



Roadmap to Preparedness Program

## **Colorado Home Insurance Shopping Help Webinar**

**Wednesday, June 3rd, 2026**

**5pm MT, Zoom Webinar**

**[www.uphelp.org](http://www.uphelp.org)**

# About United Policyholders

- A 35 year-old insurance consumer advocacy 501(c)(3) non-profit with a Platinum Guidestar rating and a national corps of professional and disaster-experienced volunteers.
- Advocating for fair insurance practices and improving disaster resilience and recovery since 1991. Working in CO since 2010.
- Trustworthy, plain language info and expertise on buying home insurance and navigating claims after a loss.
- Three programs: Roadmap to Preparedness, Roadmap to Recovery® Advocacy and Action.
- Closely monitoring the property insurance marketplace, coordinating with stakeholders to restore affordable options and working hard to help people reduce risk and keep homes and businesses adequately insured despite a current national crisis.

Thank you to our Colorado volunteers,  
partners, donors, sponsors and funder



# Follow Along Slide Deck

[www.uphelp.org/june3](http://www.uphelp.org/june3)

**United Policyholders**  
Empowering the Insured

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### Colorado Home Insurance Shopping Help Webinar

Wednesday, June 3, 2026  
5pm MT

Zoom - Registration Required

All Colorado Homeowners

Join UP and a CO insurance expert panel including Kelly Campbell (FAIR Plan E.D.), the Division of Insurance, and agents and brokers for shopping guidance and strategies for keeping your home protected

[REGISTER](#)

#### RESOURCES

- [Colorado Home Insurance Shopping Help Resources](#)
- [Dropped by Your Home/Condo Insurer? Information for Colorado Residents](#)
- [Colorado FAIR Plan FAQs](#)
- [Follow Along Slide Deck: Colorado Home Insurance Shopping Help Webinar](#)

# Today's panel

- Amy Bach, United Policyholders
- Kelly Campbell, CO FAIR Plan
- George Daley, CO Division of Insurance
- Lisa Hughes, United Policyholders
- Bryan Hutchison, Crow Hill Insurance
- Lisa Jensen, Woolverton Insurance

# Moderator:

## Amy Bach, UP Co-Founder and Executive Director



- A nationally respected professional insurance consumer advocate since 1984
- Brought UP's programs and services to Colorado starting in 2010 after the Four Mile Canyon wildfire
- Coordinates regularly with Colorado public officials include the Commissioner, Division of Insurance and state and local lawmakers
- Published author, experienced trial and regulatory attorney
- Official Consumer Representative, National Association of Insurance Commissioners



## **Kelly Campbell**

Executive Director



Kelly Campbell is Executive Director of the recently-established Colorado FAIR Plan, the first new state government supported insurer of last resort to be created in decades. With a robust background in insurance and public policy, Kelly helped build the FAIR Plan to address Colorado's unique and evolving insurance challenges.



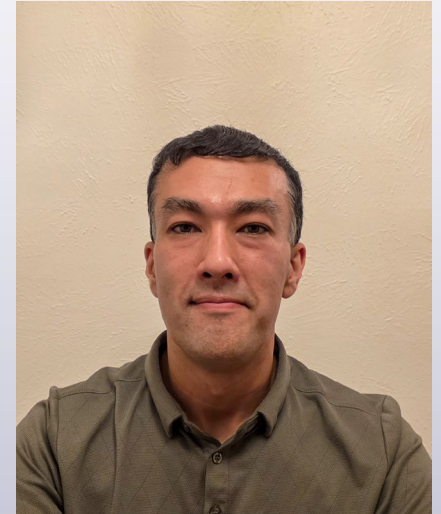
**COLORADO**

**Department of  
Regulatory Agencies**

Division of Insurance

## **George Daley**

Senior Insurance Analyst, Property Casualty & Title,  
Colorado Division of Insurance



Senior Insurance Analyst with previous experience in both property & casualty insurance as an adjuster and trainer for several insurance companies. Previous law enforcement experience, including a practical familiarity with how statutes and regulations are read and interpreted.





## **Lisa Hughes**

United Policyholders'  
Colorado Program Specialist



Lisa joined United Policyholders' staff after losing her home in the Marshall Fire in Louisville, Colorado in December 2021 and gaining an understanding of the importance of insurance consumer education and advocacy. In addition to supporting United Policyholders' disaster recovery programming and services, Lisa is our Roadmap to Preparedness ambassador in Colorado, bringing our shopping help and risk reduction guidance to communities across the state, engaging with public officials, agencies and other non-profits to advance disaster preparedness, resilience and insurance solutions.



