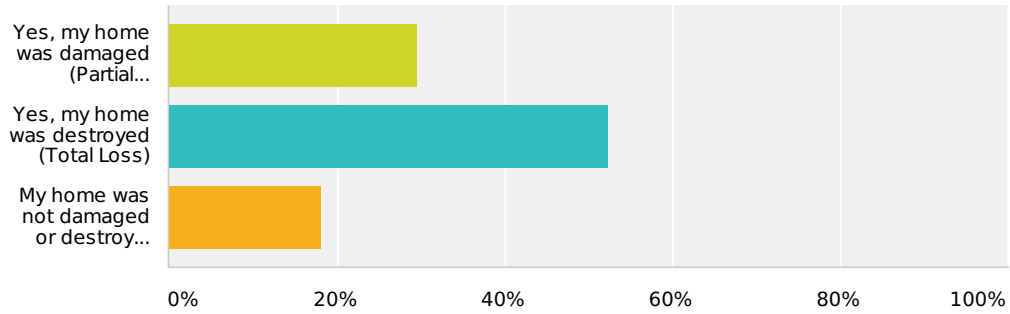


Q1 Was your home damaged or destroyed in the June 2012, wildfires?

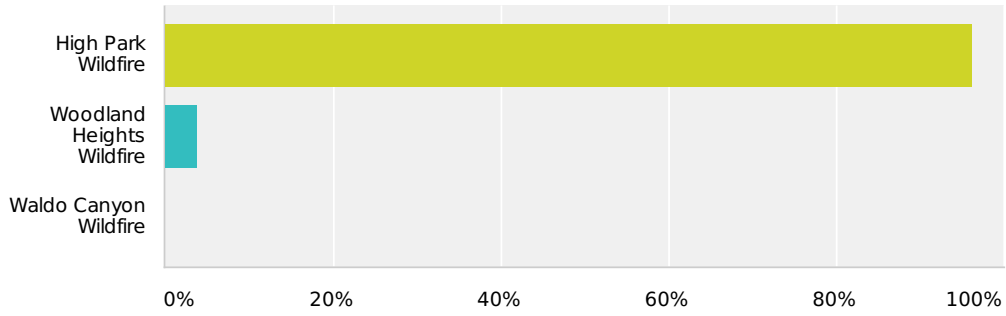
Answered: 105 Skipped: 0



Answer Choices	Responses
Yes, my home was damaged (Partial Loss)	29.52% 31
Yes, my home was destroyed (Total Loss)	52.38% 55
My home was not damaged or destroyed in the wildfires	18.10% 19
Total	105

Q2 What is the name of the wildfire that damaged/destroyed your home?

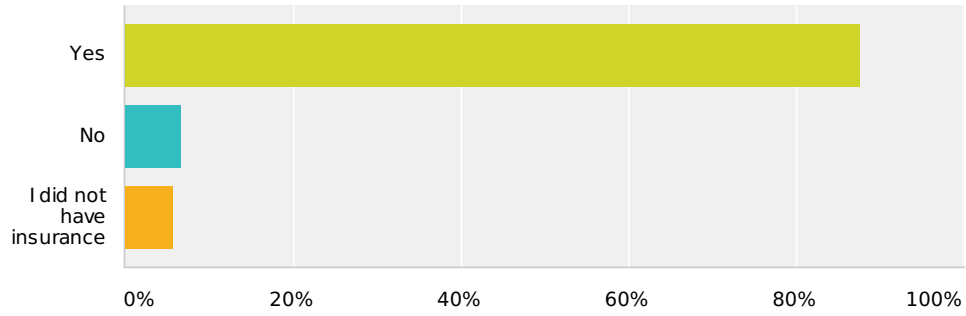
Answered: 105 Skipped: 0



Answer Choices	Responses
High Park Wildfire	96.19% 101
Woodland Heights Wildfire	3.81% 4
Waldo Canyon Wildfire	0% 0
Total	105
Other (please specify) (4)	

Q3 Have you filed a claim with your insurance company?

