

Colorado Wildfire Recovery - One Year Survey

Was your home damaged or destroyed in the June 2012, wildfires?

Answer Options	Response Percent	Response Count
Total loss (home destroyed)	46.9%	45
Partial Loss (structure and/or smoke damage)	45.8%	44
Land/outbuildings damaged/destroyed but not dwelling	2.1%	2
No, my home was not damaged or destroyed by the wildfires	5.2%	5
Other (please specify)		7
<i>answered question</i>		96
<i>skipped question</i>		0

What is the name of the wildfire that damaged/destroyed your home?

Answer Options	Response Percent	Response Count
High Park Wildfire	0.0%	0
Waldo Canyon Wildfire	100.0%	96
Woodland Heights Wildfire	0.0%	0
Other	0.0%	0
(please specify)		0
<i>answered question</i>		96
<i>skipped question</i>		0

Did you file a claim with your insurance company?

Answer Options	Response Percent	Response Count
Yes	99.0%	95
No	1.0%	1
I did not have insurance	0.0%	0
<i>answered question</i>		96
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Rent	3.5%	3
Own (This is my primary residence)	95.3%	82
Own (This is not my primary residence)	1.2%	1
<i>answered question</i>		86
<i>skipped question</i>		10

What is the name of your insurance company?

Answer Options	Response Percent	Response Count
AAA	0.0%	0
Allstate	2.3%	2
American Family	10.5%	9
Auto Owners	1.2%	1
Chubb	0.0%	0
Country Financial	0.0%	0
Farmers	15.1%	13
Farm Bureau	1.2%	1
The Hartford	7.0%	6
Horace Mann	0.0%	0
Liberty Mutual	2.3%	2
Metlife	3.5%	3
QBE	0.0%	0
Residence Mutual	0.0%	0
Safeco	3.5%	3
Shelter Insurance	2.3%	2
State Farm	23.3%	20
Travelers	2.3%	2
USAA	17.4%	15
Other, please specify	8.1%	7
<i>answered question</i>		86
<i>skipped question</i>		10

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

Answer Options	Response Percent	Response Count
Yes	61.6%	53
No	38.4%	33
Why or why not?		41
<i>answered question</i>		86
<i>skipped question</i>		10

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

Answer Options	Response Percent	Response Count
Yes	43.0%	37
No	57.0%	49
If no, please explain what your current status is on collecting insurance money		49
<i>answered question</i>		86
<i>skipped question</i>		10

When did you settle the dwelling portion of your insurance claim?

Answer Options	Response Percent	Response Count
We have not yet reached a settlement	42.0%	34
June 2012	2.5%	2
July 2012	14.8%	12
August 2012	6.2%	5
September 2012	3.7%	3
October 2012	4.9%	4
November 2012	8.6%	7
December 2012	0.0%	0
January 2013	2.5%	2
February 2013	3.7%	3
March 2013	3.7%	3
April 2013	0.0%	0
May 2013	2.5%	2
June 2013	4.9%	4
July 2013	0.0%	0
<i>answered question</i>		81
<i>skipped question</i>		15

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

Answer Options	Response Percent	Response Count
Yes	72.8%	59
No	24.7%	20
No and I plan to take a casualty tax loss	2.5%	2
If you are underinsured and do not have enough insurance money to repair or		18
<i>answered question</i>		81
<i>skipped question</i>		15

Did your mortgage company/lender force you to use insurance benefits to pay down or off your mortgage?

Answer Options	Response Percent	Response Count
Yes	4.9%	4
No	90.1%	73
Partially	4.9%	4
Other (please specify)		19
<i>answered question</i>		81
<i>skipped question</i>		15

Do you plan to rebuild on your old lot?

Answer Options	Response Percent	Response Count
Yes	58.0%	47
No	24.7%	20

Undecided	17.3%	14
<i>answered question</i>		81
<i>skipped question</i>		15

If you insurance policy had come up for renewal since the fire, did you receive a non-renewal notice from your insurer?

Answer Options	Response Percent	Response Count
Yes	4.9%	4
No	69.1%	56
My policy has not yet come up for renewal	25.9%	21
<i>answered question</i>		81
<i>skipped question</i>		15

Since your home was damaged/destroyed, has your insurer helped you make any adjustments to your coverage to meet your current needs?

Answer Options	Response Percent	Response Count
Yes	38.3%	31
No	61.7%	50
<i>answered question</i>		81
<i>skipped question</i>		15

How many months of Additional Living Expenses did you receive after the fire?

Answer Options	Response Percent	Response Count
0-3 months	45.2%	33
4-6 months	2.7%	2
7-9 months	4.1%	3
9-12 months	21.9%	16
I will need more than 12 months	26.0%	19
Did you need more time and/or money? (please indicate what and how much		26
<i>answered question</i>		73
<i>skipped question</i>		23

Do you have enough insurance on your personal property/contents to restore or replace everything that was damaged or lost (if you could replace everything)?