## **Bryan Hutchinson**

Independent Insurance Agent



Owner of Crow Hill Insurance, an independent agency serving the insurance needs of Colorado since 1982. Currently serving or have served on various community projects including Habitat for Humanity, Rotary, Chambers of Commerce, etc....Our goal is helping clients and prospects find the coverage that best fits their needs in addition to helping the community thrive.

WOOLVERTON  
INSURANCE



## Lisa Jensen

Independent Insurance Agent

Lisa Jensen is an independent agent with Woolverton Insurance, based in Durango. Lisa has lived in Pagosa Springs for 25 years and has been an independent agent for 20 years. Lisa is pro-actively helping her clients navigate unprecedented challenges in the Colorado home insurance marketplace.



# Why are we here?

- Home insurance has become harder to keep, find and afford in suburban, rural and even some urban areas in Colorado.
- It is becoming increasingly common for people to get a “non renewal” notice when their current policy period is ending.
- Instead of having multiple insurance companies willing to offer you a quote, you may find only one or two – and they may be brands you haven’t heard of.
- When you do find a replacement policy, it may cost as much as 2 or 3 times more than your old policy.
- Reducing your risk profile is key to keeping affordable insurance in place.

# Why is this happening?

- Many new tech tools are now available to insurers that make homes look too risky (risk scores, aerial images, mined data, AI)
- Increasingly severe weather events associated with climate change (wildfires in late December/January)
- Inflation, Reinsurance costs that insurers incur



## Helping Insurers Make Smart Risk Decisions

ZestyAI has become a pivotal player in the insurance sector. Our innovative approach combines climate science data with accurate property-specific conditions, addressing the critical challenges insurance carriers face from wildfires, severe storms, and other risks.

As a result, ZestyAI customers are saving hundreds of millions of dollars annually.

# Reasons your insurer may not offer you a renewal or new policy

- Your home's Risk Score
- Your home's property value/rebuild cost
- Location of your home/zip code
- The home's claim history (Losses/claims w/in the past 3-5 years – you or previous owner of home)
- Age or condition of home and/or roof
- Inspections that reveal conditions they perceive as problematic
- Galvanized pipes and/or Knob and Tube wiring
- Pool
- Trampoline
- Monthly quota imposed on the agency you buy through
- The insurers business objectives/# of homes in the area they're currently insuring

# What to do if you are dropped/non-renewed?

- Start shopping right away
- Get help from an experienced, pro-active agent, ideally local, who specializes in homeowners insurance
- Do your best to insure your home for what it would cost to rebuild it from the ground up in compliance with current building codes
- Buy “building code upgrade” and “extended replacement cost coverage” if you can afford it (20% and 50% are required to be offered and we recommend)
- Ask questions so you know about limits, exclusions and deductibles, keep good notes of your conversations with insurer representatives
- Make risk reduction home improvements
  - Update electrical wiring, plumbing systems
  - Install a water sensor
  - Repair/replace/fortify your roof
  - Clear vegetation from around your home, under decks, gutters

# CO Rules

Colorado law has only a few requirements and restrictions regarding non-renewals:

- A notice of non-renewal must explain the reasons and be provided at least 60 days prior to the expiration date of the policy.
- The insurer must apply their rules consistently. That means they must impose the same brush clearance and other rules on you as they do on their other customers.
- The insurer shall not refuse to renew an existing fire insurance policy for property that is within an area that has been declared a federally designated disaster area for any reason that is related to wildfire. As a condition of renewal, an insurer may require a property owner to take reasonable actions to reduce the risk of fire to such property.