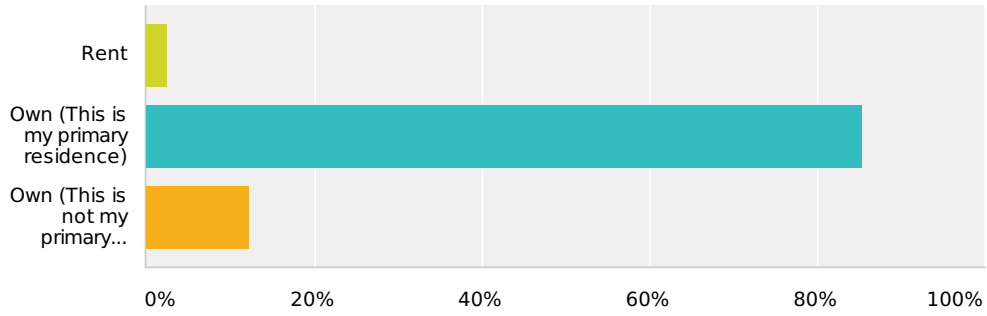
Answered: 105 Skipped: 0



Answer Choices	Responses	
Yes	87.62%	92
No	6.67%	7
I did not have insurance	5.71%	6
Total		105

Q4 Do you rent or own the dwelling that was damaged or destroyed?

