



November 13, 2025

California Earthquake Authority
Wildfire Fund Administrator
Via Email Address: SB254Input@calquake.com

RE: Responding to Natural Catastrophes – New Models and Approaches

Dear Administrator:

Matador Fire is a Los Angeles-based company founded in response to the aftermath of the 2025 Palisades Fire, offering "wildfire defense" solutions for homes and properties in fire-prone areas. Our services include the professional application of an eco-friendly, plant-based fire retardant on vulnerable surfaces; home-hardening inspections; and a self-administered fire-retardant system that is pre-staged on private properties.

In response to the California Earthquake Commission's call for contributions of new ideas that mitigate damage from wildfires as part of the comprehensive assessment of the Wildfire Fund, as required by SB 254, we would like to submit the following information.

Matador Fire Empowers Homeowners through a Community Engagement Approach to Wildfire Defense

Matador Fire promotes a Community Activation Approach to fire protection, empowering homeowners to proactively protect their property in the event of a wildfire. This model will also democratize private firefighting services by making this supplementary wildfire defense more efficient and therefore more affordable and accessible to a wider range of homeowners. We achieve this by educating homeowners about the benefits of preparation and then by having them stage non-toxic fire retardant on their property along with the apparatus to deploy it. The retardant is water-resistant, long-lasting, non-toxic, biodegradable, safe for kids, pets, and plants, and meets California flame-retardant regulations.

Having this defense system onsite achieves two critical objectives:

- It allows homeowners to self-deploy retardant when wildfire risk is high, prior to evacuation.
- It makes private or civil emergency resources significantly more efficient and effective. Since Matador Fire places and services the equipment (barrel, pump, hose), ensuring it's operational status, and stages the retardant within high-risk zones within communities, emergency responders do not have to rely as much on their own retardant resources. This allows publicly-funded fire fighting departments and private responders to rapidly utilize pre-staged materials and apparatus, reducing deployment time and maximizing impact.

Matador Fire: Bringing Wildfire Defense to the Masses, One Neighborhood at a Time

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Data shows that homes pretreated with our retardant resist ember-driven ignitions, which are the cause of 80–90% of structural losses in wildfires, rather than the fire front.

Mitigating Risk and Stabilizing the Property Insurance Market

Homeowners who proactively harden their homes and use flame-retardant materials mitigate costs for insurance companies. The wide adoption of Matador Fire's wildfire-defense approach (and similar proactive mitigation methods) could significantly reduce insurers' risk exposure.

Most wildfire insurance payouts come from total or major partial structure losses. The Matador Fire system immediately mitigates these payouts as homeowners would have limited structural losses. Furthermore, the more homes treated with a fire-retardant system like Matador Fire's system, the fewer that will ignite during a wildfire event which would slow the spread of the fire and allow fire professionals additional time to contain the footprint. Limiting the effect of wildfires would ultimately reduce insurance company exposure for reimbursement.

If enough policyholders use mitigation (like Matador Fire's retardant, ember-resistant construction, vegetation clearance), insurers could reduce the probability of loss, leading to:

- Reduced capital reserves required for wildfire exposure.
- More competitive premiums for customers.
- Greater insurer willingness to stay in the California market.

If insurers begin recognizing certified wildfire-defense systems (like Matador Fire's) in underwriting models, similar to how they reward burglar alarms or seismic retrofits, it could lower premiums for participating homeowners, reduce total claims payouts, and re-stabilize California's struggling property-insurance market.

To address the incredible benefits from property owner mitigation, the CEA could:

- Incorporate verified wildfire-mitigation measures, including professional application of non-toxic fire retardants and home-hardening systems, into the Wildfire Fund's risk and loss-projection models.
- Create or endorse a "State-recognized Wildfire Defense Certification" that allows homeowners who use qualified mitigation providers (e.g., Matador Fire) to be recognized in insurance modeling and fund-assessment data.
- Allocate a portion of the Wildfire Fund or state resilience dollars to verified risk-reduction measures, such as pre-season retardant application and home-hardening.

Should you have any additional questions, please do not hesitate to contact me.

Sincerely,

Nate Snyder, CEO and Founder
Matador Fire

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