

Colorado Roadmap to Preparedness UPdate

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We have been hard at work this year helping Colorado residents be adequately insured and wildfire prepared through our [Roadmap to Preparedness program](#). Our most recent [Colorado Shopping Help Webinar](#) (watchable online) features up to date guidance from a panel of experts including the CO Division of Insurance, the head of the CO FAIR Plan and consumer-oriented agents from across the state.

We doubled our impact in 2025, hosting and participating in twice as many public education and support events as we did in 2024. We are bringing our “straight scoop” buying tips and risk reduction/disaster preparedness insights to Boulder, Jefferson, Eagle and Grand Counties, SW Colorado, Colorado Springs and beyond.

We are continuing to strengthen the partnerships that increase our impact.

We are grateful to a primary partner, **Fire Adapted Colorado**, for helping spread the word about the info and help United Policyholders offers, and to the funders that are supporting our Roadmap to Preparedness work in Colorado: **Community Foundation of Boulder County** and **The Argosy**

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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United Policyholders' tips and insights draw on our many years of helping Colorado residents collect insurance benefits after hail, wildfires, floods, and non-disaster losses, and our ongoing coordination with the CO Division of Insurance, local and state officials and industry experts to prevent underinsurance and unfair claim practices.

We're currently focused on helping CO households that are being non-renewed (dropped) and those struggling to find affordable protection. We are pursuing long term solutions to the unprecedented negative impacts of climate change, technology (drone footage, AI, risk modeling, etc.) and recent wildfires on property insurance availability and affordability in Colorado. We are collaborating with the [Insurance Institute for Home and Business Safety](#) on their hail and wildfire risk reduction initiatives because they are critical to remediating those negative impacts.

A growing network of Colorado insurance agent volunteers are helping us keep our fingers on the pulse of the insurance market and keep consumers updated on their current options including the new FAIR Plan and "non-admitted" insurers offering new products. Know a good agent? Encourage them to volunteer with UP.

To request a presentation on Insurance Preparedness for your community group, email UP's Colorado Liaison Lisa Hughes at Lisa@uphelp.org

We helped score another major win for CO insurance consumers through our advocacy work this year by working with the Division of Insurance and state Representative Kyle Brown to enact a new law to incentivize and reward wildfire risk reduction through insurance premium discounts. CO HB25-1182 provides:

"The act requires an insurer to post on its website information regarding premium savings that are available to policyholders who undertake property-specific mitigation actions or provide evidence of community-level mitigation actions and the process for appealing a wildfire risk score.

The act also requires an insurer that provides a mitigation discount or that uses a wildfire risk model or risk score to underwrite, non-renew, price, create a rate differential, or surcharge the premium based upon the policyholder’s or applicant’s wildfire risk to provide an annual written notice to each policyholder or applicant for property insurance of the applicable mitigation discounts, the wildfire risk score, and any other wildfire risk classification used by the insurer to underwrite the policyholder’s or applicant’s wildfire risk. The insurer is required to provide the wildfire risk score or classification to the policyholder or applicant. The act authorizes the policyholder and applicant to appeal the score or classification directly to the insurer.”

We filed official [comments](#) and provided oral testimony to support the bill. The 2025 legislative session marks 4 consecutive years of advocacy wins for pro-consumer insurance legislation in Colorado post-Marshall Fire. These efforts built on previous legislative reforms we’ve helped enact to improve insurance payouts in Colorado including the Homeowners Insurance Reform Act of 2013.