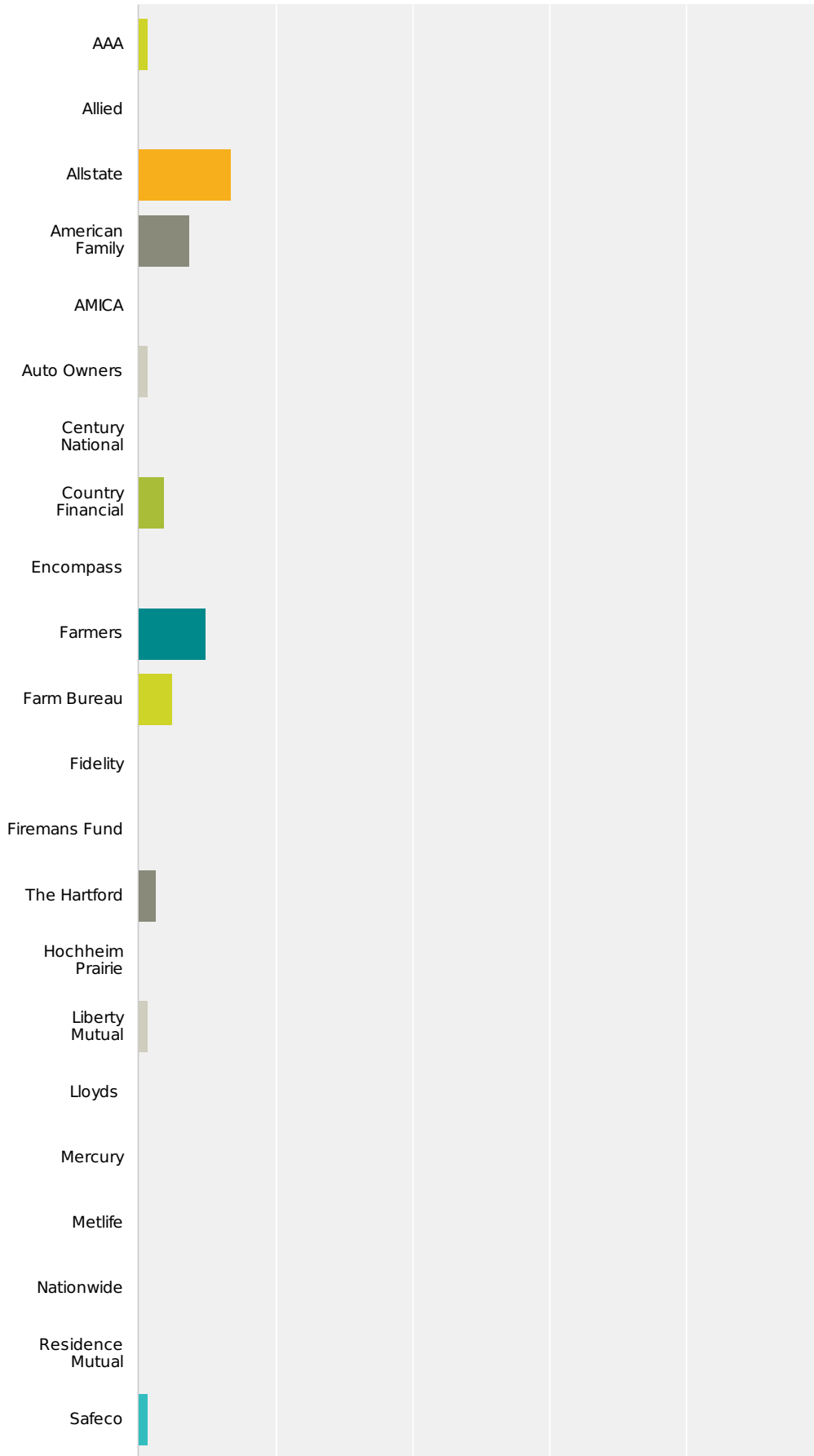
Answered: 82 Skipped: 23



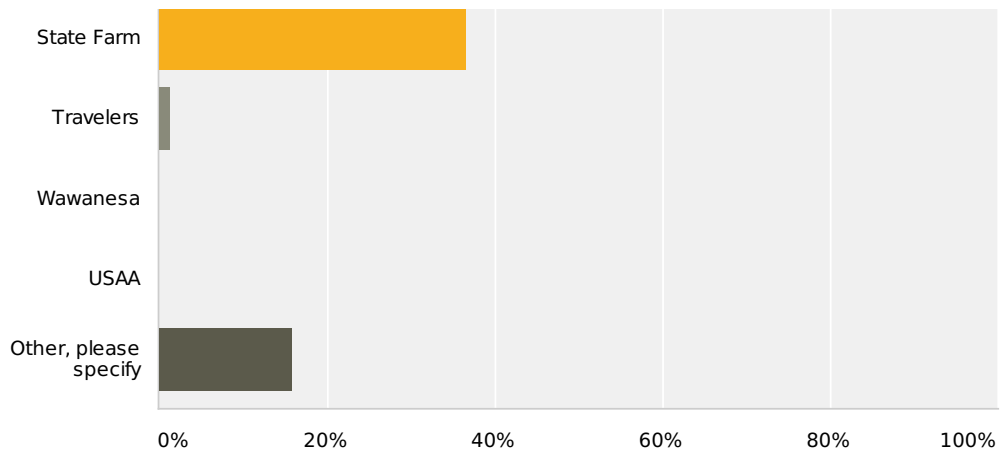
Answer Choices	Responses	
Rent	2.44%	2
Own (This is my primary residence)	85.37%	70
Own (This is not my primary residence)	12.20%	10
Total		82

Q5 What is the name of your insurance company?

Answered: 82 Skipped: 23



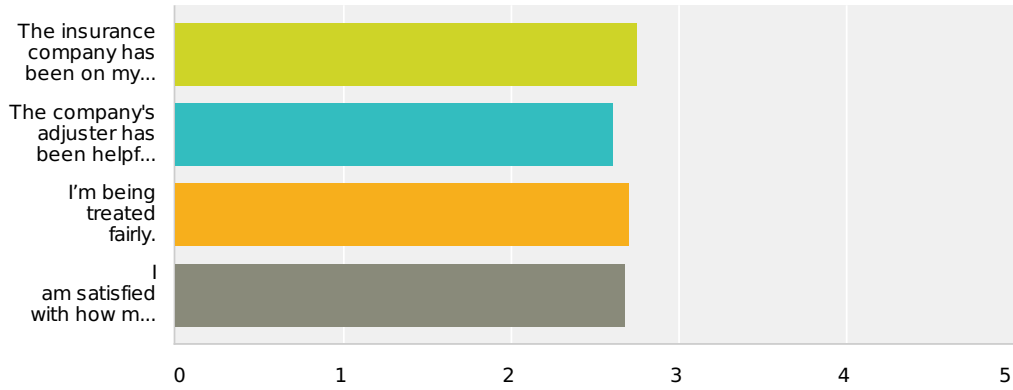
2012 Colorado Wildfire Recovery Survey 6 Month Survey



Answer Choices	Responses	
AAA	1.22%	1
Allied	0%	0
Allstate	13.41%	11
American Family	7.32%	6
AMICA	0%	0
Auto Owners	1.22%	1
Century National	0%	0
Country Financial	3.66%	3
Encompass	0%	0
Farmers	9.76%	8
Farm Bureau	4.88%	4
Fidelity	0%	0
Firemans Fund	0%	0
The Hartford	2.44%	2
Hochheim Prairie	0%	0
Liberty Mutual	1.22%	1
Lloyds	0%	0
Mercury	0%	0
Metlife	0%	0
Nationwide	0%	0
Residence Mutual	0%	0
Safeco	1.22%	1
State Farm	36.59%	30
Travelers	1.22%	1
Wawanesa	0%	0
USAA	0%	0
Other, please specify	15.85%	13
Total		82

Q6 Think about your experience with your insurance company so far, and please tell us if you agree with each of the statements below:

