









1. Was your home damaged or destroyed in the Black Forest Fire

| | | Response Percent | Response Count |
|--|---|--------------------------|----------------|
| My home was destroyed (total loss) |  | 55.4% | 82 |
| My home was damaged but still standing - (partial loss to structure and/or smoke/ash damage) |  | 17.6% | 26 |
| My home was not damaged but my land/outbuildings were damaged/destroyed |  | 9.5% | 14 |
| No, my home and land were not damaged/destroyed by the wildfires |  | 17.6% | 26 |
| | | answered question | 148 |
| | | skipped question | 0 |













2. Have you filed a claim with your insurance company?

| | | Response Percent | Response Count |
|--------------------------|--|--------------------------|----------------|
| Yes |  | 100.0% | 108 |
| No | | 0.0% | 0 |
| I did not have insurance | | 0.0% | 0 |
| | | answered question | 108 |
| | | skipped question | 40 |



3. Do you rent or own the dwelling that was damaged or destroyed?

| | | Response Percent | Response Count |
|---|--|---------------------|-------------------|
| Rent |  | 1.9% | 2 |
| Own (This is my primary residence) |  | 94.4% | 102 |
| Own (This is not my primary residence) |  | 3.7% | 4 |
| answered question | | | 108 |
| skipped question | | | 40 |

4. What is the name of your insurance company?

| | | Response Percent | Response Count |
|--------------------------|---|---------------------|-------------------|
| AAA |  | 1.0% | 1 |
| Allstate |  | 12.1% | 12 |
| American Family |  | 13.1% | 13 |
| Auto Owners | | 0.0% | 0 |
| Chubb | | 0.0% | 0 |
| Country Financial | | 0.0% | 0 |
| Encompass | | 0.0% | 0 |
| Farmers |  | 14.1% | 14 |
| Farm Bureau | | 0.0% | 0 |
| The Hartford |  | 7.1% | 7 |
| Hoarce Mann | | 0.0% | 0 |
| Liberty Mutual |  | 3.0% | 3 |
| Metlife | | 0.0% | 0 |
| QBE | | 0.0% | 0 |
| Residence Mutual | | 0.0% | 0 |
| Safeco |  | 2.0% | 2 |
| Shelter Insurance |  | 1.0% | 1 |
| State Farm |  | 20.2% | 20 |
| Travelers |  | 2.0% | 2 |
| USAA |  | 15.2% | 15 |
| Other, please specify |  | 9.1% | 9 |
| answered question | | | 99 |

5. Based on your experience with your claim, would you recommend your insurance company to a friend, relative or co-worker?

| | | Response Percent | Response Count |
|-----|--|------------------|----------------|
| Yes |  | 73.7% | 73 |
| No |  | 26.3% | 26 |

Why or why not?

54




answered question

99

skipped question

49

6. Do you consider your insurance claim "settled" to your satisfaction?

| | | Response Percent | Response Count |
|-----|---|------------------|----------------|
| Yes |  | 21.2% | 21 |
| No |  | 67.7% | 67 |
| N/A |  | 11.1% | 11 |

If no, please explain what your current status is on collecting insurance money to repair/rebuild:

71

answered question

99

skipped question

49

7. When did you settle your insurance claim?

| | | Response Percent | Response Count |
|---|--|---------------------|-------------------|
| We have not yet reached a settlement | | 76.8% | 76 |
| June 2013 | | 6.1% | 6 |
| July 2013 | | 6.1% | 6 |
| August 2013 | | 4.0% | 4 |
| September 2013 | | 4.0% | 4 |
| October 2013 | | 1.0% | 1 |
| November 2013 | | 0.0% | 0 |
| December 2013 | | 2.0% | 2 |
| January 2014 | | 0.0% | 0 |
| answered question | | | 99 |
| skipped question | | | 49 |

8. Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your house?





| | | Response Percent | Response Count |
|------------|--|---------------------|-------------------|
| Yes | | 62.2% | 61 |
| No | | 37.8% | 37 |

If you answered "NO" to this question, please give your best estimate of how much money you are short.
(estimated cost of repairs minus insurance money)

39

| | | | |
|--------------------------|--|--|-----------|
| answered question | | | 98 |
| skipped question | | | 50 |