# 4 main types of ins. co

- Admitted/licensed
- Non-admitted/Surplus/Excess
- Gov't sponsored (Fair Plan, NFIP)
- Forced/Lender-placed

@ [www.uphelp.org](http://www.uphelp.org) : [Understanding different types of insurance companies](#)

# Admitted/licensed

- Participate in the CO Insurance Guaranty Association so if they run out of funds, you're protected up to \$300,000
- Rates and policy forms are regulated by DOI

**Examples:** Allstate, Travelers, Safeco, Geico, The Hartford, USAA, American Modern, American Family, Nationwide, Progressive, Aegis, State Farm, Farmers

# Surplus/Excess/Non-Admitted

- Do not participate in the CO Insurance Guaranty Association so if they run out of funds...get in line w/all creditors
- Rates and policy forms are NOT regulated by DOI

# What matters:

- Replacement coverage over ACV
- Extended replacement coverage
  - (Insurer should offer up to 50%)
- Building Code Compliance/upgrade coverage
  - (Insurer should offer 20%)
- Adequate dwelling and ALE limits
- Extra for art, jewelry, business property, guns
- Know what's excluded/limited: Flood, Earthquake, Mold, Earth Movement
- Deductible

# No matter which insurer you end up with...

Your Dwelling “Coverage A” limit should be enough to replace your home with one similar size and features.

Ask local builders what the per square foot cost of new construction is, multiply that by the amount of your living space.

# Affordability strategies

- Find out what discounts are available, ask for those you qualify for
- Bundle your home and auto policies with one insurer
- Work with a *pro-active* insurance agent/broker
- Raise your deductible
  - While shopping ask for a quote with different levels of deductible: \$1,000, \$2,500, \$5,000 (or % based)
  - A higher deductible will reduce your premium and you will be less likely to file a small claim
- Reduce/eliminate buckets of coverage you can live without (High dollar limits on contents, Other Structures)
- Mitigate: Harden your home, create defensible space and give your insurer proof
- Don't file small claims, do what you can to improve your risk profile (install a moisture sensor, alarm...)
- Reducing to Actual Cash Value coverage should be a last resort

Will my insurance company let me eliminate “Other Structures” coverage to save \$?

LJ, BH

# What help can a consumer get from the Division of Insurance?

GD

# Division of Insurance Resources

Division Homeowner/Automobile Premium Comparison Guides –

<https://doi.colorado.gov/for-consumers/consumer-resources/premium-comparison-reports-auto/homeowners-insurance>

Homeowners Insurance

Buyers Guide –

Toolkit for Homeowners

<https://doi.colorado.gov/insurance-products/homeowners/renters-insurance>

Online Resources:

If you have a specific issue: <https://doi.colorado.gov/for-consumers/file-a-complaint>

For general homeowners information, including past and upcoming stakeholder meetings: <https://doi.colorado.gov/homeowners-insurance-affordability-availability>

Contact Us:

303-894-7490

[DORA\\_Insurance@state.co.us](mailto:DORA_Insurance@state.co.us)



<b>Colorado Eligible Nonadmitted Insurers Writing Surplus Lines</b>	
Effective July 1, 2025 through June 30, 2026	
Email Inquiries to: <a href="mailto:dora_coloradoinsurancesurpluslinestax@state.co.us">dora_coloradoinsurancesurpluslinestax@state.co.us</a>	
<b>Insurer Name</b>	<b>NAIC/EIN Number</b>
Accelerant Specialty Insurance Company	16890
Acceptance Indemnity Insurance Company	20010
Accredited Specialty Insurance Company	16835
Admiral Insurance Company	24856
Adriatic Insurance Company	39381
Agent Alliance Insurance Company	10389
AIG Specialty Insurance Company	26883
AIX Specialty Insurance Company	12833
Allianz Global Corporate & Specialty SE	AA-1344102
Allianz Underwriters Insurance Company	36420
Allied World Assurance Company (U.S.) Inc.	19489
Allied World Surplus Lines Insurance Company	24319
Ally International Insurance Company Ltd.	AA-3191229
AM Specialty Insurance Company	17091
American Federation Insurance Company	10245
American National Lloyds Insurance Company	10043
American Western Home Insurance Company	35912
Amherst Specialty Insurance Company	17565
AmTrust International Underwriters Designated Activity Company	AA-1780074
Appalachian Insurance Company	10316
Arch Insurance (UK) Limited	AA-1120053
Arch Specialty Insurance Company	21199
Ardellis Insurance Ltd	16141
Ascot Specialty Insurance Company	45055
Aspen Insurance UK Limited	AA-1120337
Aspen Specialty Insurance Company	10717
Associated Electric & Gas Insurance Services Limited	AA-3190004
Associated Industries Insurance Company, Inc.	23140
At-Bay Specialty Insurance Company	19607
Atain Specialty Insurance Company	17159
Ategrity Specialty Insurance Company	16427
Atlantic Casualty Insurance Company	42846
Awbury Insurance Company	15708
AXIS Specialty Europe SE	AA-1784130
AXIS Surplus Insurance Company	26620
AzGuard Insurance Company	16495
Beazley Excess and Surplus Insurance, Inc.	17520
Benchmark Specialty Insurance Company	17180
Berkley Assurance Company	39462
Berkley Luxury Insurance Company	17673
Berkley Prestige Insurance Company	17412
Berkley Specialty Insurance Company	31295
Berkshire Hathaway International Insurance Limited	AA-1120030

What oversight does the CO  
DOI have over “surplus  
lines/non-admitted” insurers?

