



**COLORADO**  
Department of  
Regulatory Agencies  
Division of Insurance

## Marshall Wildfire One Year Survey Report

To support the Roadmap to Recovery™ program services that United Policyholders is providing to households impacted by the December 30th, 2021 Marshall WildFire and Straight Line Winds Event, we conducted a survey twelve months into the recovery process. This is a follow up to our six month survey. This report distills the responses of all households that completed the survey and reported damaged or destroyed property.

This survey was conducted in partnership with the Colorado Division of Insurance using all available channels to reach Marshall-impacted households. This included direct outreach to identifiable individuals, partners that assisted in distributing the survey link, and social and traditional media. Special thanks to Colorado VOAD, Marshall ROC, the Community Foundation Boulder County and other local leaders and organizations with whom UP is coordinating to provide long term recovery services in the region.

The goal of the survey 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](http://www.uphelp.org/surveyresults). UP maintains the confidentiality of survey participants' personal and identifying information.

**Significant findings:** The survey results show an overwhelming amount of underinsurance with 80% of survey respondents reporting that they do not have enough insurance to cover the cost of replacing or rebuilding their home. The data collected shows that the average amount survivors are underinsured by is \$110/psf. Despite this, 83% of total loss survivors plan to rebuild, requiring funds from other sources besides their dwelling coverage. Legislation has been passed to address the underinsurance issue. While it is not retroactive, we will be monitoring its impact against the data collected in this survey. Another significant finding is

there are significant disparities in the percentage of contents benefits survivors received without having to complete a home inventory.

**Survey Sample Size and Information:**

This survey was open from February 6th, 2023 to April 6th, 2023. This survey captures data approximately one year after the December 30th, 2021 Marshall Fire in Boulder County, Colorado.

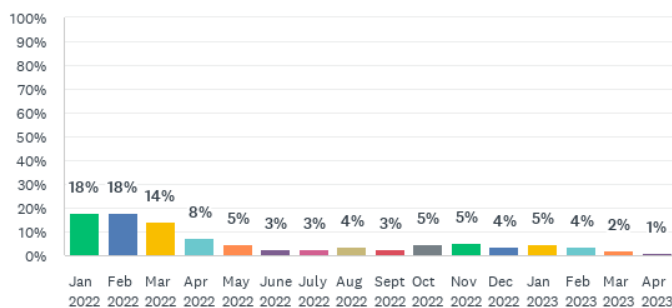
Sample Size: 574 households representing a total of 1,599 individual fire survivors.

***This report tabulates the results of the insured sample size:*** 98% of survey respondents filed an insurance claim following the Marshall Fire.

