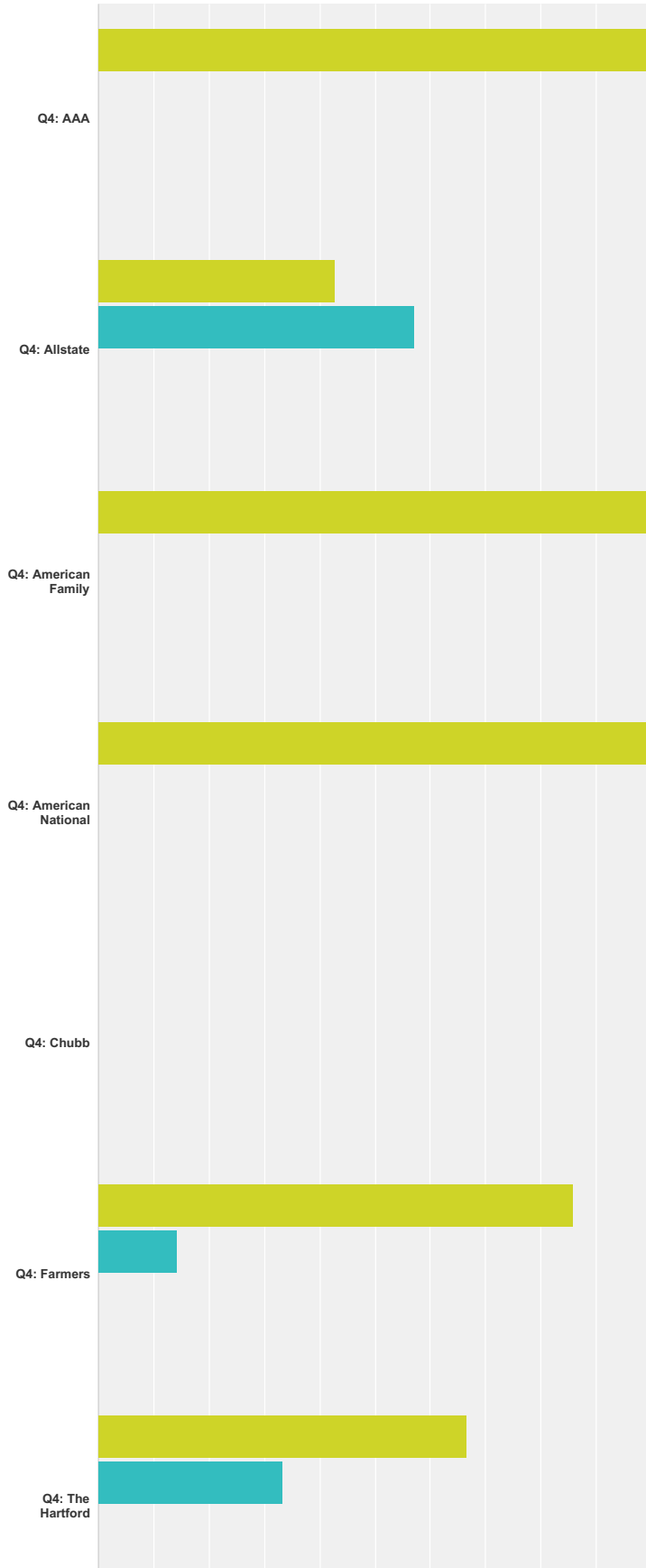


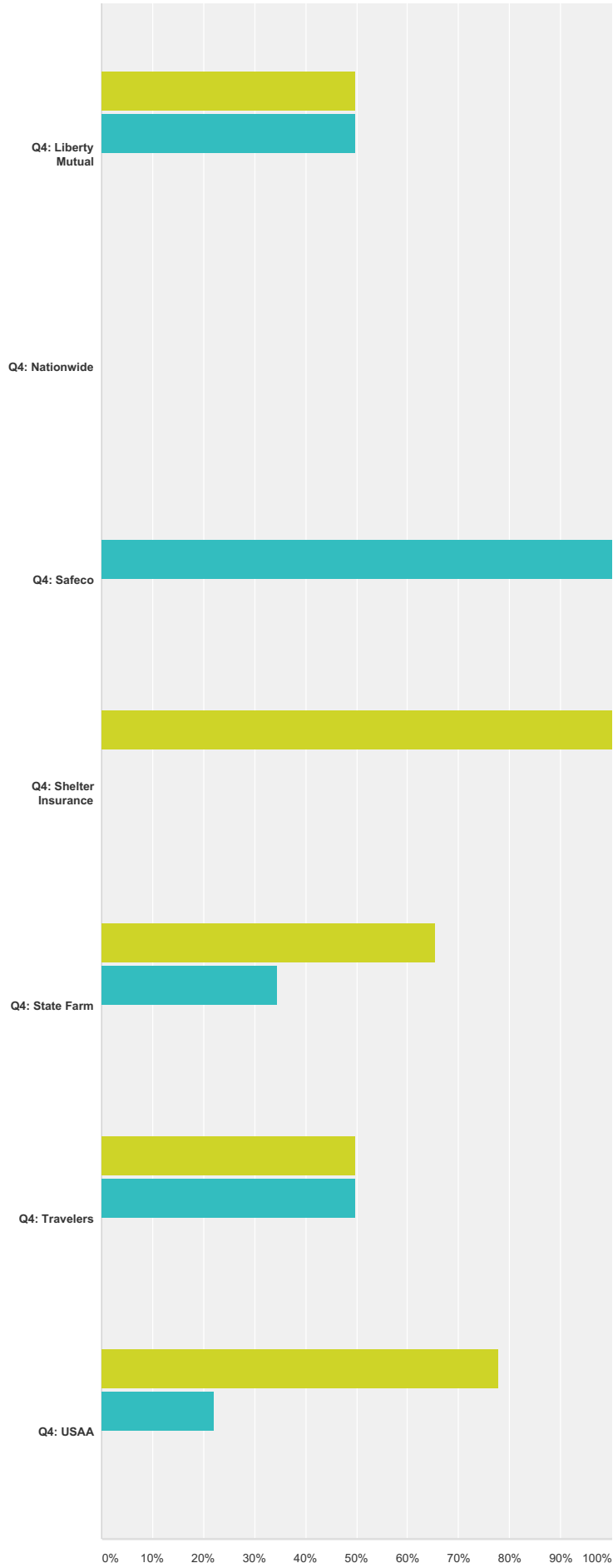
Black Forest Fire One Year Recovery Survey