Answer Options	Response Percent	Response Count
Yes	72.6%	53
No	27.4%	20
If you do not have enough insurance to replace your personal property, give		19
<i>answered question</i>		73
<i>skipped question</i>		23

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

Answer Options	Response Percent	Response Count
Require you to list and describe every single damaged or	72.9%	43
Require you to state when or where each item was obtained	33.9%	20
Waive the requirement that you itemize your inventory	8.5%	5
Relax the requirement that you itemize your inventory	5.1%	3
Allow you to do a less specific inventory with similar items	30.5%	18
Insist you submit your inventory on a specific form	18.6%	11
Let you use your own inventory form	39.0%	23
Give you a time extension to complete your inventory or	28.8%	17
Offer you a cash-out contents settlement to close this portion	15.3%	9
Send a contents "specialist" to help you prepare your	15.3%	9
Other		15
<i>answered question</i>		59
<i>skipped question</i>		37

How did your insurance company depreciate your personal property? (Check all that apply)

Answer Options	Response Percent	Response Count
They depreciated my entire inventory by a set percentage	12.3%	9
They asked me to list the age of each item to calculate	42.5%	31
They asked me to list the condition of each item to calculate	11.0%	8
They did not explain to me how they applied depreciation	54.8%	40
Other (please specify)		22
<i>answered question</i>		73
<i>skipped question</i>		23

Did you use any of the following UP tools?

Answer Options	Response Percent	Response Count
The Disaster Recovery Handbook and Household Inventory	65.7%	23
UP Roadmap to Recovery Flashdrive	28.6%	10
UP Home Inventory Spreadsheet	28.6%	10
Attended Roadmap to Recovery meeting(s)/workshop(s)	71.4%	25
Watched recovery workshops online	20.0%	7
UP tip sheets/materials from website	42.9%	15
Other (please specify)		15
<i>answered question</i>		35
<i>skipped question</i>		61

Below is a list of insurance problems that some claimants experience, Please check all that apply to you:

Answer Options	Response Percent	Response Count
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It took a long time to get a current copy of my insurance	19.2%	14
Delays in payment of policy benefits	30.1%	22
Delays in answering my questions and/or phone calls and/or	42.5%	31
The insurance company/adjuster made a "lowball" settlement	38.4%	28
The insurance company/adjuster brought in experts I didn't	24.7%	18
The insurance company switched adjusters and we had to	31.5%	23
The insurance company/adjuster made me jump through too	37.0%	27
The insurance company/adjuster forced me to hire their	1.4%	1
I did not have any problems with my insurance claim or with	41.1%	30
Other, Please Explain.		17
answered question		73
skipped question		23

Have you filed a Request for Assistance "RFA" with the Colorado Division of Regulatory Agencies?

Answer Options	Response Percent	Response Count
No.	65.8%	48
No. I have a problem with my insurance claim, but have not	9.6%	7
Yes, I filed a complaint.	24.7%	18
If yes, please describe the status or outcome.		13
answered question		73
skipped question		23

Did you have to hire any professionals to help you on your insurance claim related to the wildfire?

Answer Options	Response Percent	Response Count
Hygienist/Air Quality Expert	35.6%	16
Construction Cost Estimator	22.2%	10
Structural Engineer	24.4%	11
Soil Engineer/Expert	8.9%	4
Contents/Personal Property Specialist	4.4%	2
Public Adjuster	20.0%	9
Appraiser	2.2%	1
Attorney	20.0%	9
Other, please specify	51.1%	23
answered question		45
skipped question		51

What sources of information have you been using to find out about wildfire recovery help and related events?

Answer Options	Response Percent	Response Count
Newspaper	43.9%	29
Internet (Please specify websites in the box below)	56.1%	37
Radio	9.1%	6
Bulletin Boards	7.6%	5
Church or other Religious organization	7.6%	5

Non-Profit organization (Please specify organizations in the	51.5%	34
Television	19.7%	13
Other (please specify)		50
	<i>answered question</i>	66
	<i>skipped question</i>	30

What help do you and/or your family need to recover/replace/rebuild?

Answer Options	Response Percent	Response Count
Help with insurance	56.4%	22
Help with construction/rebuilding	17.9%	7
Help with emotional challenges	25.6%	10
Help replacing my contents and personal property	25.6%	10
Help with transportation	0.0%	0
Help with clean-up	23.1%	9
Help with employment	7.7%	3
Other (please specify)		12
	<i>answered question</i>	39
	<i>skipped question</i>	57

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

Answer Options	Response Count
	31
	<i>answered question</i> 31
	<i>skipped question</i> 65