**Insurance Claim Progress:**

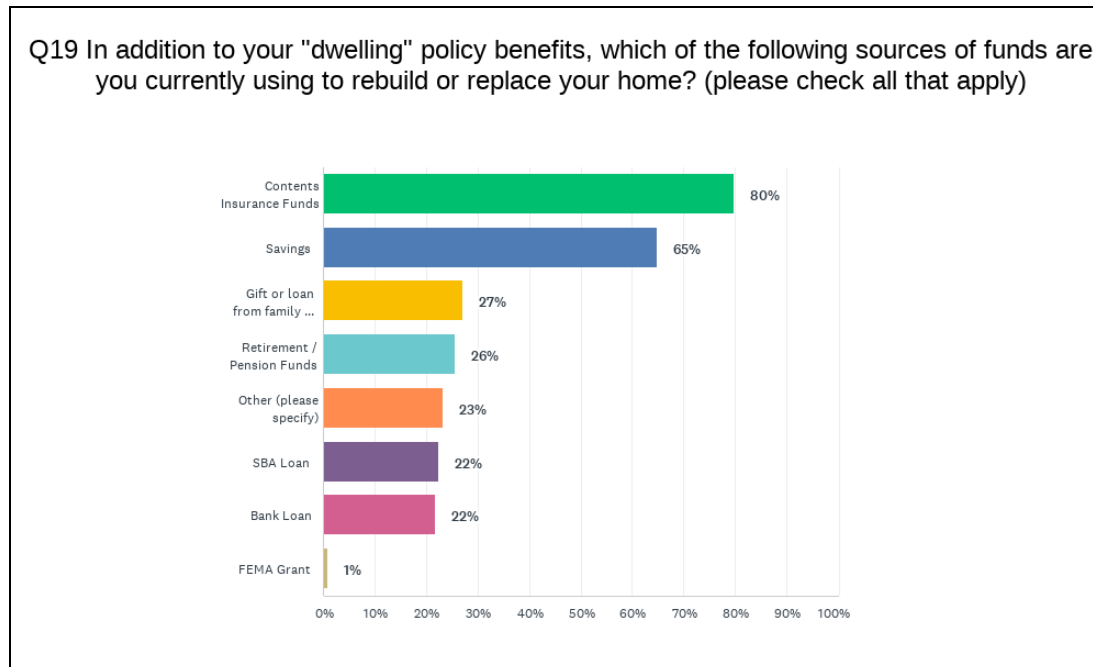
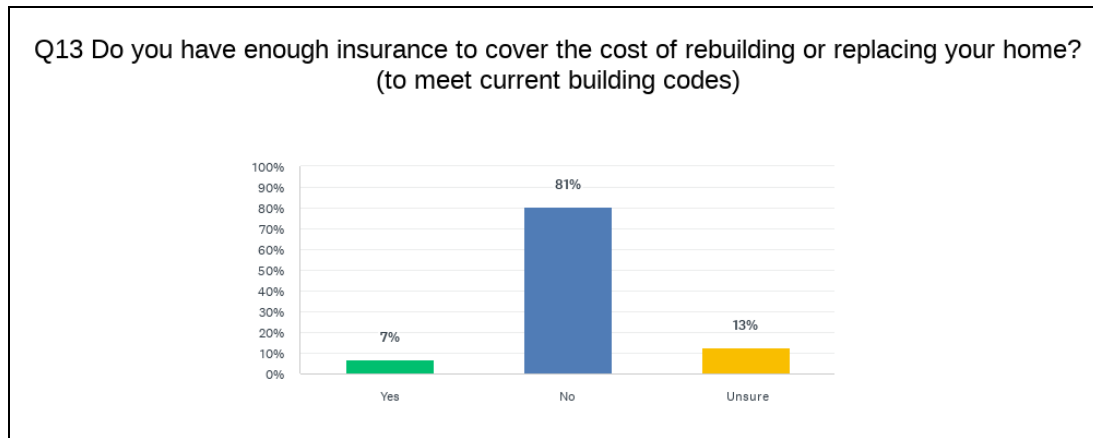
- 49% of survey respondents have settled the dwelling portion of their claim.
- 45% of survey respondents **have not** yet settled the dwelling portion of their claim.
- 6% of survey respondents are unsure if their insurance company has paid the full amount of available “dwelling benefits”

Q12 Approximately when did your insurance company pay you the full amount of your available “dwelling” benefits?



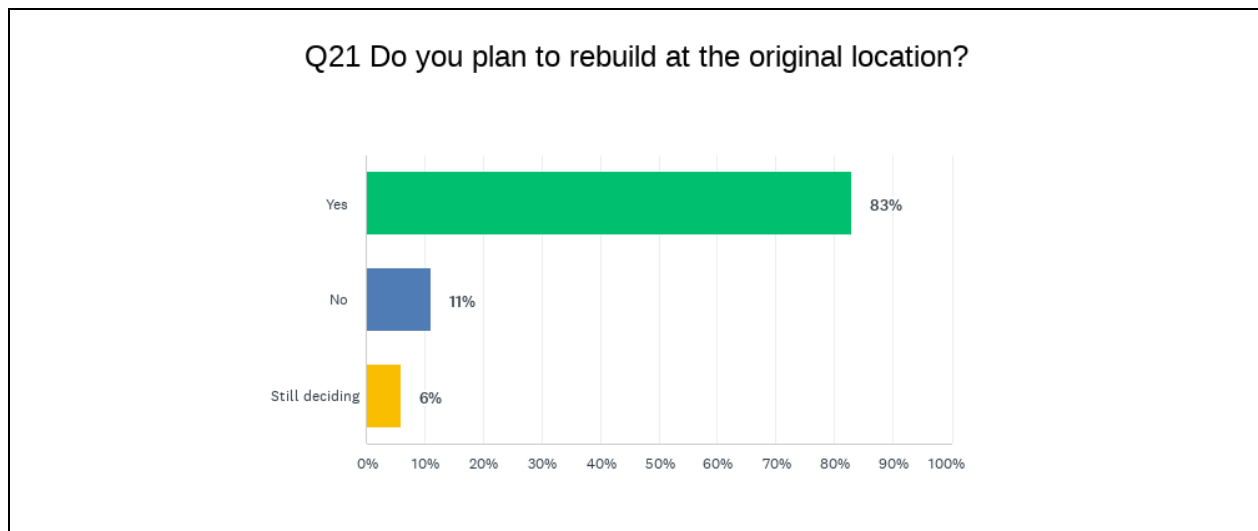
**Underinsurance (Policy limits that are inadequate to cover actual losses):**

