars and head in the opposite direction of the approaching danger.

This time was different. Reports suggest that as a line of cars started heading for the exits, howling winds sent flames in every direction, forcing some residents to abandon their vehicles in the middle of the road and flee on foot.

These fires caught so many in Los Angeles off guard, but some households or their insurers have long had the security of a private firefighting or fire prevention firm on stand-by.

## The rise of private-sector firefighters

In California, private firefighters and qualified insurance resources have emerged as a safeguard for insurers and private individuals in the wake of the state’s increasing wildfire risk.

Most people are familiar with public fire prevention organisations, which provide wildfire protection and suppression services.

They operate similar to traditional fire services here in Australia, their duties ranging from controlled burns to setting up protective boundaries in the event of a wildfire and responding to emergency situations.

But in America, money can provide you with an additional layer of protection.

Four categories of firefighters now operate in fire-impacted areas. As well as public firefighters, there are contract firefighters — which are private companies contracted to work with public agencies.

A third category, private firefighters, encompasses companies and individuals paid by home and property owners while the last group, “qualified insurance resources”, is defined as companies contracted by an insurance company to mitigate fire risks.

Private-sector fire prevention organisations say they are on hand to protect communities when public resources are spread too thin, claiming they “can fill gaps when public fire departments aren’t able to meet the demands of their local communities”.

Some work exclusively for insurers and their policyholders, as “qualified insurance resources”, operating before, during and after wildfires to prevent property damage and loss.

Global insurer AIG first introduced the idea in 2005, reportedly offering fire protection services as an optional service to “elite policyholders in their Private Client Group”.

But insurance-funded brigades aren’t new. During the mid-1800s, private insurance companies began to form their own private fire units to protect homes and businesses that caught on fire.

In England, properties signed up to these schemes were fitted with a plaque of the company’s logo to

signal they had paid insurance and should be protected.

A decade later, London and New York created metropolitan departments under city government control, and insurance-funded brigades soon disbanded.

In the 21st century, policies with fire protection cover can run from “several thousand dollars to several tens-of-thousands”, depending on location and home value, AIG’s Stephen Poux, the group’s global head of risk management and loss prevention, told NBC in 2018.

The services these organisations provide focus primarily on fire prevention mitigation, hardening the property for the 2 to 10 minutes it may take for a fire front to move through.

They also aim to supplement the efforts of first responders, returning to properties after a blaze moves through to ensure no spot fires are smouldering that could cause damage.

“We do not engage in suppression, so we are not a stand and defend structural fire department,” Scott Eskwitt, director of corporate communications at Wildfire Defense Systems, a private-sector firefighting firm, told the ABC.

“...I would say that we are complementing the effort of [public fire prevention organisations]. So while public agency firefighters and resources are working to save lives, working to stop the fire, working to contain the fire, we can allow for their concentration on that while we are protecting the property.

“And we like to think that for a property that we touch, as far as we’re concerned, that property has been taken off their map and they don’t have to worry about it.”

Wildfire Defense Systems currently has 25 resources on the Los Angeles area fires, staffed by about 50 field personnel. It expects that number will likely increase.

As well as AIG, insurance companies Chubb and Pure Insurance also offer complementary wildfire defence services as a benefit to policyholders, but the annual premiums can be steep depending on the number and type of homes they insure.

“Do we like the idea of a two-tier system for wealthy individuals and people with less means? No,” Amy

Bach, executive director of United Policyholders, a national insurance-focused consumer nonprofit based in California, told the Wall Street Journal in 2019.

“But do we want to see their approaches work? Yes.”

Companies and individuals looking for ways to save their land can also directly hire private firefighters, for a price.

In 2018, Kim Kardashian and Kanye West reportedly hired private firefighters to save their \$US60m Calabasas mansion from the fast-moving Woosley fire, which destroyed more than 1,600 structures and burned nearly 39,254 hectares north of Malibu.

The measure worked. Their home was saved as well as the properties of many of their grateful neighbours.

But the news attracted scrutiny for highlighting widening inequality, sparking a public debate over the use of private firefighters in California.

The state has put guardrails in place to ensure these organisations don't interfere with the lifesaving work of publicly funded fire units.

Since 2018, all private crews have been required to alert the public incident command of their presence and obtain permission before entering an evacuation zone.

Mr Eskwitt believes the number of men and women working for private individuals to fight blazes is small.

“To work for an individual and one piece of property, it's a very, very small percentage of the entire [firefighting force], maybe 0.5 per cent, maybe even less,” he said.