GD



The **Colorado FAIR Plan** builds insurance market stability and community resiliency by filling coverage gaps and protecting high-risk properties across Colorado.



## Mission

Over the next four years, the **Colorado FAIR Plan** will evolve/grow/develop through three phases:

- **Phase 1 (2025-2026):** Building the right FAIR Plan for Colorado through our products, systems, and structures
- **Phase 2 (2027-2028):** The Colorado FAIR Plan is ready for Colorado, focused on creating market stability through strategic leadership, engagement, advocacy, and market coverage
- **Phase 3 (2029-beyond):** Organizational and product excellence, focused on continuous improvement and adaptability in an ever-changing environment



## Principles

Across all phases of growth, the **Colorado FAIR Plan** is committed to:

- **Financial Strength**
  - Maintaining stability and sustainability for the long term.
- **Scalable Infrastructure**
  - Building systems and processes that grow with Colorado's needs.
- **Technology Forward**
  - Leveraging modern tools to improve service, efficiency, and access.
- **Stakeholder Engagement and Transparency**
  - Engaging with key communities and building necessary policy and process

# CO FAIR Plan

**The FAIR Plan is intended to be a last resort.**

- You need three turn downs from insurers to be eligible
- Policies must be purchased through a licensed producer (agent or broker)
- For high-risk properties that have no other insurance options – the cost will reflect the risk
- Limited coverage options – the surplus lines market may be a better option with better coverage

# CO FAIR Plan (con't)

- Coverage is Actual Cash Value (depreciated) NOT Replacement cost Value
- Coverage limit is \$750K on homes.
  - No limit on value of properties but there is a limit on coverage.
- Fire, Lightning coverage with option to purchase “extended coverage” (includes damage from wind/hail, smoke, vehicles, riot, aircraft)

If my choice is between the FAIR Plan and a “surplus lines” insurer, what factors should I consider?

KC, LJ

## How agents/brokers can help:

- Access options you can't find on your own
- Explain those options, answer your ?s
- Advise you on essential/non-essential coverage, endorsements, deductibles

If an agent tells me my only option is the FAIR Plan, should I try another agent?

BH, LJ

# Yes, insurance is worth it... (even if your lender isn't requiring)

- Insurance money -- not charitable or government aid -- is the #1 source of money that helps people rebuild and recover after a disaster.
- FEMA money is *needs-based* and the maximum grant is \$42k. Average ~ \$5k.
- SBA loans are low interest but must be repaid.
- Charitable aid generally covers basic needs – not the cost of rebuilding a home.

How do you advise clients on roof coverage  
(older vs. newer roof)

Discuss % deductibles and how they work  
at claim time

BH, LJ

What is “code upgrade” coverage and should I buy it?

Will my insurance company let me reduce my contents coverage without reducing my dwelling coverage?

LJ, BH

# Insurance Risk Scores are impacting you

- An insurance score is like a credit score, it impacts your policy options and costs
- Insurers are using risk scores to pick and choose customers and set rates
- A new CO law that UP supported takes effect July 1<sup>st</sup> :
  - If an insurer bases a decision on your home's risk score it must tell you your score and provide an appeal process
  - Insurer must post on its website information re: premium savings available to households and communities that pro-actively reduce risk

<https://leg.colorado.gov/bills/hb25-1182>

Is there anything I can do to improve my risk score?

LJ, BH, GD

# A CO Division of Insurance bulletin gives you rights related to aerial images of your property

No. B-5.57

Insurers can use aerial imagery for underwriting, pricing, and claims, but must ensure imagery is recent (no older than 12 mos) and supported by additional verification when needed

Aerial images shouldn't be used as the sole data source for a decision to non-renew, reject an application, or deny a claim

Insurers should distinguish cosmetic conditions from conditions that reflect material degradation, functional damage, or deterioration that meaningfully affects a property's structural integrity or increases the likelihood or severity of loss.

