

# PMP » Direct to You

## THE INSURANCE GUIDE

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### 15 years of bed bug risk management: What we've learned

By **JOHN CULOTTA**

For pest management professionals (PMPs) who have been fighting bed bugs, it may seem as though these pests were new to the scene 15 years ago. But [bed bugs have been a household pest for more than 3,300 years](#), dating back to ancient Egypt. It wasn't until the 1950s that they were all but eradicated in the United States, thanks to new pest control treatments and widespread use of washing machines and vacuum cleaners.



As PMPs know all too well, bed bugs made a resurgence around the turn of the 21st century. [The reasons for this are varied](#), from bans on certain pesticides to increased travel by Americans to pesticide-resistant bed bugs.

#### *Treatments evolve*

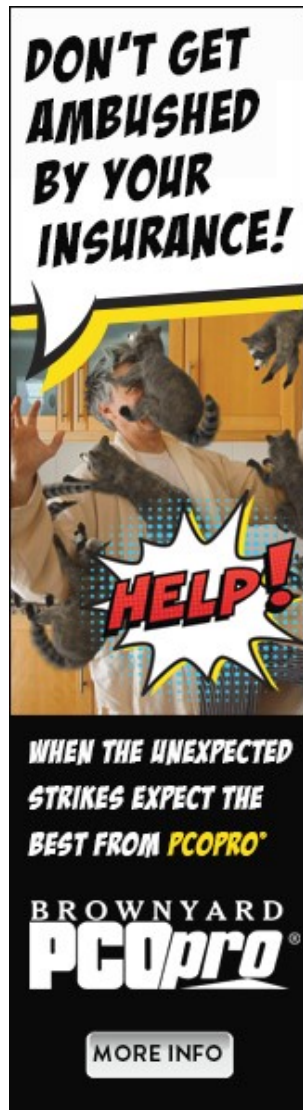
Today, modern heating equipment used to battle bed bugs has made it possible to better regulate temperatures. PMPs have developed more knowledge on selecting the correct temperature for the treatment, as well as the proper length of time needed to eradicate bed bugs.

In addition to improved heat equipment, other effective control methods have been introduced in recent years, including steam treatments and new chemicals.

As a result, we see a decrease in property damage claims these days — and an increase in more unusual claims. Some of today's common claims result from homeowners failing to take items out of their house before treatment, even if the PMP has told them to. Others result from failing to take proper measures regarding sprinkler systems, which can lead to extensive water damage.

In these and other property damage cases, homeowners want reimbursement from *someone*, and liability often falls back on the PMP. This is why clear communication with customers is so important. One lesson learned from these nearly two decades of insuring bed bug treatments is the importance of communicating with customers.

#### *Risk management and insurance*



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