

## Farmers Insurance® Adopts Innovative Technology by Zesty.ai to Increase Homes Eligible for Insurance in High Wildfire-Risk Areas in California

### Recent California Department of Insurance Approval Enables Insurer New Opportunity to Evaluate Underwriting Eligibility of California Homes

WOODLAND HILLS, Calif., June 14, 2021 /PRNewswire/ -- With recent approval from the California Department of Insurance (CDI), [Farmers Insurance®](#) today announced it has integrated Zesty.ai's wildfire risk scoring model (Z-FIRE™) into its homeowners insurance underwriting processes --- selectively expanding opportunities for coverage for residences located in certain wildfire-risk areas. In conjunction with this approval, Farmers® will be introducing an innovative approach to help manage its statewide wildfire exposure by assessing individual wildfire risks to homes on a more granular basis while evaluating its overall wildfire risk exposure in various parts of the state.

"Farmers is excited to be a leader in helping to address the state's complex homeowners insurance marketplace by introducing a new approach to underwriting risks and using Zesty.ai's innovative new technology, the Z-FIRE™ scoring model, to supplement our existing processes," said Keith Daly, president of personal lines for Farmers Insurance. "We want to thank Insurance Commissioner Ricardo Lara and his team for their willingness to give us the opportunity to introduce advanced technologies to help meet the needs of California's consumers."

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Consumers wishing to learn more about coverage options are encouraged to contact their local Farmers agent, call 800-974-6755 or visit [www.farmers.com](http://www.farmers.com) for additional details.

The Z-FIRE™ risk scoring model is a proprietary predictive risk evaluation platform that leverages high-resolution imagery, building and weather data, and artificial intelligence to identify property attributes that may impact the level of a property's wildfire risk.

"Zesty.ai's work with Farmers to successfully implement the latest AI technology to accurately assess the risk of wildfires is another step forward in managing a problem that has claimed 194 lives and drove \$57B in economic losses over the past five years in California," said Attila Toth, founder and CEO of Zesty.ai. "We are proud that this partnership expands access to essential insurance coverage for many Californians to help protect their livelihoods and communities from natural disasters."

Farmers Insurance, headquartered in Woodland Hills, is California's second largest provider of voluntary homeowners insurance, offering homeowners insurance coverage to more than 1.5 million customers in the state.

"We remain committed to working with Commissioner Lara, consumers and other stakeholders to do our part to help make the insurance marketplace in California stronger and more resilient," added Daly. "At Farmers, we understand innovation is key to meeting the needs of consumers' evolving expectations and to our ability to deliver maximum value to our customers."

#### About Farmers Insurance

"Farmers Insurance®" and "Farmers®" are tradenames for a group of insurers providing insurance for automobiles, homes and small businesses and a wide range of other insurance and financial services products. Farmers Insurance Exchange®, the largest of the three primary insurers that make up Farmers Insurance, is recognized as one of the largest U.S. companies on the 2021 Fortune 500 list.

For more information about Farmers Insurance, visit [Farmers.com](http://Farmers.com), [Twitter.com/WeAreFarmers](https://twitter.com/WeAreFarmers), [Instagram.com/ThisIsFarmers](https://www.instagram.com/ThisIsFarmers) or [Facebook.com/FarmersInsurance](https://www.facebook.com/FarmersInsurance).

#### About Zesty.ai

Increasingly frequent natural disasters, such as wildfires, floods and hurricanes devastated communities and drove \$2.2 Trillion in economic losses over the past decade. Zesty.ai uses 200Bn data points, including aerial imagery, and artificial intelligence to assess the impact of climate change one building at a time. Zesty.ai has partnered with leading insurance companies and property owners helping them protect homes, businesses and support thriving communities.

Zesty.ai was named a Top 100 Most Innovative AI Company in the world by CB Insights in 2021 for the second year in a row and a Gartner Cool Vendor in Insurance by Gartner Research in 2019. For more information visit: <https://www.zesty.ai/>

**Contact: External Communications**


Farmers Insurance

818-965-0007

reporterhotline@farmersinsurance.com

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Additional assets available online:  [Photos \(1\)](#)

<https://newsroom.farmers.com/2021-06-14-Farmers-Insurance-R-Adopts-Innovative-Technology-by-Zesty-ai-to-Increase-Homes-Eligible-for-Insurance-in-High-Wildfire-Risk-Areas-in-California>