# Recent developments in CO



# Governor Polis' Roadmap to Resiliency

## 3 Pillars:

**1. Strengthen Homes against severe weather-** Increase funding to help CO residents fortify their roofs against hail damage through a grant program created by SB 26-155 (insurers will contribute funding), Strengthen building codes, Adopt advanced firefighting technology

**2. Recognize Hail and Wildfire Mitigation in Insurance Rates -** Per HB 25-1182, premiums should account for individual and statewide mitigation efforts- forest treatment and utility wildfire risk mitigation

**3. Help disaster impacted areas rebuild faster and affordably-** Apply lessons learned from past disasters to support households and local governments after future disasters, increase the # of wildfire prepared homes and homes with fortified roofs

NEW TOOL: <https://sites.google.com/state.co.us/coloradodisasterrecovery/home>



# Actions you can take to help premiums and stay insured- hopefully!

- Fortify your roof
- Reduce your wildfire risk through brush clearing and structure hardening
- Bring your home into compliance w/the IBHS Wildfire Prepared Home Standard, get certified
- Volunteer to help your community become Firewise
- Support local risk reduction initiatives
- Fire Smart Louisville
- If in Boulder County, contact Wildfire Partners for mitigation help

LH

# Your community...

- Should have/get the “Firewise” designation  
<https://www.nfpa.org/education-and-research/wildfire/firewise-usa>
- Your fire departments, non-profits and public agencies offer resources to help you, your neighbors and the community earn risk-reduced ratings
- If feasible, volunteer to help your community get widespread household participation in wildfire risk reduction

# How can my community become a “Firewise” Community?

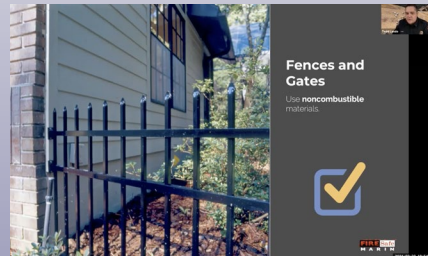
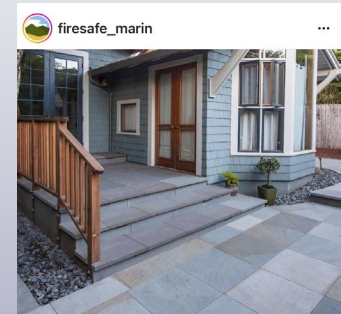
LH