Q1 Was your home damaged or destroyed in the Black Forest Fire

Answered: 93 Skipped: 0



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey

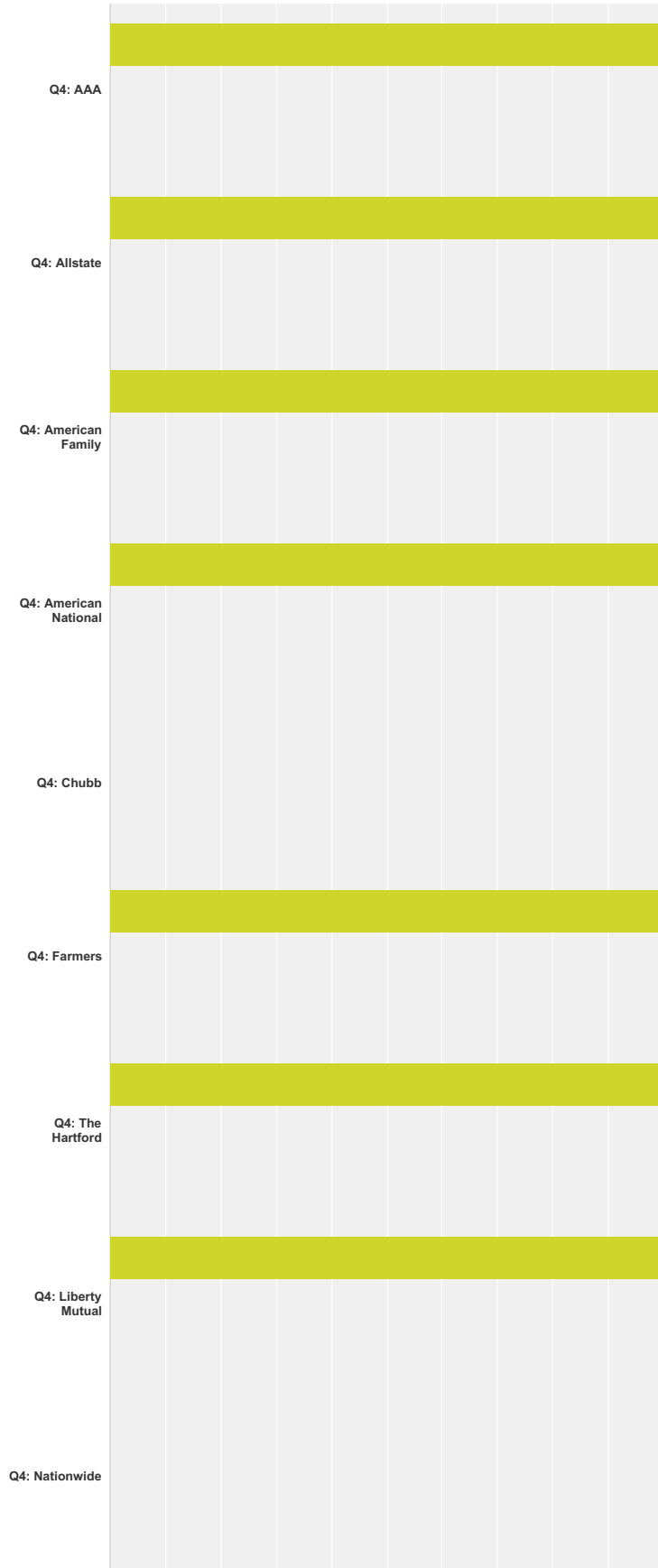
- My home was destroyed (total loss)
- My home was damaged but still standing - (partial loss to structure and/or smoke...)
- My home was not damaged but my land/outbuildings were damaged/destroyed
- No, my home and land were not damaged/destroyed by the wildfires

	My home was destroyed (total loss)	My home was damaged but still standing - (partial loss to structure and/or smoke/ash damage)	My home was not damaged but my land/outbuildings were damaged/destroyed	No, my home and land were not damaged/destroyed by the wildfires	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	0.00% 0	1
Q4: Allstate	42.86% 3	57.14% 4	0.00% 0	0.00% 0	7
Q4: American Family	100.00% 11	0.00% 0	0.00% 0	0.00% 0	11
Q4: American National	100.00% 1	0.00% 0	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	85.71% 12	14.29% 2	0.00% 0	0.00% 0	14
Q4: The Hartford	66.67% 2	33.33% 1	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	50.00% 2	50.00% 2	0.00% 0	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	100.00% 1	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	100.00% 2	0.00% 0	0.00% 0	0.00% 0	2
Q4: State Farm	65.52% 19	34.48% 10	0.00% 0	0.00% 0	29
Q4: Travelers	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Q4: USAA	77.78% 14	22.22% 4	0.00% 0	0.00% 0	18
Total Respondents	68	25	0	0	93

