

Hard work lies ahead in Colorado

Our Roadmap to Recovery services will be in high demand again in Colorado when this summer's horrendous wildfires are contained. Just as we did in Boulder in 2010, we'll be deploying staff and volunteers and partnering with local government and non-profit groups to educate and support those who've lost homes. We know from past experience that many will be severely underinsured and need our help to resolve claim disputes and minimize payment delays. Our staffing resources will be stretched thin in the coming months as we simultaneously run our R2R program and continue the political process reform work we began after 2010 wildfires in the Boulder area. Please make a tax-deductible contribution to UP to help further our work.

In 2010 insurance lobbyists blocked a legislative proposal that was based on UP's suggestions for enhancing policyholder protections in Colorado, but several of our concepts are still under consideration and we now have the energy of Boulder wildfire survivors who are far enough along in their own recoveries to pitch in as UP volunteers.

After losing his family's home in a wildfire and finding his coverage inadequate, Bruce Honeyman's insurance claim dominated his world. "We didn't sleep for months," Honeyman said. "Not knowing if we would be able to rebuild our house. This is after paying premiums for 17 years, expecting that insurance companies would come and help. It's a travesty."

Honeyman's advice: "You have to be tough, businesslike and relentless," he said. "That is unfortunately the sad tale to take from all this. Insurance companies, not all, but most, have it in their interest to make it a long painful process". (See <http://www.9news.com/news/article/214234/339/Fourmile-Fire-victimhits-roadblock-to-rebuilding>)

Honeyman's experience inspired him to take action to bring about reform and clear a path for future disaster victims so they won't have to struggle as he did. UP designated him to represent consumers on a Homeowners Insurance Task Force created by the Colorado Division of Insurance that had its first meeting in late May. After learning the Task Force was heavily stacked in favor of insurers, UP arranged

for policyholder attorneys Tom Henderson and Erin Kristofco to participate as well.

The Task Force is reviewing a disclosure form that is supposed to help consumers have adequate insurance protection for their homes. A similar disclosure form in California was created after the 1991 Oakland/Berkeley firestorm. UP was part of the original drafting team and has been involved in a succession of revisions to a disclosure form that insurers routinely send to their customers.

We believe that disclosing options to homeowners is important but it remains the responsibility of insurance companies and their sales representatives to accurately calculate home replacement values when selling insurance, and recommend adequate protection to consumers.