

Zoomerang Survey Results

Fourmile Canyon Wildfire *Roadmap to Recovery Survey*

Response Status: Completes

Filter: No filter applied

Aug 31, 2011 10:46 AM PST

1. Was your home damaged or destroyed as a result of the Fourmile Canyon Wildfire?

Damaged	7	12%
Destroyed	51	86%
My home was neither damaged nor destroyed in the Fourmile Canyon Wildfire.	1	2%
Total	59	100%

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

Yes	59	100%
No	0	0%
I do not have insurance	0	0%
Total	59	100%

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

Rent	2	3%
Own - This is my primary residence	49	83%
Own - This is not my primary residence	8	14%
Total	59	100%

4. What is the name of your insurance company?

AAA	1	2%
Allied	1	2%
Allstate	6	11%
American Family	5	9%
AMICA	0	0%

Auto Owners	2	4%
Century National	0	0%
Country Financial	1	2%
Encompass	0	0%
Farmers	10	18%
Fidelity	0	0%
Firemans Fund	0	0%
The Hartford	0	0%
Liberty Mutual	2	4%
Lloyds of London	0	0%
Mercury	0	0%
Metlife	1	2%
Nationwide	2	4%
Residence Mutual	0	0%
Safeco	2	4%
State Farm	15	27%
Travelers	1	2%
Wawanesa	0	0%
USAA	3	5%
Other, please specify	4	7%
Total	56	100%

5. Who sold you your homeowners insurance policy?

50 Responses

6. Thinking about your experience with your insurance company, how satisfied are you with their handling of your claim so far?

Satisfied	22	39%
Somewhat Satisfied	11	20%
Somewhat Dissatisfied	11	20%
Dissatisfied	12	21%
Total	56	100%

7. Please tell us why you feel that way.

53 Responses

8. Thinking about your experience with your insurance company, please tell us if you agree with each of the statements below:

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	Strongly Agree	Agree	Disagree	Strongly Disagree
The insurance company is on my side	5 9%	11 20%	21 38%	19 34%

My assigned claim adjuster is helpful and knowledgeable	17 30%	20 36%	5 9%	14 25%
I'm being treated fairly	14 25%	17 30%	14 25%	11 20%

9. How much dwelling insurance per square foot of living space do you have?
Note: Please provide a dollar amount. To find this number, divide the dwelling (Coverage A) limit that appears on the declarations page of your policy by the total square footage of living space in your dwelling. (Do not include your limit for
56 Responses

10. If you have an "extended replacement cost" or other type of provision in your policy that increased your stated dwelling limits, what are your extended replacement cost limits:

I do not have extended replacement cost coverage	14	25%
20%	16	29%
25%	11	20%
50%	2	4%
Other, please specify	13	23%
Total	56	100%

11. Have you reached a settlement with your insurance company on the dwelling portion of your loss?

No, we are still negotiating.	18	32%
Yes, we have reached a settlement, but my insurance company did not pay my policy limits.	5	9%
Yes, we have reached a settlement and my insurance company paid my dwelling policy limits.	33	59%
Total	56	100%

12. If you have settled, when did you settle?

We have not yet reached a settlement	20	36%
Sep-10	3	5%
Oct-10	2	4%
Nov-10	2	4%
Dec-10	6	11%
Jan-11	2	4%
Feb-11	6	11%
Mar-11	2	4%
Apr-11	5	9%
May-11	4	7%
Jun-11	2	4%
Jul-11	2	4%
Aug-11	0	0%
Total	56	100%

13. If you have not yet settled, please describe as best you can the status of your settlement negotiations with your insurance company and any obstacles you are facing.

29 Responses

14. During the claims process did you get an independent estimate of how much it would cost to repair, rebuild or replace your home? Note: "Independent" means you picked the estimator/contractor, not your insurance adjuster

Yes	37	66%
No	19	34%
Total	56	100%

15. If you have not had an "independent" dwelling repair/replacement estimate, please choose all applicable reasons why you have not received an independent estimate of what it would cost to repair/replace/rebuild your damaged or destroyed home:

Can't find a qualified professional who will take the time to come out	0	0%
I'm not building the same house	5	28%
I don't want to or can't pay for an estimate	2	11%
I'm relying on the insurance company/adjuster to get that information	4	22%
I'm overwhelmed	2	11%
Other, please specify	7	39%

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

Yes	20	36%
No	36	64%
Total	56	100%

17. If you are underinsured and do not have enough insurance money to repair or replace what was damaged or destroyed, give your best estimate of how much money you are short. (estimated cost of repairs minus insurance money)

