Many claims from Waldo Canyon fire still aren't finalized

Colorado Springs Gazette

About 11 months after the Waldo Canyon fire destroyed 347 homes and damaged dozens of others, many homeowners had not completed a list of the items they lost.

They were pushing a one-year insurance claim deadline that the Legislature decided to keep intact when it passed the Colorado Homeowners Insurance Reform Act of 2013 this spring.

Last month, United Policyholders, a nonprofit insurance advocacy group, held a workshop to help homeowners put together lists of thousands of items lost in the fire, as required to be reimbursed for losses under most homeowners' policies.

Amy Bach, the group's executive director, passed out templates for content lists.

"There was just the slightest handful of people who had finished their inventories," Bach said in early June. "Every person handles trauma differently."

As with decisions to rebuild, or not rebuild, many homeowners whose homes were lost or damaged during the Waldo Canyon fire haven't finalized their insurance claims a year after the devastating blaze.

Although the Rocky Mountain Insurance Information Association claims that more than 90 percent of insurance claims related to the fire have been settled, the reality is very different, Bach said. People are all over the map when it comes to insurance claims, Bach said, and "settled" is a relative term.

Homeowners who were unhappy with the amount of damages their insurers agreed to cover have banded together and consider their claims to be "unsettled."

Others are suing to get what they want; some have taken what they got, preferring not to start an inevitably long and expensive battle. And some have postponed putting together an inventory list because the pain of loss still is raw.

"It's really common after a wildfire, where everything's gone, to take people a year to do an inventory," Bach said.

This spring, Gov. John Hickenlooper signed into law the Colorado Homeowners Insurance Reform Act of 2013, which was championed by Bach, along with wildfire survivors from El Paso and Larimer counties.

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.

Source: https://uphelp.org/many-claims-from-waldo-canyon-fire-still-arent-finalized/ Date: September 8, 2026

The act was designed to help fire victims in one key way: It extends the deadline for suing an insurance company. But the law doesn't go into effect until January, and in the meantime, Bach hopes that insurance companies will choose to adopt the policies. If they don't, the lawsuit deadlines for some Waldo Canyon fire victims will expire June 26, along with the deadline for inventories.

Bach said it's rare for insurance companies not to extend loss inventory deadlines, particularly when the homeowner has a good reason.

Homeowners should contact the Department of Regulatory Agencies' Division of Insurance for help getting an extension. If that doesn't work, they could sue, Bach said.

Mountain Shadows and some Rockrimmon residents formed a group of more than 100 homeowners, the Catastrophic Insurance Complaints in Colorado CICIC) association, to collectively haggle the division of insurance on their behalf. For this group, the Insurance Reform Act has failed because it did not grant them the main thing they wanted – extended deadlines for their replacement and repair lists.

Dale Hendershot, who battled for months with his Farmers Insurance agents, finally got the company to grant him an extension for his repair costs.

Hendershot's home on Tamora Way suffered from smoke damage, which until recently the company refused to pay to clean.

A former member of CICIC, Hendershot said that most Farmers clients had similar stories, while those with different companies had decided to sue when their deadlines were not extended.

"Most of us Farmers folks who have gotten extensions, we do have time. We did everything right to get that extra time. But in the end, I don't know that it's going to matter much."

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.

Source: https://uphelp.org/many-claims-from-waldo-canyon-fire-still-arent-finalized/ Date: September 8, 2026