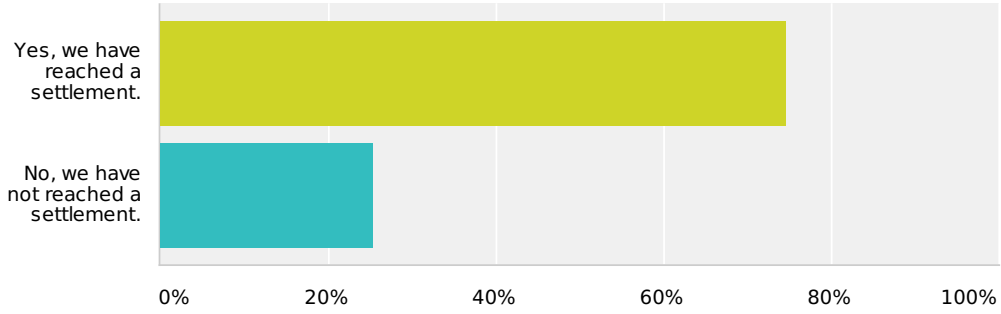
Answered: 82 Skipped: 23



	Agree	Undecided	Disagree	Total	Average Rating
The insurance company has been on my side.	59.76% 49	28.05% 23	12.20% 10	82	2.76
The company's adjuster has been helpful and knowledgeable.	69.51% 57	10.98% 9	19.51% 16	82	2.61
I'm being treated fairly.	64.63% 53	20.73% 17	14.63% 12	82	2.71
I am satisfied with how my claim has been handled so far.	63.41% 52	20.73% 17	15.85% 13	82	2.68

Q7 Have you settled with your insurance company on the amount they owe for your "dwelling" (just the house, not your contents)?

Answered: 79 Skipped: 26

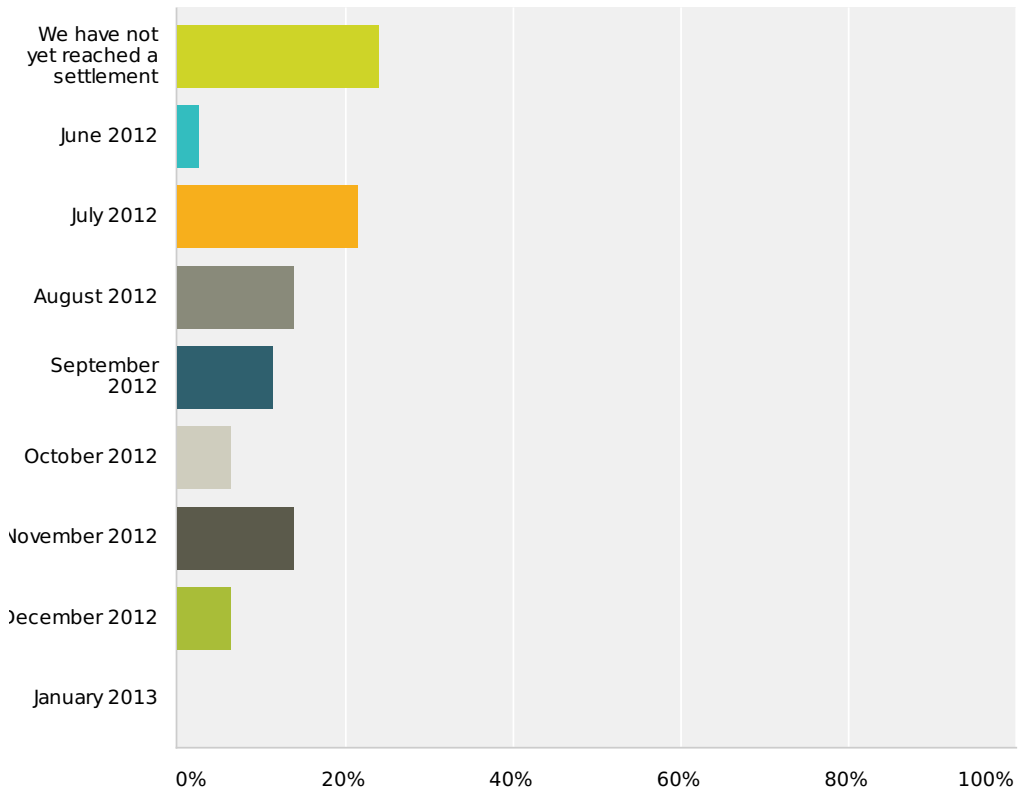


Answer Choices	Responses
Yes, we have reached a settlement.	74.68% 59
No, we have not reached a settlement.	25.32% 20
Total	79

If no, please explain what your current status is on collecting insurance money to repair/rebuild: (24)

Q8 When did you settle your insurance claim?