- 80% of survey respondents reported they **do not** have enough insurance to cover the cost of replacing or rebuilding their home. (+12% from 6 month survey)
- 7% of survey respondents reported they have enough insurance to cover the cost of replacing or rebuilding their home. (+1% from 6 month survey)
- 13% of survey respondents reported they **do not know** yet if they are underinsured. (-13% from 6 month survey)
- Survey respondents were underinsured by an average of \$110/psf



## **Rebuilding:**

- 83% of total loss survey respondents plan to rebuild. (+7% from 6 month survey)
- 11% of total loss survey respondents do not plan to rebuild. (+3% from 6 month survey)
- 6% of total loss survey respondents are undecided. (-11% from 6 month survey)



## **Rebuilding Permit Status**

- 56% of survey respondents who plan on rebuilding have applied for a permit
- 38% of survey respondents who plan on rebuilding have not yet applied for a permit
  - When asked why not, 42% of survey respondents who had not yet applied for a permit, reported they either did not have enough insurance funds to rebuild or were trying to secure enough funds from other sources to rebuild.

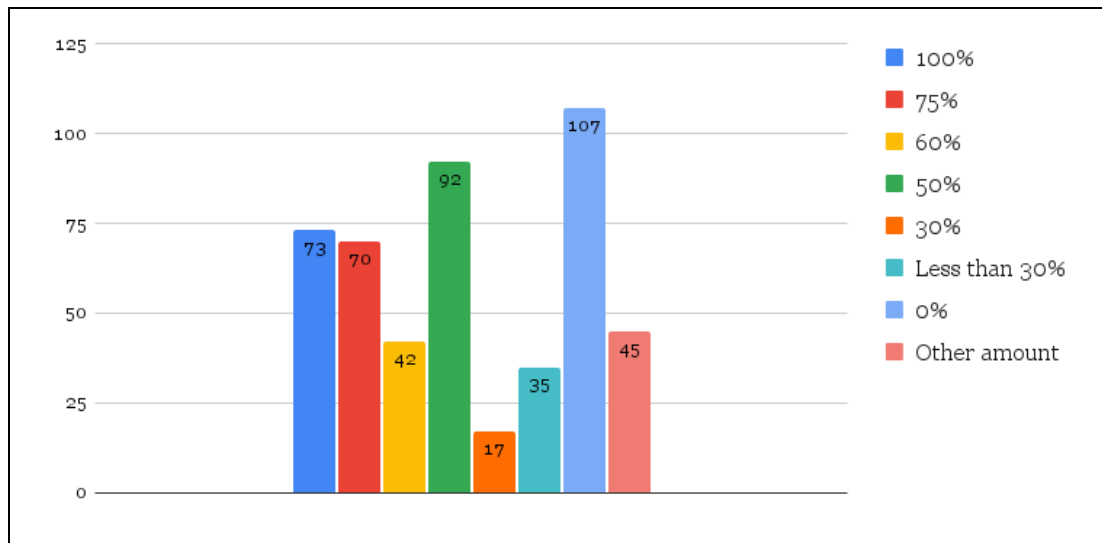
## **Loss of Use / Additional Living Expense Coverage:**

- 26% of survey respondents reported their Loss of Use / Additional Living Expense coverage has a time limit of 12 months

## **Personal Property Claims:**

- 40% of survey respondents report being paid personal property benefits without having to complete an itemized home inventory.

The chart below shows the percentage of personal property/contents benefits received without requiring having to submit an itemized home inventory.



### **Claim Issues:**

- 58% of survey respondents reported experiencing problems with your insurance claim or with insurance company representatives.
- 30% of survey respondents who experienced a claim problem with their insurance company filed a complaint with the Colorado Division of Insurance

Of the survey respondents that reported experiencing problems with their insurance claim or with insurance company representatives:

- 61% reported receiving a “lowball” estimate to replace their dwelling (not accurate as to current construction costs)
- 59% reported communication delays in answering questions, phone calls and/or emails
- 50% reported delays payment of policy benefits
- 49% reported the insurance company switching adjusters

## **Post-Disaster Stress:**

When asked “what are your biggest sources of post-fire stress”, survey respondents reported:

- 70% - insurance claim process
- 50% - overwhelmed by too many decisions
- 50% - rebuilding stress
- 49% - mental health stress
- 48% - general financial stress

Note: the top three answers remained the same from the 6 month survey.