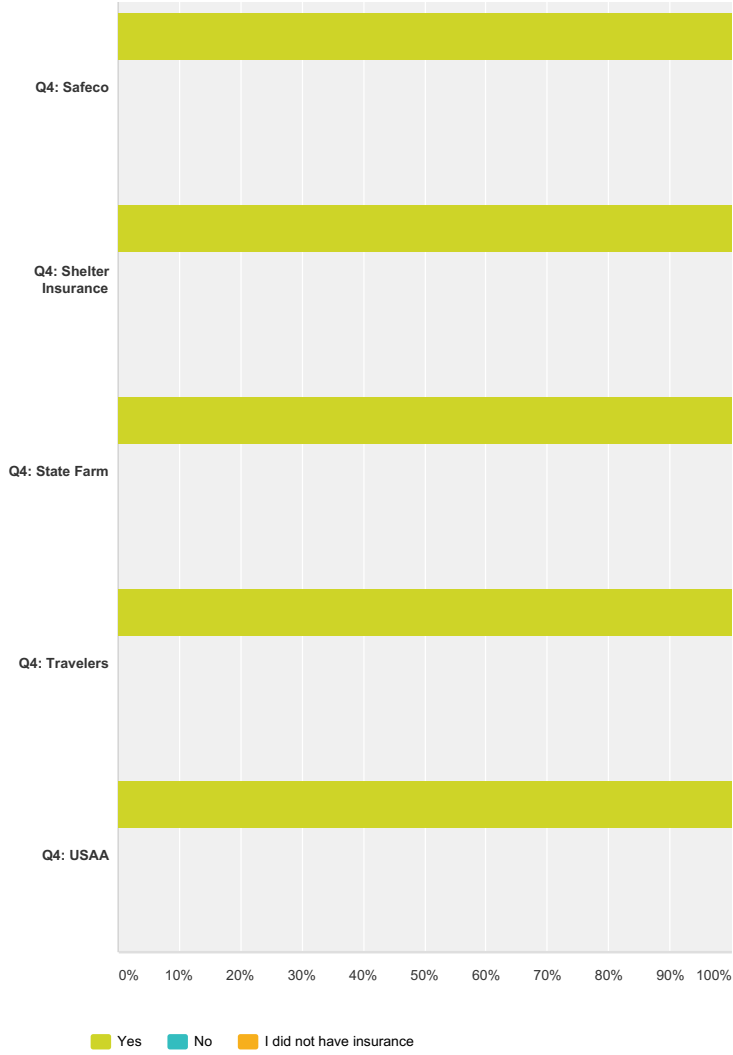
Black Forest Fire One Year Recovery Survey

Q2 Have you filed a claim with your insurance company?

Answered: 93 Skipped: 0



Black Forest Fire One Year Recovery Survey



	Yes	No	I did not have insurance	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	100.00% 7	0.00% 0	0.00% 0	7
Q4: American Family	100.00% 11	0.00% 0	0.00% 0	11
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	100.00% 14	0.00% 0	0.00% 0	14
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	100.00% 4	0.00% 0	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	100.00% 2	0.00% 0	0.00% 0	2
Q4: State Farm	100.00% 29	0.00% 0	0.00% 0	29
Q4: Travelers	100.00% 2	0.00% 0	0.00% 0	2

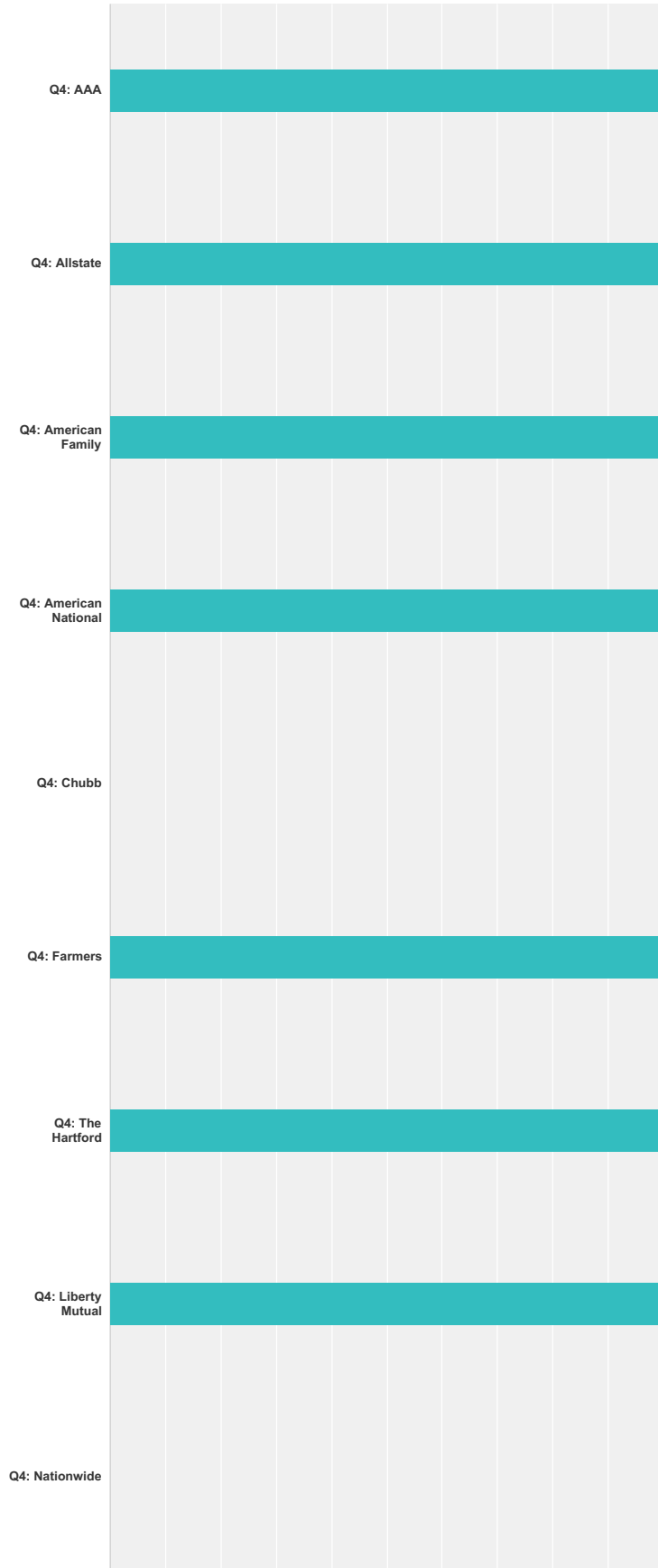
Black Forest Fire One Year Recovery Survey

