









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

skipped question

49

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

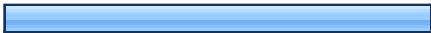


If you answered "NO" to this question, please give your best estimate of how much money you are short. 48

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






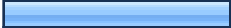
16. Have you filed a complaint (Request for Assistance "RFA") with the Colorado Division of Regulatory Agencies?

		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