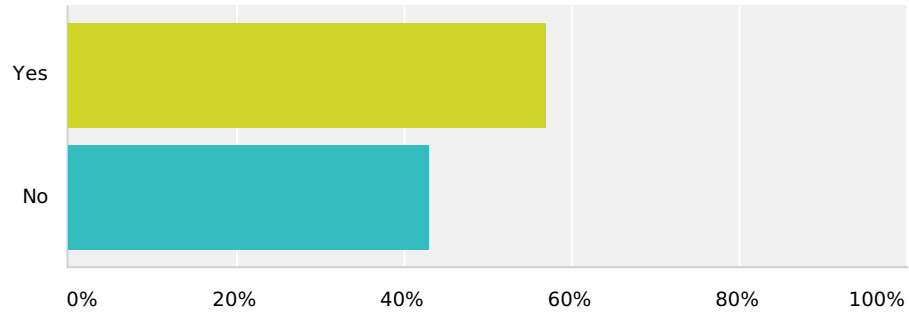
Answered: 79 Skipped: 26



Answer Choices	Responses
We have not yet reached a settlement	24.05% 19
June 2012	2.53% 2
July 2012	21.52% 17
August 2012	13.92% 11
September 2012	11.39% 9
October 2012	6.33% 5
November 2012	13.92% 11
December 2012	6.33% 5
January 2013	0% 0
Total	79

Q9 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your house?

Answered: 79 Skipped: 26

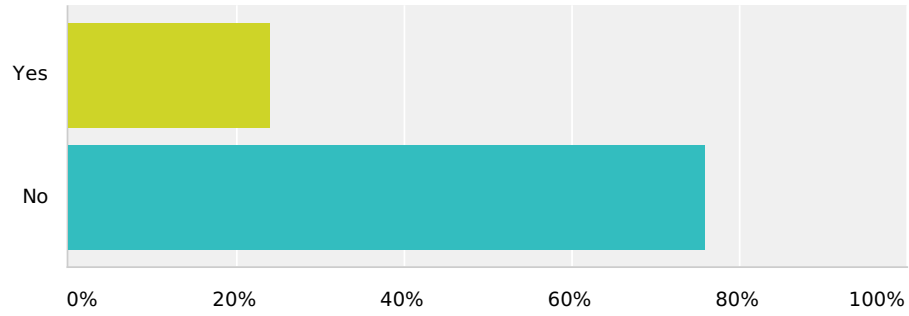


Answer Choices	Responses
Yes	56.96% 45
No	43.04% 34
Total	79

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) (36)

Q10 Did a mortgage company/lender require you to use insurance funds to pay off or pay down your home loan(s)?

Answered: 79 Skipped: 26

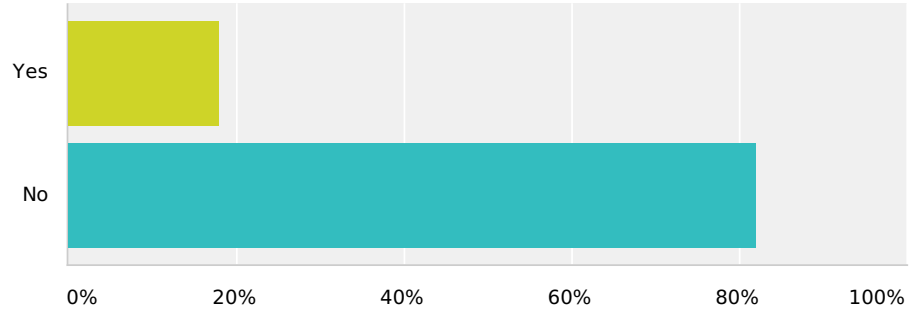


Answer Choices	Responses
Yes	24.05% 19
No	75.95% 60
Total	79

If you answered "YES" to this question, please explain what happened to your home loan/mortgage after the 2012 wildfires. (26)

Q11 Are you worried you will run out of Additional (temporary) Living Expense insurance before you can move back in to your home?