# What are the recommended/required actions for a homeowner related to reducing wildfire risk?

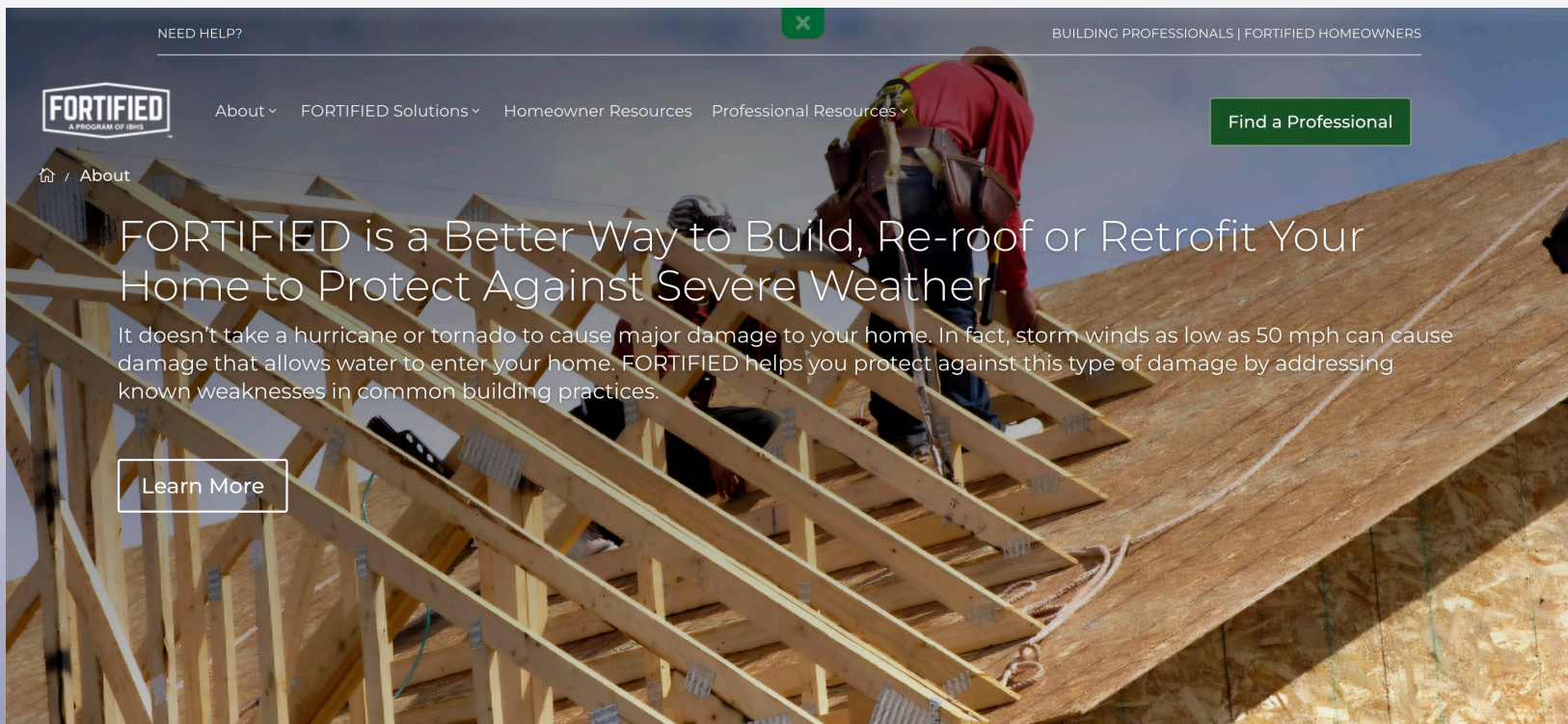


## Improve Your Home's Chances of Surviving a Wildfire

- Have a Class A fire rated roof
- Install screens to keep embers out
- Gutters should be kept clear of leaves and needles
- Clear plants so there's 5 feet of space around your home
- Remove all combustible materials from under and near decks
- Prune branches near the home
- If wood fencing touches your home, replace at least 5 ft. of it with metal
- To get help with the above, visit the WRAP Resource Center: [www.uphelp.org/wrap](http://www.uphelp.org/wrap)



# What are the recommended/required actions for a homeowner related to reducing hail/wind risk?

A screenshot of the FORTIFIED website. The background is a photograph of a construction worker in a red shirt and safety harness working on a wooden roof structure. The website header includes a green 'X' icon, the text 'NEED HELP?', and 'BUILDING PROFESSIONALS | FORTIFIED HOMEOWNERS'. The FORTIFIED logo is on the left, with a navigation menu: 'About', 'FORTIFIED Solutions', 'Homeowner Resources', and 'Professional Resources'. A green button labeled 'Find a Professional' is on the right. The main content area features the headline 'FORTIFIED is a Better Way to Build, Re-roof or Retrofit Your Home to Protect Against Severe Weather' and a paragraph: 'It doesn't take a hurricane or tornado to cause major damage to your home. In fact, storm winds as low as 50 mph can cause damage that allows water to enter your home. FORTIFIED helps you protect against this type of damage by addressing known weaknesses in common building practices.' A white button labeled 'Learn More' is positioned below the text.

NEED HELP? X BUILDING PROFESSIONALS | FORTIFIED HOMEOWNERS

**FORTIFIED**  
A PROGRAM OF IBHS

About ▾ FORTIFIED Solutions ▾ Homeowner Resources Professional Resources ▾

Find a Professional

Home / About

## FORTIFIED is a Better Way to Build, Re-roof or Retrofit Your Home to Protect Against Severe Weather

It doesn't take a hurricane or tornado to cause major damage to your home. In fact, storm winds as low as 50 mph can cause damage that allows water to enter your home. FORTIFIED helps you protect against this type of damage by addressing known weaknesses in common building practices.