“And this stuff only really gets noticed when you have these fires, like in LA, and that's where it predominantly occurs. We really don't see this kind of stuff on other fires, even in [broader] California.”

While some workers out on the fireground are being funded by massive corporate machines determined to minimise insurance payouts, others are incarcerated people, fighting fires for the same state that has

imprisoned them.

Prisoners also answered the call

During World War II when so many of the men who maintained America's roads and fought the nation's fires joined the war effort, there was a gap in the workforce at home.

Since then, the United States has used its prison population to help do this work and this week incarcerated firefighters joined both the publicly employed firefighters and the private fire protection units to help bring the blazes under control.

The Californian corrections department told the ABC that by Friday, local time, 939 of its incarcerated firefighters across at least 29 crews were responding to multiple fires across the Los Angeles area.

The department said these incarcerated firefighters were working to protect lives, property and natural resources and were actively engaged on multiple fronts.

Using prisoners of the state in dangerous work like firefighting is a controversial approach that regularly faces criticism.

It's possible because when slavery was outlawed in the US, the loophole "except as punishment for a crime" was written into the 13th Amendment.

The incarcerated firefighters do earn a very small wage and time off their sentences.

These firefighters are trained and live in a minimum security facility called "fire camp".

They're paid between \$US5.80-\$US10.24 a day and then \$US1 for every hour they are fighting a fire or responding to another type of incident.

As discussion about incarcerated firefighters took off on social media this week, someone who has been in an inmate crew himself joined the conversation.

Matthew Hahn was released from the Californian prison system in 2012 and said he served the last three years of his sentence as part of an incarcerated fire crew.

“I lived in a place called a fire camp, also called the conservation camp, which is a minimum security facility in the California prison system,” he said in a video posted to TikTok.

“We got more freedom when we were in fire camp, we were outside of the walls of a prison. We went out into the communities and out into nature during the day. We didn’t have prison walls. We didn’t have armed guards. We had good food, plentiful food.

“Sure, we’re still in prison, but it was a humane environment.

“That’s one type of freedom. The other type of freedom we got was a reduced sentence. We got home earlier.”

Mr Hahn said he understood incarcerated people working as firefighters raised valid ethical questions, but also pointed out that inside the system itself, he was at risk.

“I understand the argument that can be made that the only reason people are volunteering to go to fire camp to experience those humane conditions is because the conditions behind the walls are inhumane, and that’s likely true, and I understand that argument, and in that sense, it’s abusive, but let’s not throw the baby out with the bathwater,” he said.

California’s prison system has been straining under overcrowding, something that ultimately leads to poor inmate wellbeing and increases the likelihood of violence inside the jails themselves.

“I’ll never forget leaving that fire in Santa Barbara in 2009 and people in the neighbourhoods that put up signs along the road saying ‘thank you firefighters’. And that felt good coming from a guy who’d been behind the walls,” Mr Hahn said.

The fires in Los Angeles are not yet out, but there is already anger over how the city’s fire department could be left without the resources it needs and how decisions made by insurers will impact any chance of rebuilding.

LA faced fires with less insurance, budget cuts

Some insurers still active in high-risk parts of California might make private fire prevention services available to vulnerable customers.

But just months ago, some insurers walked away from policies altogether at the same time as Los Angeles Mayor Karen Bass cut the budget of her city's fire department.

Just last month fire chief Crowley noted in a report sent to Cr Bass that those funding cuts had already “adversely affected the Department’s ability to maintain core operations”

California is the biggest insurance market in the country and experts believe it is still an attractive place to do business, but more frequent wildfires across parts of the state were draining insurer’s financial reserves, forcing them to drop customers.

In March, 30,000 home owners in Pacific Palisades were informed by insurer State Farm their coverage would not be renewed. It cited inflation, catastrophe exposure, reinsurance costs, and the limitations of working within decades-old insurance regulations as part of its decision.

In a bid to prevent companies from leaving, California took steps last month to introduce regulation that allowed insurers to charge home owners higher premiums to protect themselves from catastrophic wildfire claims.

But industry figures worry these measures did not have adequate time to flow through to the market before this year’s wildfires struck.

“We were all thinking 2025 is going to be the year insurers regain their appetite for the market in California, but having this catastrophe hit us right out of the gate is really unfortunate,” Ms Bach told NBC.

Cr Bass has moved to reassure Los Angeles her focus is on the homes and lives at risk.

“When we are safe, when lives have been saved and homes have been saved, we will absolutely do an evaluation to look at what worked, and what didn’t work, and to correct — or to hold accountable — anybody, department, individual,” she said.