9. Did a bank make you use all or part of your insurance funds to pay off or pay down your mortgage?




| | | Response Percent | Response Count |
|-----------|---|------------------|----------------|
| Yes |  | 11.2% | 11 |
| No |  | 53.1% | 52 |
| Partially |  | 1.0% | 1 |
| N/A |  | 34.7% | 34 |

If you answered "YES" to this question, please explain. 22

answered question 98

skipped question 50

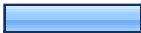


10. If your insurance policy has come up for renewal since the fire, did you get a cancellation notice?

| | | Response Percent | Response Count |
|---|---|------------------|----------------|
| Yes |  | 5.1% | 5 |
| No |  | 53.1% | 52 |
| My policy has not yet come up for renewal |  | 41.8% | 41 |

answered question 98

skipped question 50

11. Are you worried you will run out of Additional (temporary) Living Expense benefits before you can move back in to your home?

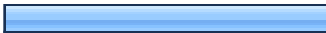

| | | Response Percent | Response Count |
|-----|---|------------------|----------------|
| Yes |  | 20.2% | 19 |
| No |  | 62.8% | 59 |
| N/A |  | 17.0% | 16 |

Do you have any other concerns about your Additional Living Expense benefits? 18

answered question 94

skipped question 54

12. Do you have enough insurance on personal property/contents to replace everything that was damaged or lost?











| | | Response Percent | Response Count |
|-----|---|------------------|----------------|
| Yes |  | 48.4% | 46 |
| No |  | 51.6% | 49 |

If you answered "NO" to this question, please give your best estimate of how much money you are short. 48

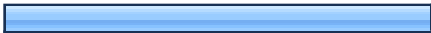


answered question 95

skipped question 53









13. For your Contents/Personal Property, did your insurer do any of the following (check all that apply):

| | | Response Percent | Response Count |
|---|---|--------------------------|----------------|
| Require you to list and describe every single damaged or destroyed item |  | 57.9% | 55 |
| Require you to list when or where each item was obtained |  | 41.1% | 39 |
| Waive the requirement that you itemize your inventory |  | 10.5% | 10 |
| Relax the requirement that you itemize your inventory |  | 10.5% | 10 |
| Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.) |  | 43.2% | 41 |
| Insist you submit your inventory on a specific form |  | 22.1% | 21 |
| Let you use your own inventory form |  | 30.5% | 29 |
| Give you a time extension to complete your inventory or replace items |  | 20.0% | 19 |
| Offer you a cash-out contents settlement to close this portion of your claim |  | 14.7% | 14 |
| Send a contents "specialist" to help you prepare your inventory |  | 27.4% | 26 |
| | Other (please specify) | | 18 |
| | | answered question | 95 |
| | | skipped question | 53 |

14. Did your insurance company explain "depreciation" and what you needed to do to collect full replacement cost on items they depreciated?

| | | Response Percent | Response Count |
|--------------------------|---|------------------|----------------|
| Yes |  | 64.2% | 61 |
| No |  | 27.4% | 26 |
| N/A |  | 8.4% | 8 |
| answered question | | | 95 |
| skipped question | | | 53 |









15. Have you experienced any of the following problems? Please check all that apply to you:

| | | Response Percent | Response Count |
|--|---|--------------------------|----------------|
| It took a long time to get a current copy of my insurance policy |  | 20.0% | 19 |
| Delays in payment of policy benefits |  | 15.8% | 15 |
| Delays in answering my questions and/or phone calls and/or emails |  | 25.3% | 24 |
| The insurance company/adjuster made a "lowball" settlement offer |  | 15.8% | 15 |
| The insurance company/adjuster brought in experts I didn't trust |  | 4.2% | 4 |
| The insurance company switched adjusters and we had to keep starting from scratch |  | 11.6% | 11 |
| The insurance company/adjuster made me jump through too many hoops and wasted my time |  | 16.8% | 16 |
| The insurance company/adjuster forced me to hire their contractor but wouldn't back up his/her work | | 0.0% | 0 |
| I did not have any problems with my insurance claim or with the insurance company representatives |  | 55.8% | 53 |
| | Other, Please Explain. | | 27 |
| | | answered question | 95 |
| | | skipped question | 53 |






