



United Policyholders

Marshall Fire Impact Report

JAN. 2022 - AUG. 2025

United 
Policyholders™
Roadmap to Recovery Program

Letter from the Executive Director

Wildfire recovery takes far longer than most people anticipate, and survivors are overwhelmed by grief and the enormity of the tasks and decisions they face. Insurance funds are critically important to finance recovery, yet two-thirds of survivors find themselves underinsured (generally through no fault of their own) and intimidated by a claim process that bears little resemblance to the pleasant experience portrayed in television ads.

Few things are more impactful in the aftermath of a destructive wildfire than helping hands who bring genuine empathy and technical expertise to the myriad moving parts of the recovery process. There is no substitute for seasoned guidance with no strings attached after a loss as profound as that faced by the communities of Louisville, Superior, and Unincorporated Boulder, Colorado.

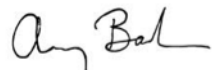
This is the guidance United Policyholders' brings.

Our professional staff and trained volunteers come with no agenda other than assisting each member of the community in restoring their household and quality of life. We don't come to disaster-impacted regions to convince people to hire us, utilize a particular rebuilding technology or company, or even rebuild at all. Our priority is de-mystifying the confusing aspects of insurance, casualty loss tax rules and financing; we untangle construction concerns, permitting rules and building codes. We are a source they can trust to help them maximize every precious dollar of the insurance benefits they've paid for.

Because UP knows that impacted households have different support needs and progress at different paces, our Roadmap to Recovery® program provides a spectrum of support services long after a disaster has moved off the front page. As new issues arise, UP continues to add new resources to help survivors navigate them. This ongoing recovery support, preparedness and resiliency help through our Roadmap to Preparedness program, and efforts to advance public policy initiatives aimed at improving recovery create our wrap-around efforts to help all Coloradans recover from this and future wildfires.

There are many tangible signs that point to a healthy recovery in the greater Boulder area and UP is proud to be part of the process that is expediting and increasing the flow of insurance payouts. Despite the progress that many are making in reaching claim settlements and replacing homes, challenges of home insurance availability and affordability have become a new obstacle. Through our Advocacy and Action program, UP helped enact legislation to strengthen survivors rights to secure fair and full insurance settlements.

We look forward to staying engaged and continuing to serve the hard-working residents of this region.



Amy Bach, Executive Director

For over three decades, United Policyholders has been a trusted source of information and guidance on disaster preparedness, recovery and resilience and an effective advocate for consumers across the United States. Starting with the Oakland/Berkeley fire in 1991, the UP Roadmap to Recovery[®] program has helped improve recovery for hundreds of thousands of disaster-impacted households and communities.



Summary of Roadmap to Recovery[®] Program for Marshall Fire Survivors

January 2022 - December 2024

- **24,485 visits** to UP's online claim help resources and Marshall Fire Insurance Help Disaster Library by 5,513 unique users
- **70+ webinars**, Q&As, workshops, and S2S forums
- **11 appearances** as a guest/panelist for other groups/govt town halls, etc.
- **10 live events**
- **6 pro bono clinics** (legal and financial decision-making)
- **200 insurance help** (pilot project) consultations
- **1,553 households served** by UP's R2R[®] webinars, in person events, special events, clinics, insurance help pilot project consultations, and questions directly answered by UP staff and Team UP professionals through email, phone and our Ask an Expert forum

The Marshall Fire and Straight Line Winds event of Dec. 30, 2021 was the largest urban wildfire in the history of Colorado.

This devastating event destroyed 1,091 structures, caused damage to hundreds more, displaced thousands of families and businesses, and traumatized whole communities creating a huge demand for assistance.

Thanks to timely funding from the Community Foundation of Boulder County/ Boulder County Wildfire Fund, United Policyholders was able to launch our Roadmap to Recovery[®] program immediately after the tragedy and engage in ongoing coordination during the long term recovery with government, community and business sector partners.

Following the maxim that, “**recovery is a marathon, not a sprint**,” United Policyholders provided three years of Roadmap to Recovery[®] educational programming and resources in addition to participating in community events.

Program Spotlight: Survivor to Survivor Forum

Survivors need more than just information to navigate recovery—they need sympathetic support from people who have been through disasters. Volunteers from Team UP provide mentorship and peer support through Survivor to Survivor Forums (S2S). This safe space to vocalize frustrations and feelings while problem-solving in real time was enhanced through in-depth training and program development provided by the Rocky Mountain Compassionate Care Network.

