

As wildfires raged, insurers sent in private firefighters

By Leslie Scism, Wall Street Journal

During the worst of last month's wildfires in Northern California, Dick Fredericks got a phone call that passed on "some magical words": His house was safe.

The message from a private firefighting service hired by his home insurer, Chubb Ltd., was accompanied by an email with some two dozen photos, including one of the service's firefighters pumping water from Fredericks's swimming pool to extinguish a brush fire on his Sonoma Valley property.

Increasingly, insurance carriers are finding wildfires, such as those in California, are an opportunity to provide protection beyond what most people get through publicly funded fire fighting. Some insurers say they typically get new customers when homeowners see the special treatment received by neighbors during big fires.

The services are complimentary to policyholders in certain ZIP codes or states that are prone to wildfires. Some insurers require policyholders to enroll in the programs in advance, to give permission for workers to access the property and to obtain contact information.

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