

Reference 1 - 2.04% Coverage

State Farm said Tuesday that it has received about 60 claims for complete structural losses among the confirmed 189 buildings destroyed by the fire.

Reference 2 - 5.20% Coverage

Unlike California, which requires homeowners to reduce or eliminate flammable materials and vegetation within 100 feet of their homes, Colorado has no similar defensible-space law. However, property insurers can mandate the space as a condition of issuing policies.

"Brush clearance is No. 1 when it comes to being prepared," said Farmers Insurance spokesman Jerry Davies.