

[Marshall fire victims brace for insurance claims process](#)

Denver Gazette

Gov. Jared Polis and Colorado Division of Insurance Commissioner Michael Conway assured almost 800 residents impacted by the Marshall fire that the state would “fight for consumers” during the insurance claims process.

According to some estimates, the insurance costs related to the fire could be as high as \$1 billion. The blaze burned more than 6,000 acres between Louisville and Superior on Dec. 30, destroying almost 1,000 homes and businesses in Boulder County and damaging many others.

Conway hosted an online town hall on Tuesday to help guide residents through the long, complicated insurance claims process.

“You all are dealing with an unbelievable tragedy,” Conway said. “My heart truly breaks for everything that you all are going through. You’ve lost homes, but with your homes you’ve lost everything. ... It’s going to be incredibly hard for you to build back.”

Polis said Conway “fights for consumers and will fight for you to make sure that everybody gets what they can.”

The governor’s office will “work with the families that have suffered loss to make sure the state can provide everything you need. ... As you talk to your insurance companies, know you are not alone,” Polis said.

Attendees were urged to start the claims process with insurance companies as soon as possible, register with the Federal Emergency Management Agency, and document everything by saving receipts. Polis and Conway pointed victims to the disaster assistance center, 1755 S. Public Road, Lafayette, where

residents can meet with FEMA representatives, along with representatives from most major insurance companies as well as many nonprofit support groups.

USAA spokesperson Rebekah Nelson said Thursday that her company has taken about 550 claims for fire damage.

“The majority are low severity smoke and soot claims,” Nelson said in an email.

She urged homeowners to “keep receipts for any items they may have needed to purchase and take photos,” along with only making temporary repairs and being aware of fraudulent contractors already moving into the area.

“Homeowners should work with their insurance company, the Better Business Bureau or local authorities for recommendations on trusted contractors,” she said.

Attendees were urged to read their insurance policies closely.

“I know reading your insurance policy can be a daunting task, but it’s going to be important for you to understand the benefits that are available to you,” Conway said.

Participants peppered officials with questions about “additional living expenses” — which oftentimes are capped at 12 months by some policies — and the difference between “actual cash value” and “replacement costs” when it comes to rebuilding homes.

“None of us believe there’s any scenario that we’re going to have our homes rebuilt in 12 months,” resident Jason Grant said. “Even if we were without a fire, it would be two years. That’s what I’ve been told.”

“We’re going to be issuing an emergency regulation in the next day or two to extend those (additional living expense) benefits,” said Conway, who noted that victims’ benefits from the Grand County fires were about to expire. “I’m going to do everything that I possibly can to take care of you all.”

Many policies allow holders to be paid 30% up front to help with living expenses, he said.

“If your home is a total loss, your insurance company must offer you at least 30% of your contents

coverage immediately,” Conway said.

Residents also asked about debris removal and whether they should hire someone or wait for a community solution of some kind.

“We’re going to figure the best path forward on debris removal,” Conway said.

Providing an inventory of everything in the home is going to be a tedious process.

“It’s an emotional and time-consuming process to fill out an inventory,” said Tracy Garceau, lead regulatory complaint analyst for the state.

Stacey Hanna and her husband Lysle Dirrim lost their Louisville home of 15 years in the fire. Hanna told The Denver Gazette on Monday that she tried to start that process.

“I closed my eyes and tried to go through the house room-by-room to make a list of all we had,” Hanna said. “I made it as far as the front entrance room and hallway before I broke down crying and had to stop.”

Conway said he met with Amy Bach, executive director of United Policyholders, an insurance information resource and “voice for consumers,” according to its [website](#).

“We were having a conversation about how in certain circumstances, in other states, insurance companies have completely waived the requirement for inventories in big disasters,” Conway said.

United Policyholders has resources like “Road to Recovery” packets on its site.

Catastrophe modeling firm Karen Clark & Company said Wednesday that it expects insured losses of about \$1 billion. There were 1,725 homes in the burn area, with a total value of \$825 million, according to risk modeling firm AIR.

“The Marshall Fire became the most destructive fire in Colorado’s history partially due to its location in the wildland-urban interface — the region where unmanaged (or natural) vegetation meets urban expansion,” said Jeff Amthor, AIR assistant vice president of research.



Reuters contributed to this report.

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Source: <https://uphelp.org/marshall-fire-victims-brace-for-insurance-claims-process/> Date: November 23, 2024