Learn More

[www. https://fortifiedhome.org/about/](https://fortifiedhome.org/about/)

# Home Assessments/Local Mitigation Resources

- Wildfire Partners Boulder County
- Larimer County Wildfire Partners
- RealFire- Eagle County
- My Wildfire Risk-Delta, Hinsdale, Montrose, Ouray and San Miguel Counties -West Region Wildfire Council
- Estes Valley Fire
- Wildfire Adapted Partnership- SW CO
- Check with local fire department
- Vail -[Fund your Fire Free Five | Vail, CO](#)
- Home Ignition Zones Checklist

<https://csfs.colostate.edu/wildfire-mitigation/home-ignition-zone-checklists/>

# Wildfire Partners

- The original, first of its kind
- Hands-on risk reduction
- Insurer engagement via renewals, not guaranteed, but consistent

The screenshot shows the Wildfire Partners website with a navigation bar and three main service cards. The navigation bar includes the logo, 'Take Action', 'West Boulder County', 'East Boulder County', 'Resources', 'About', 'Photo Gallery', and a search icon. The three service cards are:

- Individual Home Assessment:** Homeowners residing in west Boulder County are eligible. Includes a 'HOME ASSESSMENT APPLICATION' button.
- Community Assessment:** Communities from any part of Boulder County outside of the City of Boulder are eligible. Includes a 'COMMUNITY ASSESSMENT APPLICATION' button.
- Community Chipping:** Groups of 5 or more nearby households from anywhere in Boulder County are eligible. Includes a 'CHIPPING PROGRAM INFORMATION' button.

# If you bring your home in compliance with the IBHS WPH standards...

Base is becoming Essential, and Plus is becoming Enhanced. The standards are not changing—just the names, to make them easier to understand.

NEED HELP? ✕ LOGIN | CREATE ACCOUNT

**WILDFIRE PREPARED**  
— A PROGRAM OF IBHS —

About ▾ Programs ▾ Resources ▾ Education ▾

[Apply Now](#)

## Wildfire Prepared Home: Take Proven Steps to Reduce Your Risk

The Wildfire Prepared Home™ designation program empowers homeowners to take science-based, proven steps to meaningfully reduce wildfire risk to their home and property. **Now available in AZ, CA, CO, FL, ID, MT, NV, NM, OK, OR, UT, TX, WA, WY!**

[Apply Now](#)

### Steps to Achieve a Certificate

# Panel questions:

- What coverages do you believe are most important to have in place?
- Where should people not trim to save \$?
- What discounts are currently available?

What does it mean to “bundle” your car and home policy? Does bundling help you afford insurance?

How much impact does bundling all your vehicles with homeowners policy have with insurance companies when deciding to keep or drop you.

Will it help me keep my insurance if I add an umbrella policy?

LJ, BH

Is there a downside to working  
with more than one insurance  
agent/agency?

BH, LJ

We have Allstate insurance and it's incredibly expensive. Can I sit down with someone in your organization to see whether it's in line with other insurance companies? Or is there an easy way to get estimates from other companies?

AB

I own a condominium in a neighborhood comprised of detached condo units. The association provides insurance for the 50 unit project that includes all exteriors. Homeowners pay for condo Insurance covering interiors and personal property. The association is finding it more difficult to find Insurance at a cost that is manageable. Do we have any good options?

BH, LJ



# Questions to ask about an insurance proposal/offer:

- What can you tell me about this insurer's financial strength and reputation for good coverage and claim handling?
- Will this policy cover the **cost of rebuilding** my home to its pre-loss condition?
- What causes of loss are **not covered**?
- Will my insurance cover the cost to upgrade electrical, plumbing and other **building codes upgrades** if I have to make repairs or rebuild my home?
- For how long will my **temporary rent and related expenses** be covered while my home is being repaired or rebuilt after a loss?
- What items are subject to **limits or exclusions** and for which of these limits or exclusions should I consider adding coverage?
- What are my options for insuring my **home-based business** property and operations?
- What **discounts** do you offer and how do I qualify for them?
- How much can I save if I increase my **deductible**? Flat or %?

Help us continue to monitor and contribute  
to solving CO's property insurance crisis

Please take and encourage your neighbors  
to take our...

[www.uphelp.org/cohomesurvey](http://www.uphelp.org/cohomesurvey)

The data collected will help us help you.

**THANK YOU!!!**



## We've got your back when insurance matters

United Policyholders (UP) is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance across the United States. We don't sell insurance or take money from insurance companies. We give you the straight scoop....Guide you on buying insurance and navigating claims...Fight for your rights.

[info@uphelp.org](mailto:info@uphelp.org) | [www.uphelp.org](http://www.uphelp.org)