35 Responses

18. How many insurance adjusters worked on your claim?

1	32	57%
2	11	20%
3	7	12%

4+	6	11%
Total	56	100%

19. Has your insurance company disputed any repairs, damage or losses?

Yes	23	41%
No	33	59%
Total	56	100%

20. During the claims process were any of the following items in dispute? Please check all that apply.

Roof repairs	2	6%
Chimney	0	0%
Interior painting	1	3%
Indoor air quality	1	3%
Repair costs	6	19%
Insurance coverage amounts	13	41%
Contents cleaning	3	9%
Contents repairs	1	3%
Contents replacement	13	41%
Whether the structure can be repaired or needs to be replaced	1	3%
Other, please specify	19	59%

21. Did you feel the need to file a formal complaint (Request for Assistance "RFA") with the Colorado Department of Insurance?

No, I do not have any complaints	27	48%
No, I have a problem with my insurance company, but have not filed a formal complaint	24	43%
Yes, I filed a complaint	5	9%
Total	56	100%

22. Are you considering buying a replacement home instead of rebuilding?

Yes	21	38%
No	35	62%
Total	56	100%

23. Did your insurance company pay you any funds as an "advance" (before you submitted receipts or incurred expenses)?

Yes	47	81%
No	11	19%
Total	58	100%

24. How long will your insurer will cover your Additional Living Expenses "ALE" (sometimes called "Loss of Use")? Please check all that apply.

12 Months	19	33%
24 Months	16	28%
Until we can move back in	1	2%
Until the limits run out	3	5%
Other, please specify	22	38%

25. Will you run out of ALE benefits before you rebuild/repair/replace your home?

Yes	18	35%
No	34	65%
Total	52	100%

26. Please describe any concerns or problems you have had or are having that relate to your claim for Additional Living Expenses (loss of use)?

25 Responses

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

Yes	25	43%
No	33	57%
Total	58	100%

28. Did your insurance company send or offer to send a contents specialist to help you with your inventory?

Yes	16	28%
No	42	72%
Total	58	100%

29. Is your insurance company requiring you to itemize all items in order to be fully reimbursed for your Personal Property/Content loss?

Yes	45	78%
No	13	22%
Total	58	100%

30. If "Yes", did you ask if they would "waive" the requirement to itemize all items?

Yes	15	32%
No	32	68%
Total	47	100%

31. Is your insurance company requiring you to use a specific form for your contents inventory?

Yes	15	26%
No	43	74%
Total	58	100%

32. Did your insurance company explain what you need to do to collect full replacement cost benefits for items they depreciated and/or held back payments for?

Yes	40	69%
No	18	31%
Total	58	100%

33. Was there a fair value placed on your possessions?

Yes	30	57%
No	23	43%
Total	53	100%

34. Below is a list of insurance problems that some claimants experience after a total loss due to a natural disaster. Please check any that apply to your situation:

Failure to perform a thorough investigation	6	16%
Delays providing you a complete copy of current policy	15	41%
Delays paying ALE & other funds	14	38%
Delays in responding to requests for information	22	59%
Lowball estimates	24	65%
Use of biased experts	12	32%
Multiple claims adjusters with conflicting information	6	16%
Abusive interrogation/claim practices	5	14%

Insistence on using their contractors	1	3%
Other, please specify	8	22%

35. Thinking about your experience in dealing with your claim, what resources, information and/or tools were most helpful?

Roadmap to Recovery Meetings	31	76%
Roadmap to Recovery Organizer	13	32%
The Disaster Recovery Handbok and Household Inventory Guide	23	56%
The Home Inventory Flashdrive	14	34%
The UP Claim Help Library	10	24%
Disaster Survivor Support Network	8	20%
"Ask an Expert" Forum	10	24%
Survivor to Survivor Listserve	5	12%
Please list any additional resources that were helpful	22	54%

36. OPTIONAL: Please do your best to estimate the amount of additional insurance funds you recovered as a result of using resources offered by United Policyholders.

22 Responses

37. Thinking about your experience in dealing with your claim, what information or resources do you wish you had?

31 Responses

38. Did you hire a professional to represent you on your insurance claim related to the wildfire?

No	37	64%
Yes, I hired a public adjuster	9	16%
Yes, I hired an attorney	7	12%
Other, please specify	13	22%

39. If there is anything else you would like to comment on please do so here. If you would like to share these comments, please provide your initials after your remarks. This applies to this question only. With your initials as your consent, your comments may be used for training purposes to improve future Roadmap to

25 Responses

40. This is a confidential survey and no personal information about individual participants will be revealed without express consent. You can participate anonymously if you so choose. Any reports that result from this survey will be based on aggregate data. We keep all individual information anonymous. We are

46 Responses