Q4: USAA	100.00% 18	0.00% 0	0.00% 0	18
Total Respondents	93	0	0	93

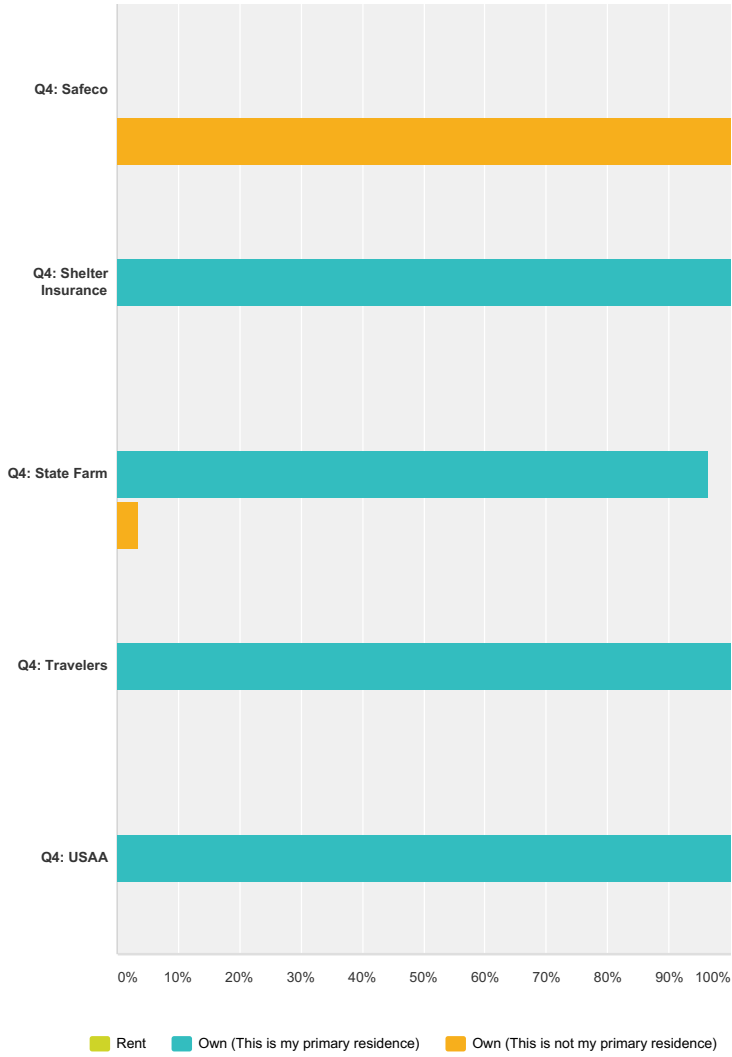
Black Forest Fire One Year Recovery Survey

Q3 Do you rent or own the dwelling that was damaged or destroyed?

Answered: 93 Skipped: 0



Black Forest Fire One Year Recovery Survey



	Rent	Own (This is my primary residence)	Own (This is not my primary residence)	Total
Q4: AAA	0.00% 0	100.00% 1	0.00% 0	1
Q4: Allstate	0.00% 0	100.00% 7	0.00% 0	7
Q4: American Family	0.00% 0	100.00% 11	0.00% 0	11
Q4: American National	0.00% 0	100.00% 1	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	0.00% 0	100.00% 14	0.00% 0	14
Q4: The Hartford	0.00% 0	100.00% 3	0.00% 0	3
Q4: Liberty Mutual	0.00% 0	100.00% 4	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	0.00% 0	100.00% 2	0.00% 0	2
Q4: State Farm	0.00% 0	96.55% 28	3.45% 1	29
Q4: Travelers	0.00% 0	100.00% 2	0.00% 0	2

Black Forest Fire One Year Recovery Survey

Q4: USAA	0.00% 0	100.00% 18	0.00% 0	18
Total Respondents	0	91	2	93

Black Forest Fire One Year Recovery Survey

Q4 What is the name of your insurance company?