Answered: 78 Skipped: 27

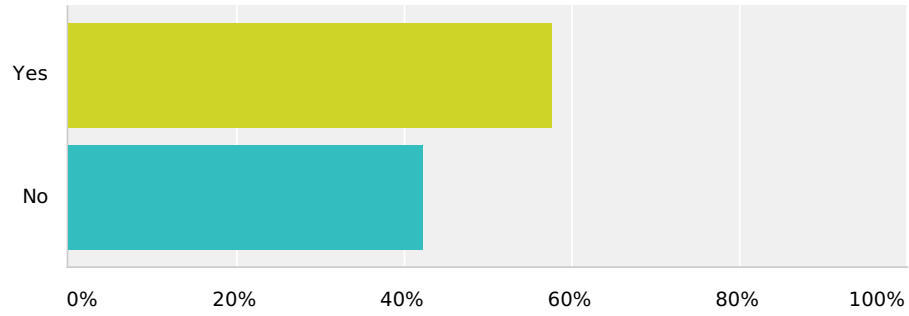


Answer Choices	Responses
Yes	17.95% 14
No	82.05% 64
Total	78

Do you have any other concerns or problems about your ALE benefits?
(15)

Q12 Do you have enough insurance on personal property/contents to replace everything that was damaged or lost?

Answered: 78 Skipped: 27

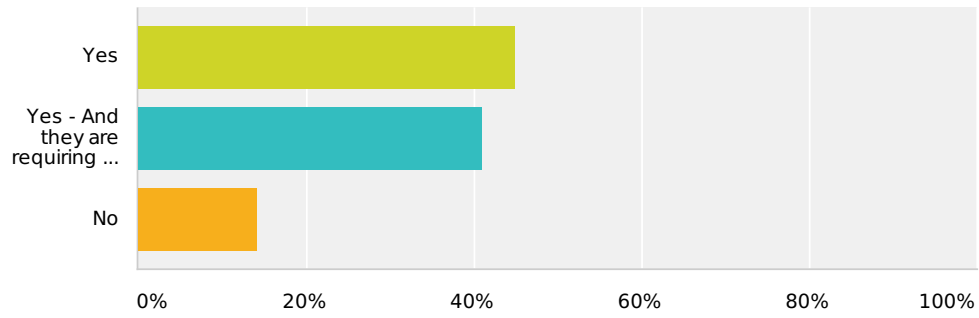


Answer Choices	Responses
Yes	57.69% 45
No	42.31% 33
Total	78

If you do not have enough insurance to replace your personal property, give your best estimate of how much money you are short. (40)

Q13 Is your insurance company requiring you to itemize every single item of personal property/contents?

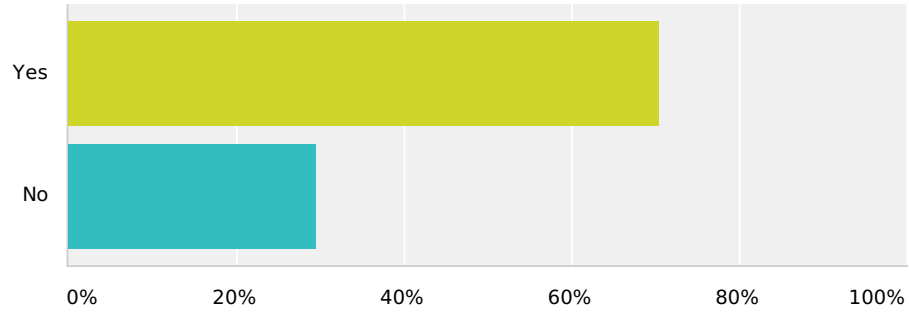
Answered: 78 Skipped: 27



Answer Choices	Responses
Yes	44.87% 35
Yes - And they are requiring me to use a specific form	41.03% 32
No	14.10% 11
Total	78

Q14 Did your insurance company explain "depreciation" and what you need to do to collect full replacement cost on items they depreciated?