Program Spotlight: Insurance Help Pilot Project

Tapping into the expertise of a group of retired insurance agents and volunteers, United Policyholders designed and hosted an Insurance Help Pilot Project to provide one-on-one help to individual Marshall Fire survivors. These volunteers helped survivors communicate effectively with adjusters and insurers to resolve disputes to keep repair and rebuild funds flowing.

This one-on-one help was invaluable in helping Boulder County residents with four recurring issues:

1. Understanding how to maximize available insurance benefits and the process for recovering full replacement cost benefits beyond actual cash value payments.
2. Quantifying underinsurance and identifying sources of funding for coverage gaps.
3. Scoping and estimating smoke/thermal damage and finding reputable remediation professionals.
4. Collecting “extended replacement cost” and “Building Code Compliance/Law and Ordinance” policy benefits when purchasing rather than rebuilding a replacement home.

“We can’t thank you all (enough) for your assistance to the community members here who were impacted by this fire! The UP Insurance Consultation program really was invaluable... Those impacted are very much out of their league when trying to understand their policies and the insurance process in general, which is compounded by the trauma of those initial months especially. Kudos to United Policyholders to all of their efforts around assisting disaster impacted households with this!”

- Recovery Navigators

Program Spotlight: Partial Loss and Smoke Damage

Gale force winds in conjunction with the Marshall Fire created significant insurance claim hurdles for over 1,000 households due to smoke and particulate matter alongside and downwind of the burn area. To meet these unique circumstances, United Policyholders developed webinars addressing partial loss/smoke remediation, including “Working with an Industrial Hygienist” and “Partial Loss Remediation and Insurance Claim Best Practices.” UP was able to share the feedback and comments from these webinars with the national body for setting standards for insurance claims for wildfire smoke remediation.

2022_11_15_Deadlines and Decisions at the 1-year anniversary for CO wildfire survivors

We recommend...

- Recognize that disaster anniversaries tend to bring up emotions and renewed anxiety – this is normal
- Request a complete claim summary of all amounts paid to date
<https://uphelp.org/claim-guidance-publications/sample-letter-requesting-claim-payment-history/>
- Correct any errors in payment
- Organize and turn in received dollars flowing <https://uphelp.org/requesting-information-about-expenses-ale-or-loss-of-use/>
- Communicate with your insurance company about deadlines they intend to enforce
<http://www.uphelp.org/library/insurance-company>

Marshall Fires
What happens now...

Panelists

Cynthia Braddock, Boulder County Assessor's office cbraddock@bouldercounty.org	David Caddell, Caddell Appraisal, Inc. Dave@caddellappraisals.com
Cameron White-Ford, VP Mortgage Sales, Elevations Credit Union Cameron.white-ford@elevationscu.com	Ted Leighty, CEO Colo. Association of Home Builders ted@hbarcolorado.com
Amy Bach, Esq. Executive Director United Policy Holders Amy.bach@uphelp.org	Laura Levy, CB Realty Laura.Levy@coloradohomes.com
Austin Perez, Senior Policy Representative for Federal Housing, Valuation, Insurance and Commercial Issues for the NAR Aperez@nar.realtor	

One of the many free webinars we provided to impacted households that incorporated UP's guidance and insights from Colorado-based volunteers.

“Grateful for United Policyholders, it has felt like there is **someone** in our court.”

- Mark and Mikk MacKenzie, Louisville, CO



UP Marshall Fire Local Liaison Lisa Hughes at the opening ceremony for the Marshall Restoring Our Communities Center, October 2022.

“

Thank you for being there when I was feeling most vulnerable and helpless. The advice I received gave me the confidence and information I needed to communicate better with my insurance company.

Please keep up the great work—what you do is invaluable for those who are new and overwhelmed by the insurance process!

We thought UP was a priceless resource. We were very grateful for your support and services. Thank you!!!”

- Evanna Dowis, Denver, CO

*“UP has been the *only* resource for 100% reliable advice during this process. Focusing on the facts & data has kept me sane.”*

- Rob Shields, Lafayette, CO

“Thank you for being there! You saved us, especially the first year after the fire.”

- Liz Rogers, Boulder, CO

“Thank you for your incredible generosity of support by reaching out to all of us impacted by the Marshall fire! It gave great comfort to know that you and the insurance commission from DORA had our backs. I utilized your website many times and attended numerous webinars. I learned so much and became well informed which gave me the confidence to work with my insurance company. Again, thank you!”

- DE, Louisville, CO

“Just a note to thank you for the ‘Navigating Your Dwelling Claim’ webinar last night for us Marshall Fire victims. We’d just received our 99 page estimate from State Farm, and I was making myself sick determining next steps. Amy, Sandra, and Bob all provided such pertinent information-what timing! I cannot tell you how relieved I feel now having a path forward. Heartfelt thanks for all you do!”