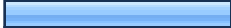
16. Have you filed a complaint (Request for Assistance "RFA") with the Colorado Division of Regulatory Agencies?

| | | Response Percent | Response Count |
|---|--|------------------|----------------|
| No, I do not have any complaints | | 66.3% | 63 |
| No, I have a problem with my insurance company, but have not filed a formal complaint | | 31.6% | 30 |
| Yes, I filed a complaint | | 2.1% | 2 |
| If you answered "YES" to this question, please explain. | | | 3 |
| answered question | | | 95 |
| skipped question | | | 53 |




17. Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

| | | Response Percent | Response Count |
|--|--|--------------------------|----------------|
| Hygienist/Air Quality Expert |  | 1.1% | 1 |
| Construction Cost Estimator |  | 4.3% | 4 |
| Structural Engineer |  | 5.4% | 5 |
| Soil Engineer/Expert |  | 5.4% | 5 |
| Contents/Personal Property Specialist | | 0.0% | 0 |
| Public Adjuster |  | 3.2% | 3 |
| Appraiser | | 0.0% | 0 |
| Attorney |  | 3.2% | 3 |
| No, I have not hired any professionals or experts |  | 73.1% | 68 |
| Other, please specify |  | 12.9% | 12 |
| | | answered question | 93 |
| | | skipped question | 55 |

**18. Which UP resources have you used to help navigate the insurance claim process?
Please check all that apply.**

| | | Response Percent | Response Count |
|---|--|-----------------------------|---------------------------|
| The Disaster Recovery Handbook and Household Inventory Guide ("yellow book") |  | 90.0% | 72 |
| UP Roadmap to Recovery Flashdrive |  | 33.8% | 27 |
| UP Home Inventory Spreadsheet |  | 37.5% | 30 |
| Attended Roadmap to Recovery Meetings/Workshops |  | 76.3% | 61 |
| Watched Recovery Workshops online |  | 10.0% | 8 |
| UP Tip Sheets/Publications from website |  | 33.8% | 27 |
| | Other (please specify) | | 11 |
| | | answered question | 80 |
| | | skipped question | 68 |






19. Was was information and claim help you received from United Policyholders helpful?

| | | Response Percent | Response Count |
|----------------------------|--|------------------|----------------|
| Yes |  | 85.2% | 75 |
| No |  | 2.3% | 2 |
| I did not receive any help |  | 12.5% | 11 |

Please describe your experience. 14

| | |
|-------------------|----|
| answered question | 88 |
| skipped question | 60 |

20. United Policyholders has held monthly workshops on different aspects of the insurance claim process. Which topics would you like to see next? Please select all that you are interested in.

| | | Response Percent | Response Count |
|--|---|------------------|----------------|
| Mortgage Issues |  | 12.3% | 9 |
| Tax Issues |  | 64.4% | 47 |
| Insurance Dispute Resolution |  | 28.8% | 21 |
| Contents Inventory Help and Depreciation Refresher |  | 39.7% | 29 |
| Partial Loss Issues (smoke damage and remediation) |  | 12.3% | 9 |






Other (please specify) 15

| | |
|-------------------|----|
| answered question | 73 |
| skipped question | 75 |

21. Is there anything else you would like to share?

| | Response Count |
|-------------------|----------------|
| | 51 |
| answered question | 51 |
| skipped question | 97 |

22. This is a confidential survey and no personal information about you will be revealed without your express consent. You can participate anonymously if you so choose. Any reports that result from this survey will be based on aggregate data. We will not sell or share our mailing lists or the email addresses of people who complete UP surveys or communicate with UP. By completing the form below you will help ensure the validity of our survey and aid us in analyzing the survey data. As a thank you for completing the survey, your email address will be entered into a drawing to win a \$50 VISA giftcard. The winner will be notified via email.

| | | Response Percent | Response Count |
|-------------------|--|------------------|----------------|
| Name |  | 100.0% | 98 |
| Permanent Address |  | 96.9% | 95 |
| Temporary Address |  | 54.1% | 53 |
| Phone |  | 94.9% | 93 |
| Email Address |  | 98.0% | 96 |
| | answered question | | 98 |
| | skipped question | | 50 |