

State Farm Fire and Casualty Company

June 14, 2013

Steven L Lopez, Complaint Analyst
Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202

State Farm Insurance
9777 Pyramid Court, Suite 300
Englewood CO 80112

RE: Claim Number: [REDACTED]
Policy Number: [REDACTED]
Date of Loss: June 23, 2012
Insured: [REDACTED]
File Number: [REDACTED]
NAIC Number: [REDACTED]
File Name: [REDACTED]
Date/Receipt of DOI Letter: June 11, 2013

Dear Mr. Lopez:

Thank you for your letter dated June 11, 2013, and the opportunity to provide a response.

House Bill 13-1225, cited as the "Homeowner's Insurance Reform Act of 2013" signed into law by Governor Hickenlooper on May 10, 2013, supersedes our policy language which requires legal action be started within one year of the date of loss or damage.

We agree section 10-4-10.8 (12), which applies to the time allowed to file suit, went into effect upon passage on May 10, 2013. As a result of this act, customers who had a homeowner's insurance claim with State Farm as a result of the Waldo Canyon Fire on June 23-29 of 2012 will have additional time to start legal action. We will abide by the applicable statute of limitations outlined in Colorado law.

We have notified Mr. & Mrs. [REDACTED] of this legislation which provides them additional time to file suit against us.

If you have questions or have additional information you would like for us to consider, please do not hesitate to provide it to us or contact Team Manager John Doebbeling at (312) 952-3784.