

[Advocacy Wins in Colorado! \(2023\)](#)

By [Lisa Hughes](#), Marshall Fire Survivor and UP Local Liaison

Team UP Colorado worked closely with Insurance Commissioner Mike Conway and Rep. Judy Amabile to enact new consumer protections this legislative session, and we were very pleased to join Governor Polis when he signed HB-23-1174 into law.



Colorado Governor Jared Polis signs bills to improve the wildfire recovery process for Colorado homeowners.

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Source: <https://uphelp.org/advocacy-wins-in-colorado/> Date: April 4, 2025

This latest victory for consumers builds on UP's track record of helping enact measures to improve the wildfire recovery process for impacted households and strengthen Colorado homeowners' ability to be resilient to adversity. The new law:

- Requires insurance sales reps to recommend Building Code upgrade coverage in an amount that's at least 20% of the coverage on their dwelling.
- Requires insurance sales reps to offer 50% extended dwelling replacement cost coverage.
- Requires insurers to give 60 days notice if they plan to drop you (increased from 30 days)

Additionally, the law requires the Colorado Department of Insurance to release an annual report on actual rebuilding costs. The goal of this data is to help prevent dwellings from being underinsured.

That's not all!

The Colorado legislature also passed and the Governor signed HB23-1288 to create a state-sponsored, privately administered insurer of last resort (a "FAIR" plan). As in California, Colorado homeowners will now have a place to turn if they get dropped/non-renewed by their current insurer and can't find another insurer to cover their home. Homeowners can buy insurance through this entity in an amount up to \$750,000, businesses can buy up to \$5 million per location.

https://leg.colorado.gov/sites/default/files/2023a_1288_signed.pdf

Special thanks to **Rep [Judy Amabile](#), Rep Kyle Brown, Insurance Commissioner Mike Conway and Deputy Commissioner Deb Judy (DORA), plus Amy Bach, Jon Pratt, Lisa Hughes and all the Marshall Fire survivors** who worked hard on these measures.



Marshall Fire survivors with Representative Kyle Brown of Superior and Louisville, CO.

Although none of these bills are retroactive, we are happy they will help Colorado consumers in the upcoming years.

Other bills we were happy to see signed were a bill to create a statewide building code for residents

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living in the Wildland Urban Interface that will take effect in 2025, a retrofit bill that will provide grants to homeowners for making their homes more wildfire safe, and a bill that requires landlords to properly remediate and make smoke damaged rental units habitable. <https://leg.colorado.gov/bills/hb23-1254>

UP has been working hard for many years to assist people whose rental units and dwellings get damaged by wildfire debris (smoke, ash, etc.) and extreme heat but have a hard time getting their insurers to commit to or pay for adequate testing, cleaning and proper remediation. We welcome this new law as a step in the right direction. For more info see: [Smoke Restoration Guide - United Policyholders](#)