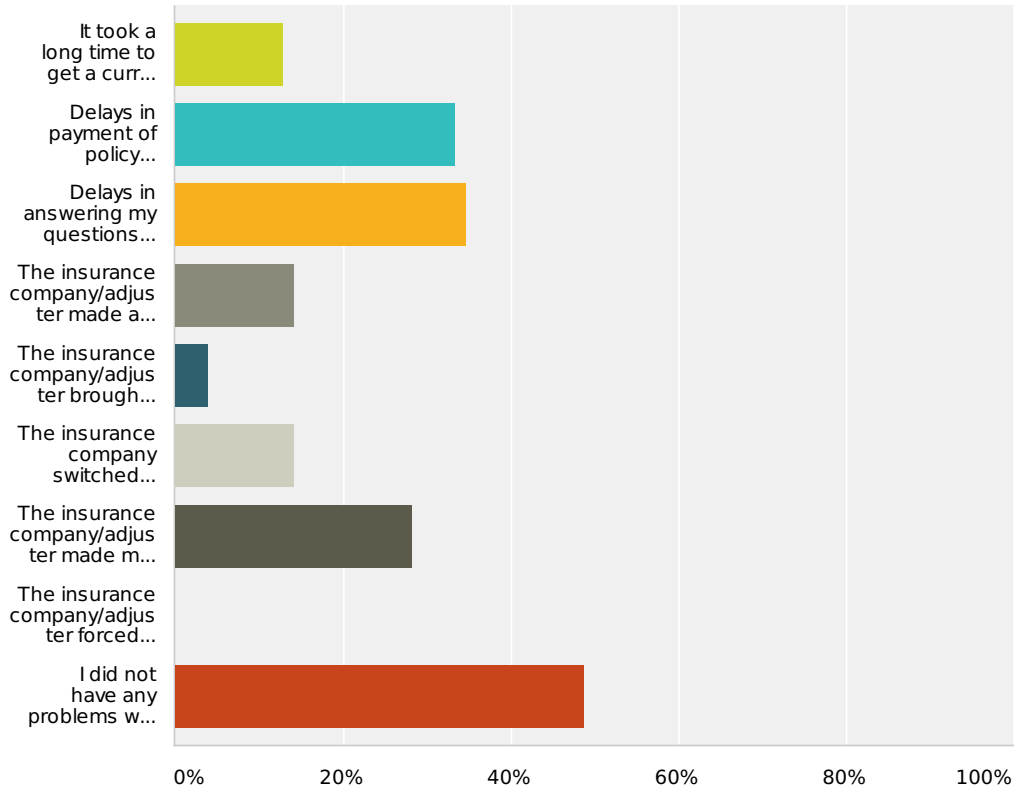
Answered: 78 Skipped: 27



Answer Choices	Responses	
Yes	70.51%	55
No	29.49%	23
Total		78

Q15 Below is a list of insurance problems that some claimants experience, Please check all that apply to you:

Answered: 78 Skipped: 27



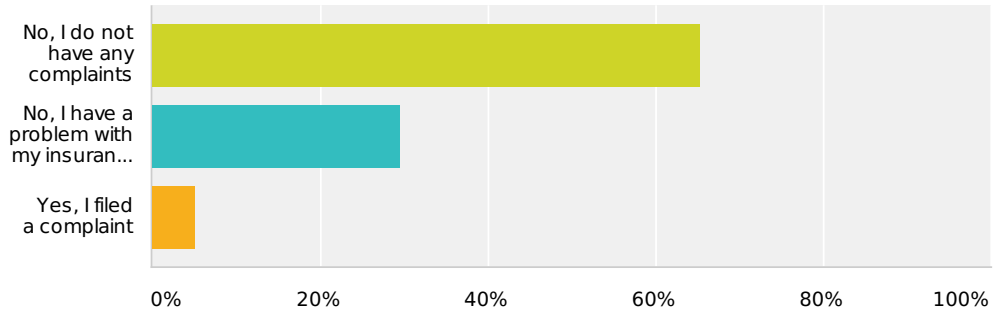
Answer Choices	Responses
It took a long time to get a current copy of my insurance policy	12.82% 10
Delays in payment of policy benefits	33.33% 26
Delays in answering my questions and/or phone calls and/or emails	34.62% 27
The insurance company/adjuster made a "lowball" settlement offer	14.10% 11
The insurance company/adjuster brought in experts I didn't trust	3.85% 3
The insurance company switched adjusters and we had to keep starting from scratch	14.10% 11
The insurance company/adjuster made me jump through too many hoops and wasted my time	28.21% 22
The insurance company/adjuster forced me to hire their contractor but wouldn't back up his/her work	0% 0
I did not have any problems with my insurance claim or with the insurance company representatives	48.72% 38

Total Respondents: 78

Other, Please Explain. (30)

Q16 Have you filed a complaint (Request for Assistance "RFA") with the Colorado Division of Regulatory Agencies?