**At the end of the survey, we ask survivors: is anything else you would like to share? Here are quotes from survivors in their own words:**

Thank you!!! Thank you!! Your support has been invaluable for providing facts, process, mental, emotional, and community support. You have improved an awful situation. - A.M., Marshall Fire Survivor

The Marshall Fire occurred at a very difficult and unprecedented time, on the heels of the COVID-19 pandemic, during an economic downturn. The compounded effects of these issues, coupled with ongoing personal issues, housing shortages, severe underinsurance, personal property inventory, and contentious insurance adjusters, are difficult to handle at one time.

- Anonymous, Marshall Fire Survivor

[Bringing in] United Policyholders was a brilliant idea. The guidance was much more personal than trying to navigate county government agencies that usually do not have the relevant know nor empathy to be truly helpful. Webinars with people sharing similar issues helps, especially when neighbors were displaced out of town. - D.W., Marshall Fire Survivor

The insurance hassles have taken more than a year out of our lives and we are still not done. We feel like adversaries to a company with whom we have dealt with and paid for over 40 years.

-E.H., Marshall Fire Survivor

Our greatest source of stress right now is trying to do an itemized contents collaboration in order to receive our full insurance coverage. Why do we have to do this? Shouldn't we be paid out for a total loss? We PAID our insurance premiums...This has caused high levels of daily stress and sleeping problems. We are retired and this has not been good for our health. We have experienced chronic stress since 12/30/2021 (15 straight months, so far).

- C.B., Marshall Fire Survivor

We are closer to having our home rebuilt than many other families but the process still feels never ending. We have decision fatigue, paperwork/application fatigue and financial fatigue, and there are still multiple application processes ahead of us if we want to maximize energy rebates etc. We're trying to be positive but it's exhausting. - V.H., Marshall Fire Survivor

You said it's a marathon. I never guessed I'd have so little forward progress by this time. Your survivors are usually retired, organized people. What happens to families with little kids. How do those parents navigate rebuilding and raising resilient children? Life was full before the fire!! How did they take on the build, insurance complexities and raising children?

- T.H., Marshall Fire Survivor

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! - D.E., Marshall Fire Survivor

Thank you for providing resources for us. The entire insurance process is designed to make us quit and you have helped us keep going and are helping us make our house safe for our family.

- Anonymous, Marshall Fire Survivor

With all that we have to do: find temp housing, replace items, moving, shopping, living, jobs, rebuild, learn taxes, etc. Those are all easy compared to dealing with insurance. - B.H., Marshall Fire Survivor

Grateful for United Policyholders it has felt like there is SOMEONE in our court.

- M.M., Marshall Fire Survivor

Very exhausted. Insurance process is extremely awful. Doing everything we have to do is an extra job on top of our regular professional job. - D.F., Marshall Fire Survivor

UP's materials empowered us early on - thank you! DOI has been a good resource - would like to see more consumer oriented materials on DOI website to empower CO residents.

- L.F., Marshall Fire Survivor

We have loved UP, and we have watched all or almost all of your webinars. After the fire we were living in a hotel watching UP webinars non-stop and trying to educate ourselves as quickly as possible. I don't know what we would have done without you. We have recommended your resources to others in their time of need. Thank you so much! - M.C., Marshall Fire Survivor

### **About Roadmap to Recovery Surveys:**

United Policyholders routinely conducts post-disaster surveys to collect data from impacted households on the long term recovery process, insurance claims, repairs and rebuilding. Our organization uses the collected data to identify problems, progress, community and individual needs. The survey results inform the Roadmap to Recovery™ workshop, webinar and website guidance and services we provide in disaster-impacted communities. For more information on United Policyholders' work with Marshall Fire survivors, visit: [www.uphelp.org/marshallfire](http://www.uphelp.org/marshallfire). 98% of survey respondents found United Policyholders services helpful. Thank you to all the local community organizations that helped with survey outreach. For questions or comments, please email [emily.rogan@uphelp.org](mailto:emily.rogan@uphelp.org).