Answered: 93 Skipped: 0

Q4: AAA

Q4: Allstate

Black Forest Fire One Year Recovery Survey

Q4: American Family

Q4: American National

Black Forest Fire One Year Recovery Survey

Q4: Chubb

Q4: Farmers

Black Forest Fire One Year Recovery Survey

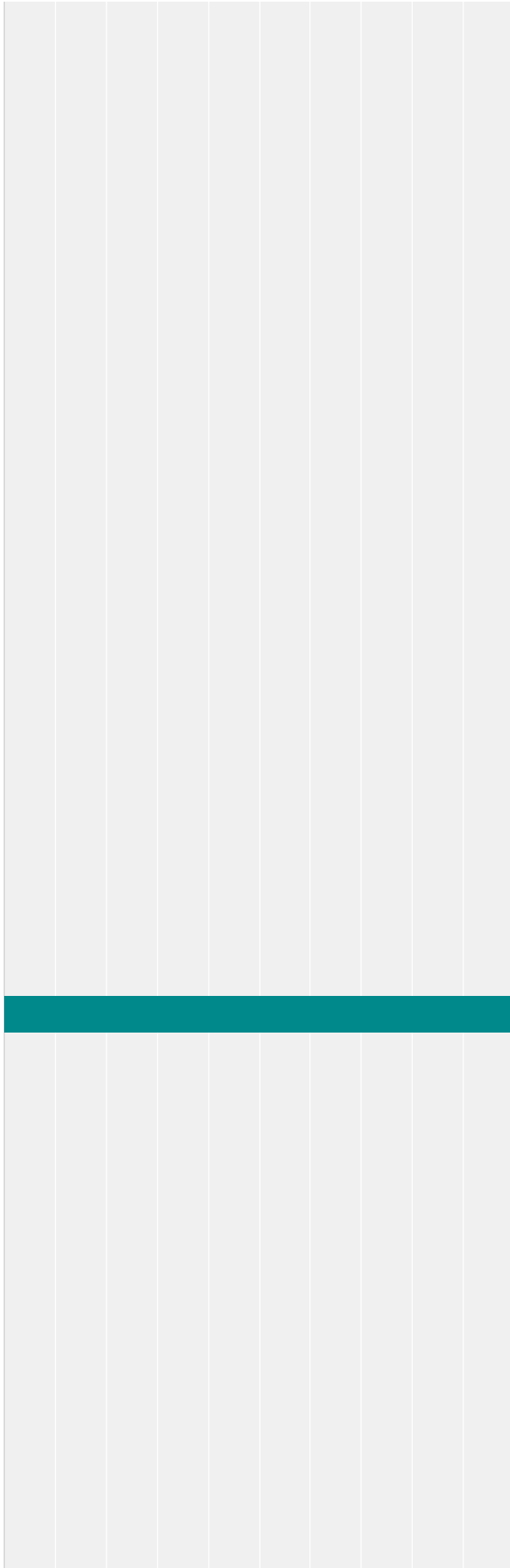
Q4: The Hartford

Q4: Liberty Mutual

Black Forest Fire One Year Recovery Survey

Q4: Nationwide

Q4: Safeco

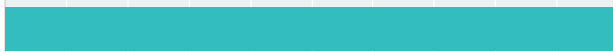


Black Forest Fire One Year Recovery Survey

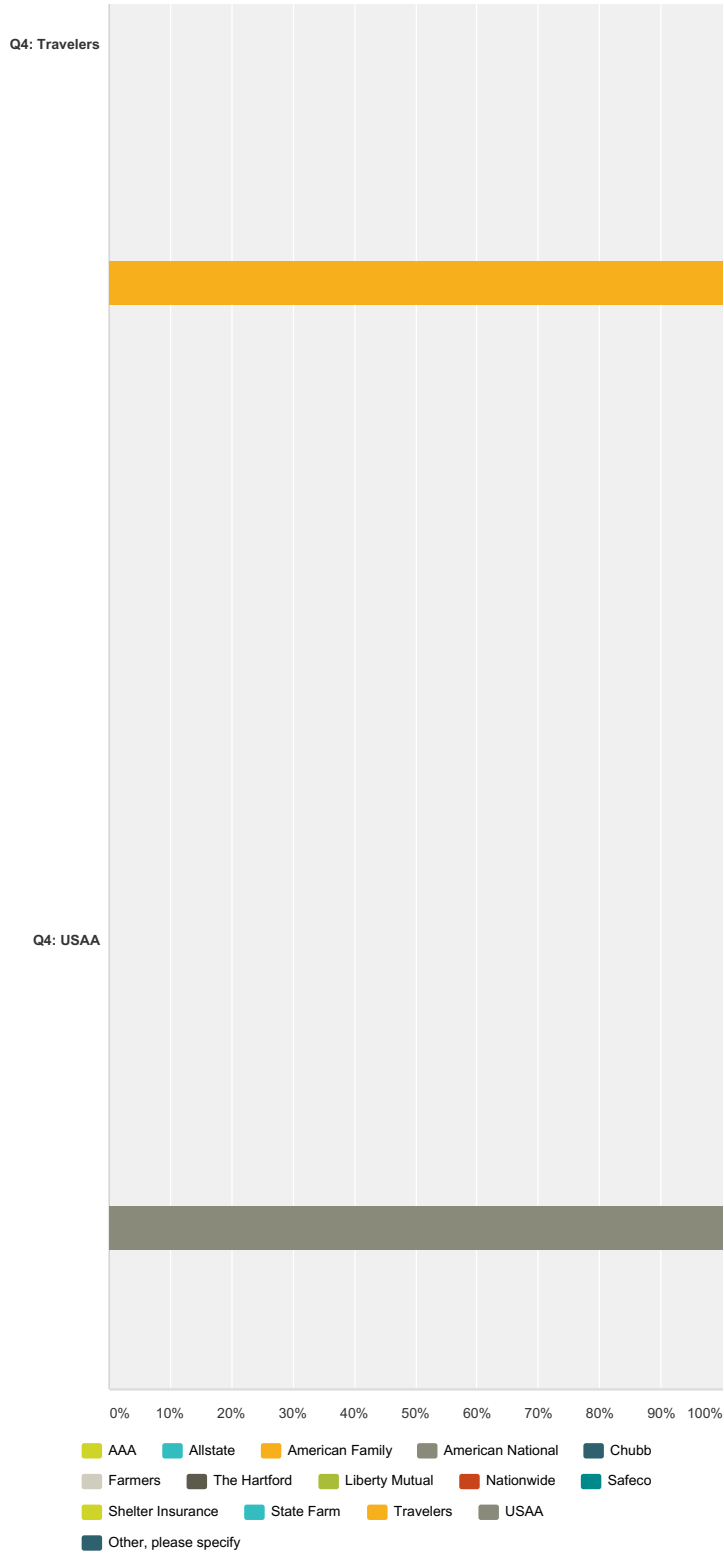
Q4: Shelter Insurance



Q4: State Farm



Black Forest Fire One Year Recovery Survey



	AAA	Allstate	American Family	American National	Chubb	Farmers	The Hartford	Liberty Mutual	Nationwide	Safeco	Shelter Insurance	State Farm	Travelers	USAA	Other, please specify	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1
Q4: Allstate	0.00% 0	100.00% 7	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	7
