

The Marshall Fire – Colorado’s Most Destructive Fire

Instead of preparing to welcome 2022 many residents of Boulder County are experiencing Colorado’s most destructive fire. Just before noon on December 30, 2021, a brush fire was reported in Louisville, Colorado, a city in Boulder County, northwest of Denver. By 3:00 p.m., mandatory evacuations had been issued to more than 32,000 residents in Louisville and Superior. Within three hours, the fire had destroyed more than 580 residential structures. In addition, it caused extensive damage to retail stores, hospitals, and hotels. As of 6:00 p.m., the fire was estimated to be 1,600 acres with zero containment.

Once the fire is contained, damage assessments will be undertaken. Structures and other damaged properties may be located in the following zip codes: 80020, 80021, 80026, 80027, 80301, 80302, 80303 and 80305.

POST-FIRE INVESTIGATION AND PRESERVING SUBROGATION

Obtaining and preserving evidence of the fire’s start and spread, along with the damage from the event, is a key part of the claim handling process, especially when subrogation issues are under investigation. Evidentiary matters are complicated by the severity of the destruction and the number of entities involved in investigating loss sites. Video, photographs, flyovers, GPS, and other high-tech devices provide crucial evidence needed to evaluate the wildfire’s specific cause.

Initial reports are that the Marshall Fire may have been caused by a downed utility line, but specific information as to the source of ignition is still under investigation.

It is important that insurers hit the ground running in order to maximize chances of recovery arising from a wildfire. Cozen O’Connor has retained, on behalf of our clients, consultants to investigate the circumstances of the loss, document the fire scenes and origin areas, including the utility lines. When our investigators provide preliminary information on the cause of the fires, we intend to place the responsible party on notice of our clients’ potential claims, such that our firm will be advised and involved in the continued investigation as to cause and origin.

As the investigation develops, we will collect and preserve evidence and notify all identified parties of our potential claims, and request they preserve all evidence, interview witnesses and record statements, and gather damage documentation for each of our clients’ losses.

In terms of retaining experts, we note that wildfire investigations with potential utility-based causes are a very specialized field and some of the most experienced experts have already been retained by parties involved in the investigation. There is, therefore, a need to act promptly and we recommend that you contact us as soon as possible so that Cozen O’Connor can assist in protecting your subrogated interest.



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