- MT, Louisville, CO

“Thank you so very much for continuing to stay active and vigilant in supporting our communities. Your efforts are much appreciated and, in my opinion, without your help, many people would be lost on the Roadmap to Recovery®...myself included. You’re a valuable and essential resource when dealing with policies and byproducts related to the insurance industry.”

- H, CO

Roadmap to Recovery[®] Surveys

To track progress, identify problems and support the Roadmap to Recovery[®] program services that United Policyholders provides to households impacted by the December 30th, 2021 Marshall Fire and Straight Line Winds Event, we conducted three surveys—at the 6 month, 1 year and 2 year marks.

These surveys were conducted in partnership with the Colorado Division of Insurance using all available channels to reach Marshall-impacted households. The goal of the surveys was to identify individual and common insurance and recovery problems and progress and assess the claims handling performance of insurers in the region. Aggregated survey data can be viewed at www.uphelp.org/surveyresults. UP maintains the confidentiality of survey participants' personal and identifying information.

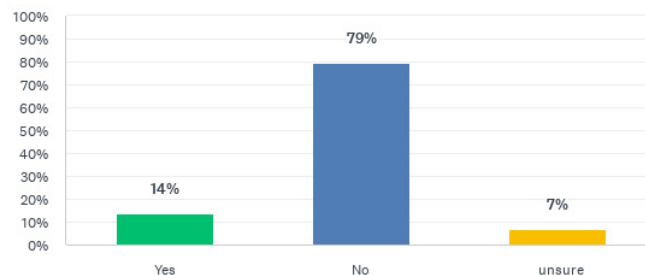
Underinsurance

A substantial number of households were underinsured and did not have adequate dwelling insurance limits to cover the actual cost of replacing their destroyed assets. This was true despite the fact that the majority of surveyed households reported having “extended replacement cost coverage” which theoretically should have protected them from being underinsured. This finding was supported by the Marshall Fire Claims Data Analysis conducted by the Colorado Division of Insurance.

Even though a substantial number of families with destroyed homes were significantly underinsured, our surveys show the vast majority of Marshall Fire Survivors are rebuilding.

Highlights from our 24 month Survey:

**Q12 Do you have enough insurance to cover the cost of rebuilding or replacing your home?
(to meet current building codes)**



- 79% of survey respondents reported they do not have enough insurance to cover the cost of replacing or rebuilding their home.
(-1% from Year 1 survey; +12% from 6 month survey)
- Survey respondents were underinsured by an average of \$110/psf

Personal Property

Pursuant to a new CO law that applies to losses arising after January, 2022, insurers were required to offer policyholders the option of accepting 65% of their policy limits for personal property/contents in return for not having to prepare and submit an itemized inventory. Despite this, **58% reported that their insurer strictly enforced the requirement that total loss victims provide detailed, itemized personal property inventories in order to collect policy benefits.** While the Insurance Commissioner strongly encouraged insurers to follow the spirit of the law or waive the requirement entirely, **only 15% of survey respondents were offered a complete waiver.**

Insurance Claim Progress

UP's adage of "polite persistence" helps Marshall Fire survivors receive more insurance proceeds than they would on their own. At the Year Two mark, 62% of respondents had settled the dwelling portion of their insurance claim for all available benefits.

Rebuilding

With state and foundation grant programs providing financial assistance and more R2R® educational programming and support, Marshall Fire survivors gained the confidence to rebuild. 83% of total loss survey respondents in Year 2 plan to rebuild.

Claim Issues

Issues with insurance claims or insurance company representatives are persistent for survey respondents.

- 55% of survey respondents reported experiencing problems with their insurance claim or with insurance company representatives. Of those, 45% filed a complaint with the Colorado Division of Insurance (+5% from Year 1 survey)
- 64% of Year 2 partial loss survey respondents reported their insurance company brought in experts they did not trust. 9% of total loss survey respondents reported this same problem. We attribute this difference to the fact that partial losses often involve a broader degree of subjectivity than a total loss claim.
- 71% reported communication delays in answering questions, phone calls and/or emails (+12% from Y1 survey).
- 57% reported delays payment of policy benefits (+7% from Y1 survey)

Post-Disaster Stress

When asked "what are your biggest sources of post-fire stress," the top three responses from survey respondents were:

- 60% - insurance claim process (-10% from 1 year survey)
- 50% - overwhelmed by too many decisions (no change from 1 year survey)
- 56% - rebuilding stress (+6% from 1 year survey)

That the top three answers remained the same throughout recovery reflects the intense pressure disaster survivors must navigate during the insurance claim process in order to secure all available insurance funds necessary to embark on the rebuilding process.