Q4: American Family	0.00% 0	0.00% 0	100.00% 11	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	11

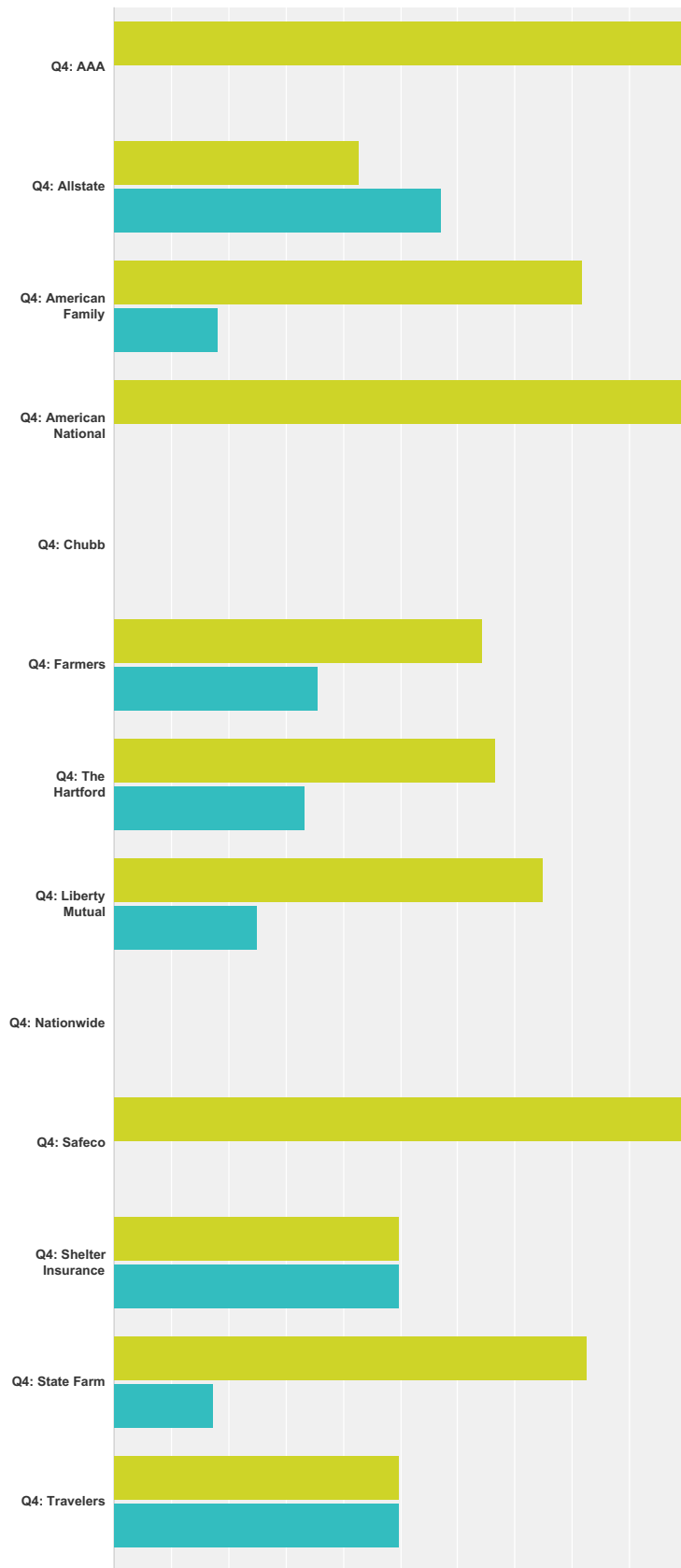
Black Forest Fire One Year Recovery Survey

Q4: American National	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 14	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	14
Q4: The Hartford	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 3	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 2	0.00% 0	0.00% 0	0.00% 0	0.00% 0	2
Q4: State Farm	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 29	0.00% 0	0.00% 0	0.00% 0	29
Q4: Travelers	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 2	0.00% 0	0.00% 0	2
Q4: USAA	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 18	0.00% 0	18
Total Respondents	1	7	11	1	0	14	3	4	0	1	2	29	2	18	0	93

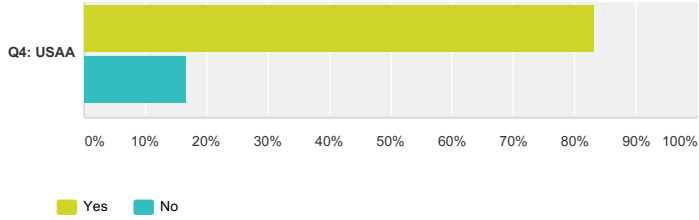
Black Forest Fire One Year Recovery Survey

Q5 Based on your experience with your claim, would you recommend your insurance company to a friend, relative or co-worker?