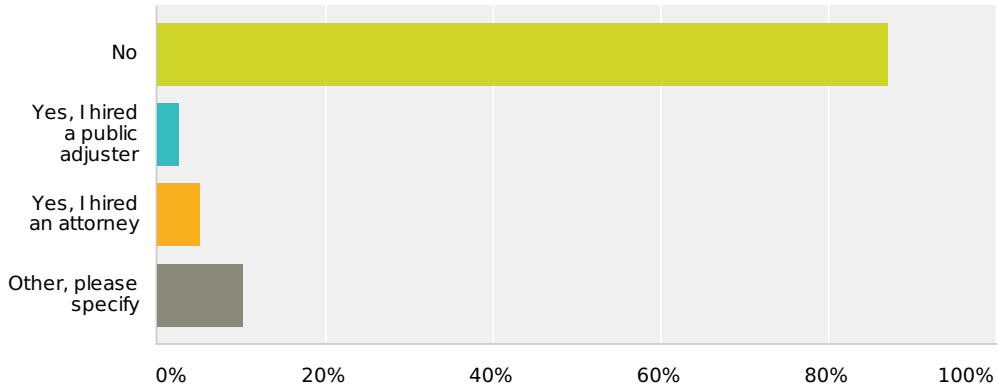
Answered: 78 Skipped: 27



Answer Choices	Responses
No, I do not have any complaints	65.38% 51
No, I have a problem with my insurance company, but have not filed a formal complaint	29.49% 23
Yes, I filed a complaint	5.13% 4
Total	78

Q17 Did you hire a public adjuster or lawyer to help you on your insurance claim related to the wildfire?

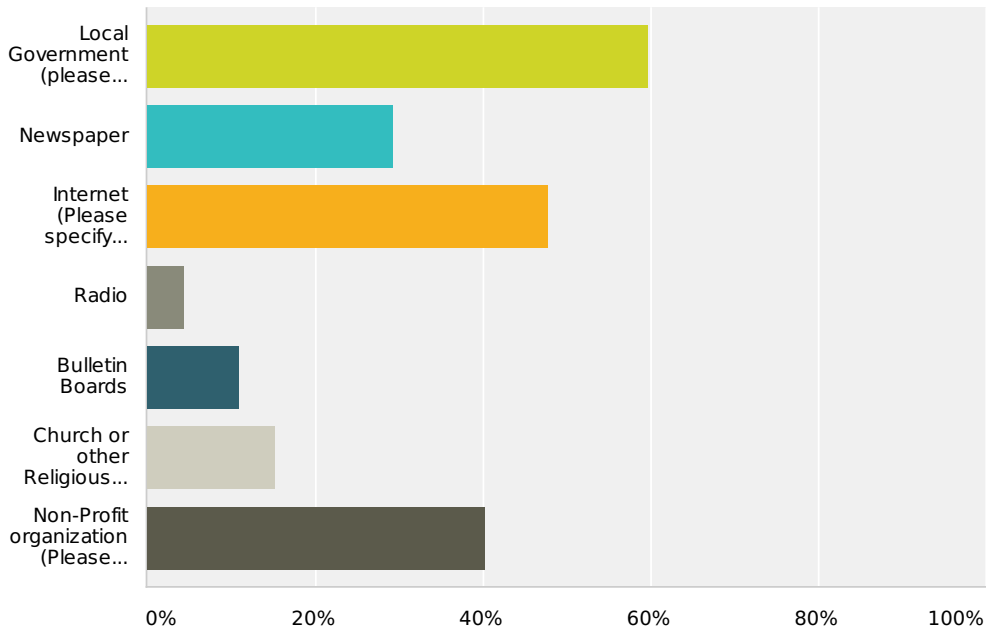
Answered: 78 Skipped: 27



Answer Choices	Responses	
No	87.18%	68
Yes, I hired a public adjuster	2.56%	2
Yes, I hired an attorney	5.13%	4
Other, please specify	10.26%	8
Total Respondents: 78		

Q18 What sources of information have you been using to find out about wildfire recovery help resources?

Answered: 92 Skipped: 13



Answer Choices	Responses
Local Government (please specify in the box below)	59.78% 55
Newspaper	29.35% 27
Internet (Please specify websites in the box below)	47.83% 44
Radio	4.35% 4
Bulletin Boards	10.87% 10
Church or other Religious organization	15.22% 14
Non-Profit organization (Please specify organizations in the box below)	40.22% 37
Total Respondents: 92	
Other (please specify) (64)	

Q19 Is there anything else you would like to share?

Answered: 48 Skipped: 57

Q20 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.

Answered: 83 Skipped: 22

Answer Choices	Responses	
Name	98.80%	82
Permanent Address	91.57%	76
Temporary Address	42.17%	35
Phone	91.57%	76
Email Address	98.80%	82
State/Province:	0%	0
ZIP/Postal Code:	0%	0
Country:	0%	0
Email Address:	0%	0
Phone Number:	0%	0
Total Respondents: 83		