

## **Now that's coverage — Insurers sent private fire crews to homes threatened by the Thomas Fire**

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Debra Salem-Drake was packing to evacuate as a wildfire moved within a half-mile of her Ventura home when she got a surprising call. Her insurance company was offering to come spray her home with fire-blocking gel...for free.

It was Dec. 5, the second day of the disastrous Thomas Fire, which went on to burn more than 1,000 structures, mostly homes, and more than 440 square miles, becoming California's largest-ever fire. She didn't think her home was in imminent danger, so she declined the offer, but it left her so impressed with the company, she posted a note of praise this week for Safeco Insurance on a Facebook page for people affected by the Thomas Fire. Within minutes other Safeco customers chimed in, saying they had received similar offers for private fire crews to help protect their homes.

It gave her a measure of confidence in the midst of the fire. "Just feeling like we have that extra backup and that they were willing to [...] send somebody out to help us," she said.

It's unclear exactly how many private fire crews worked the Thomas Fire or how many homes they saved. But insurance companies are making the service more available, experts said.

A decade ago, insurance companies offering wildfire defense services were limited to wealthy customers, said Janet Ruiz, spokeswoman for the Insurance Information Institute, an industry group. Today, the service is more common for everyday homeowners, like those in Ventura County, she said.

"It's becoming more popular because it is a really important service and can really help save homes for people who are in the path of a wildfire," Ruiz said.

Wildfire Defense Systems was one of the first companies to supply private fire crews to insurers. The company employs people trained to safeguard homes with spray-on fire blocking gel. They also return to power wash the sticky gel off the home. They can also do last-minute brush clearance from around homes and install temporary roof sprinklers.

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Similar companies have since entered the business, Ruiz said.

Keeping a home from burning costs an insurance company a lot less than paying out a claim to replace a home and its contents, Ruiz said. That keeps insurance premiums down for all customers, she said. Liberty Mutual Insurance and Safeco Insurance employ Wildfire Defense Systems to provide extra fire protection for their customers in California and other fire-vulnerable states, Safeco spokesman Glenn Greenberg said in an email.

"This is a complimentary service only offered to immediately threatened customers during an active wildfire event," Greenberg said. "It's not necessary for it to be written into a policy. Customers would be contacted by our dedicated wildfire reps by phone to offer the program and request permission to provide the service. It's important to note that the service is not guaranteed to all customers."

The private services got their first dose of publicity in 2007 after a fire in San Diego, said Amy Bach, executive director of United Policyholders, a nonprofit that helps insurance clients navigate their claims after fires.

At the time, she welcomed the extra help provided by insurance companies to save homes from fire. "But on the negative side, it feels like a two tiered system where wealthier people's homes get saved and people of more modest means lose their homes particularly," Bach said. Companies with wealthier clients, like Chubb, AIG and Pure, were known for hiring the private fire services.

So she was glad to hear that companies like Safeco and USAA, which tend to have a more middle class clientele, had also begun offering the service.

"We'd like to see all insurance companies being proactive in helping protect their customers homes," she said. "To the extent that insurance companies have the wherewithal to supplement public firefighting efforts that's a net positive."