Answered: 93 Skipped: 0



Black Forest Fire One Year Recovery Survey

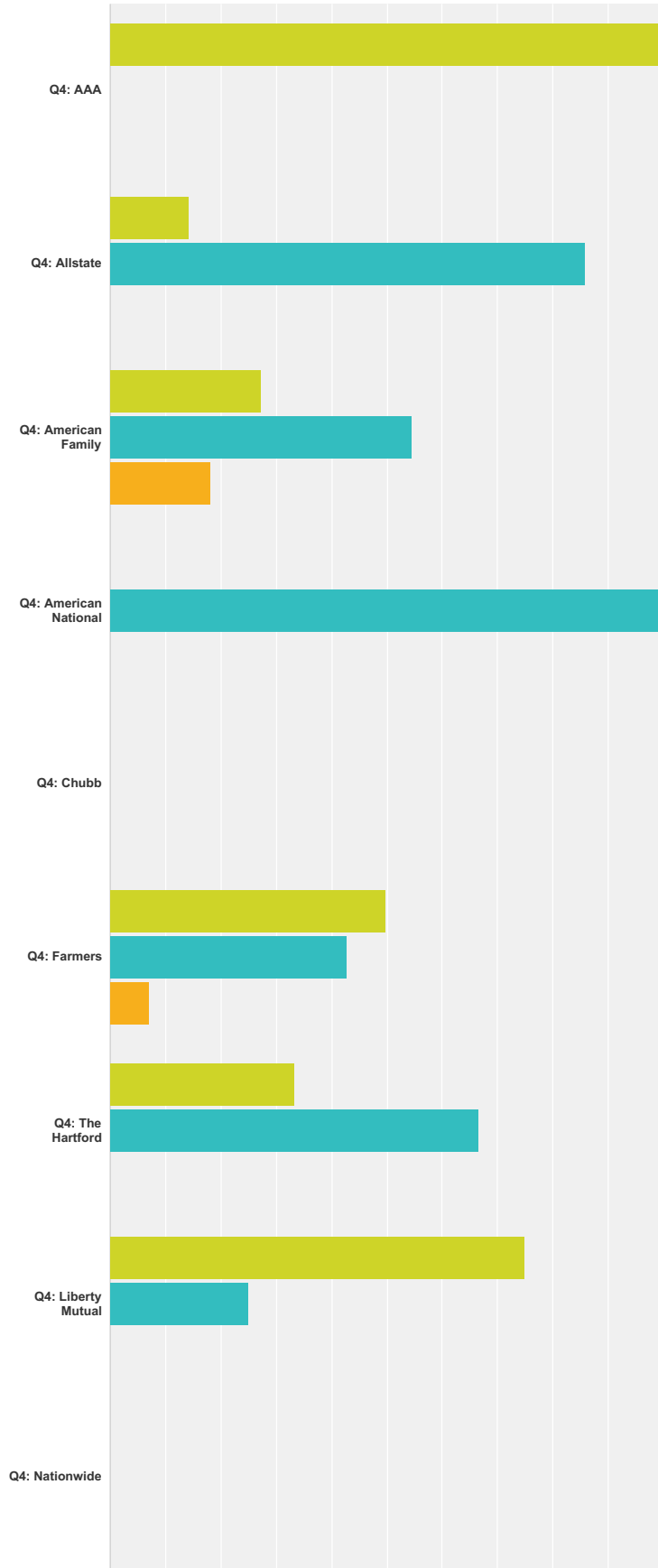


	Yes	No	Total
Q4: AAA	100.00% 1	0.00% 0	1
Q4: Allstate	42.86% 3	57.14% 4	7
Q4: American Family	81.82% 9	18.18% 2	11
Q4: American National	100.00% 1	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0
Q4: Farmers	64.29% 9	35.71% 5	14
Q4: The Hartford	66.67% 2	33.33% 1	3
Q4: Liberty Mutual	75.00% 3	25.00% 1	4
Q4: Nationwide	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	0.00% 0	1
Q4: Shelter Insurance	50.00% 1	50.00% 1	2
Q4: State Farm	82.76% 24	17.24% 5	29
Q4: Travelers	50.00% 1	50.00% 1	2
Q4: USAA	83.33% 15	16.67% 3	18
Total Respondents	70	23	93
	Why or why not?		Total
Q4: AAA		1	1
Q4: Allstate		4	4
Q4: American Family		6	6
Q4: American National		1	1
Q4: Chubb		0	0
Q4: Farmers		8	8
Q4: The Hartford		2	2
Q4: Liberty Mutual		3	3
Q4: Nationwide		0	0
Q4: Safeco		1	1
Q4: Shelter Insurance		1	1
Q4: State Farm		10	10
Q4: Travelers		2	2
Q4: USAA		8	8