2022



Advocacy Successes

Improving Disaster Recovery

(CO HB 22-1111 passed in 2022)

UP was instrumental in the negotiations and testimony that led to the bill's passage.

Among the bill's benefits are:

- Minimum 24 months to collect Additional Living Expense Coverage with 2 extensions of 6 months
- 36 months to collect the full replacement value of destroyed property
- The right to use all available rebuild benefits to buy a replacement home
- The right to collect 65% of contents benefits without the trauma of having to inventory a lifetime of possessions
- The right to know how an insurer calculated depreciation
- The right to use "Other Structures" benefits to replace the main dwelling

Thank you to the elected officials who championed this bill:

Representatives Judy Amabile and Senators Bob Rankin and Senate President Steve Fenberg, Commissioner Mike Conway, Louisville Mayor Ashley Stolzman and Boulder Recovery Manager Garry Sanfacon.

We are so thankful to our staff and volunteers who worked hard to make this happen. Special mention: Kerri Waite, Natascha O'Flaherty, Bob Hunnes, Mike Vincent, Jon Pratt. Although the bill is not retroactive, it sets standards that currently recovering survivors can reference in claim negotiations.

Fighting Underinsurance

(HB-23-1174 passed in 2023)

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.

UP continued to support Colorado homeowners by providing comments on Bulletin No. B-5.46 - Draft Guidance for Enforcement of House Bill 23-1174. Special thanks to David Hughes, Esquire.

Insurance Affordability & Availability

(HB23-1288 passed in 2023)

The new law creates 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.

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.

Mitigation, Smoke and Ash and Mortgage Proceeds

(HB 24-1091 and HB24-1011 passed in 2024)

The new law in effect allows homeowners in HOAs to use non combustible materials for fencing.

UP shared expertise and submitted letters of support for HB24-1011 Mortgage Servicer, which does three things that will improve the disaster recovery process for homeowners with mortgages on their damaged or destroyed homes. First, it puts the homeowner and lender on the same page on a repair/rebuild plan so the lender releases insurance funds in a timely manner as construction proceeds without the homeowner having to nag, beg, etc. Second, it requires lenders to timely forward to the homeowner all insurance funds above what’s currently owed on the dwelling. Third, it requires lenders to pay interest on insurance funds held in escrow.



UP and Marshall Fire survivors at bill signing for HB 23-1174 with Governor Polis, Insurance Commissioner Conway, Rep. Judy Amabile, and Rep. Kyle Brown.

Moving Forward



Seeing the Recovery through to the end

Paying it Forward

recruiting, managing, and training
Team UP volunteers to help future
natural disaster survivors

Creating Resiliency

through wildfire preparedness, mitigation
resources and insurance non-renewal/
and affordability guidance

www.uphelp.org/coinsurancehelp

Pictured from left to right: Picture of wildfire damage by Kyle Clark, KUSA-TV 9News (Denver), UP staffer and Marshall fire survivor Lisa Hughes at her groundbreaking in 2022, touring her lot with UP Executive Director Amy Bach in 2022, progress on her rebuild in 2023, in her rebuilt Louisville neighborhood, receiving her FireWise USA Designation in 2024.



Thank you

The efforts and accomplishments in this report were made possible with generous donations of time, expertise and money from donors, volunteers and community partners. A special thank you to the **Community Foundation of Boulder County/ Boulder County Wildfire Fund**, our Marshall Fire Local Liaison Lisa Hughes, Boulder County Recovery Manager Gary Sanfacon, Colorado Insurance Commissioner Conway and Marshal ROC.

Our successes have been built on our work after previous disasters and by the disaster survivors who pay it forward: 2010 Fourmile Canyon Fire, 2012 High Park Fire, 2012 Woodland Heights Fire, 2012 Waldo Canyon Fire, 2013 Black Forest Fire, 2015 Great Flooding, 2020 Cameron Peak Fire, 2020 East Troublesome Fire, 2020 Calwood Fire, 2020 Lefthand Canyon Fire.





Cover: Firewise Co-leads Lisa Highes and Ann Brennan with their Firewise certificate. Photo by Kevin Brennan.

Top: Valerie Brown, Wildflower Condominium post-Marshall fire, Louisville, CO.

Bottom: Kyle Clark, KUSA-TV 9News (Denver).

United 
Policyholders™
Roadmap to Recovery Program

www.uphelp.org

© Copyright United Policyholders, 2025