

# Balice in Employee Benefit News: How LA Businesses Can Claim Their Wildfire Insurance Benefits

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January 27, 2025 Joseph Balice

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PRACTICES Insurance Recovery

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Haynes Boone Counsel [Joseph Balice](#) spoke with *Employee Benefit News* following the wildfires impacting businesses throughout Los Angeles area. For local business owners who were affected, this tragedy also signals the start of what may be a difficult insurance claims process.

"You've already paid the cost of the insurance," Balice told *EBN*. "Now you have a loss, and it's important to do everything you can to get the most out of the money you've spent on those premiums. This is exactly why you bought the insurance, to protect and give you financial recovery in the event of a fire like this."

Balice advises business owners to first call their broker, allowing them to act as an intermediary between the employer and the insurance company. He stresses that the broker should have a better understanding of what benefits the employer is entitled to.

"Part of the [broker's] services is providing claims reporting and claims advocacy," said Balice. "So the first step is always to get your claim reported and contact your broker to help and stand by you throughout the claim adjustment and submission process."

Balice advises business owners not to shy away from taking advantage of their brokers or other insurance experts at their disposal. He reminds them that they have earned any financial relief their insurance policy and state laws offer them.

"Insurance can't stop the fire from happening," said Balice. "But if you're diligent and detailed in presenting your claim, then at least it can help you put your life and business back together after the fact."

To read the full article from *Employee Benefit News*, click [here](#).