

[6 Months After High Park Fire Insurance Woes Loom Large](http://kunc.org/post/6-months-after-high-park-fire-insurance-woes-loom-large)

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On the 6 month anniversary of the High Park Fire, life is different and challenges abound. Challenges like working through the labyrinth of insurance claims.

259 homes were destroyed by the High Park Fire. Dale and Marilyn Snyder were among them. They didn't think they had anything to worry about since their insurance company had visited their property in the last year.

Pictures and measurements were taken of everything. Their premiums even went up. But after navigating a frustrating maze of insurance claims, Dale Snyder estimates he came up about \$70,000 short of what he should have gotten in an insurance settlement.

The Snyders and other homeowners are calling for an introduction of a "valued policy" law to Colorado, which in theory would have paid them upfront for the full value of their policy. That's compared to other policies that tally up property losses after the fact.

State Senator John Kafalas and Representative Claire Levy say they'll introduce legislation on the topic this upcoming session. The move comes after Levy tried and failed to tighten regulations on insurance companies during the 2012 legislative session.

Carole Walker with the trade group Rocky Mountain Insurance Information Association says companies are willing to come to the table and talk. But there's concern about how changes might play out in the marketplace.

"What I worry about as we have more mandates for homeowners insurance and fundamentally changing the way homeowners insurance works in the claims process is that it will raise rates for everyone?"

According to an analysis by the Denver Post, premiums in states that offer valued policies are about 4 percent higher compared to Colorado.

For his part Dale Snyder says he's willing to pay a little extra if it's assurance he'll get the full value of his policy. And he says this isn't just an issue for homeowners in high-risk wildfire zones.

"It's people in the future," he says. "No one should have to go through this."