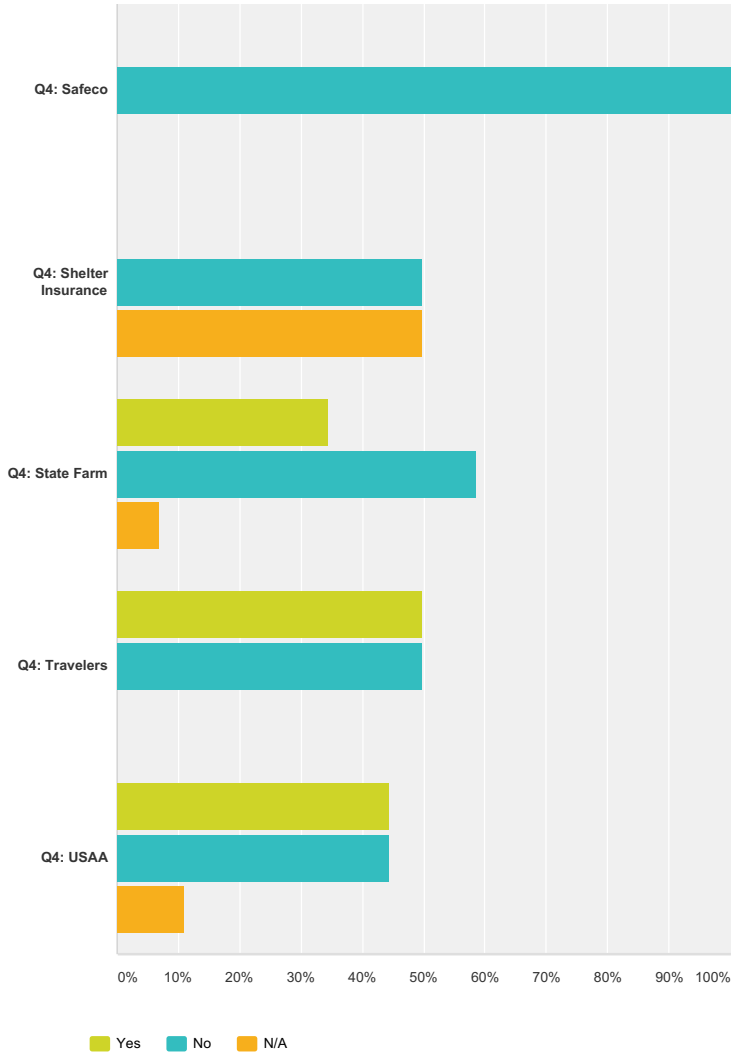
Black Forest Fire One Year Recovery Survey

Q6 Do you consider your insurance claim "settled" to your satisfaction?

Answered: 93 Skipped: 0



Black Forest Fire One Year Recovery Survey



	Yes	No	N/A	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	14.29% 1	85.71% 6	0.00% 0	7
Q4: American Family	27.27% 3	54.55% 6	18.18% 2	11
Q4: American National	0.00% 0	100.00% 1	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	50.00% 7	42.86% 6	7.14% 1	14
Q4: The Hartford	33.33% 1	66.67% 2	0.00% 0	3
Q4: Liberty Mutual	75.00% 3	25.00% 1	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	100.00% 1	0.00% 0	1
Q4: Shelter Insurance	0.00% 0	50.00% 1	50.00% 1	2
Q4: State Farm	34.48% 10	58.62% 17	6.90% 2	29
Q4: Travelers	50.00% 1	50.00% 1	0.00% 0	2

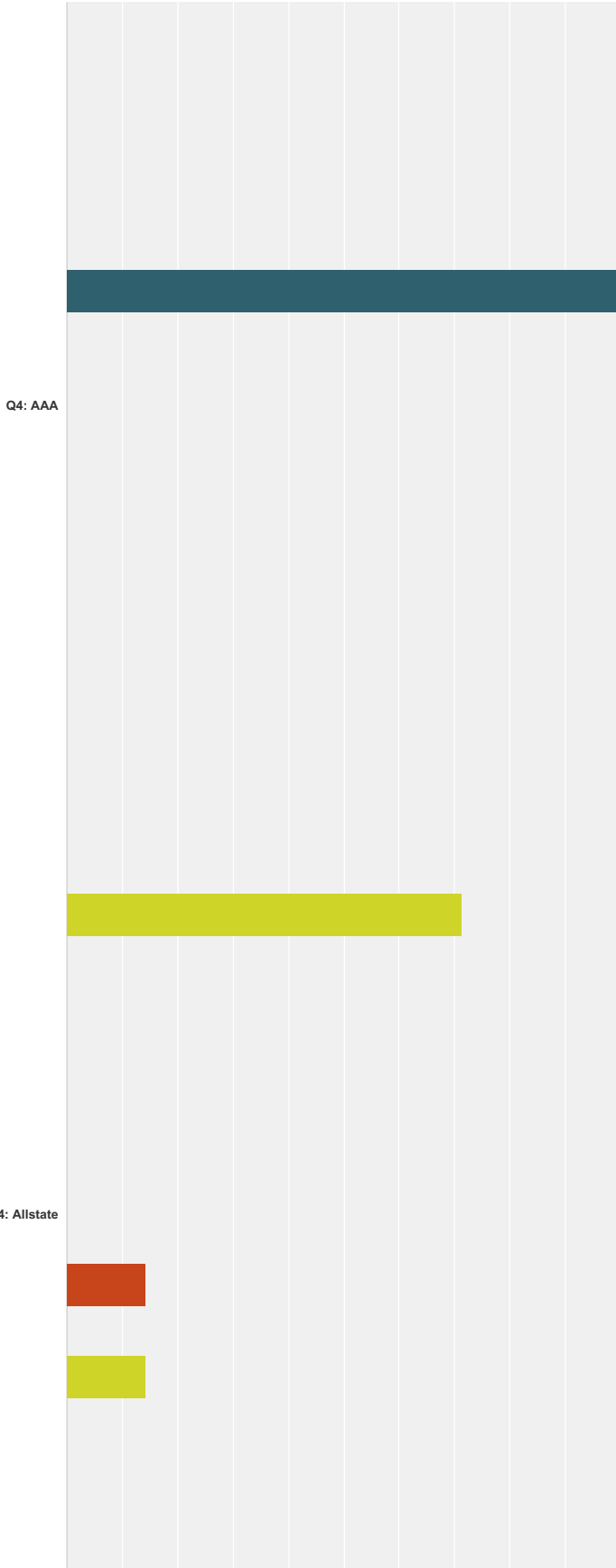
Black Forest Fire One Year Recovery Survey

Q4: USAA	44.44% 8	44.44% 8	11.11% 2	18
Total Respondents	35	50	8	93
	If no, please explain what your current status is on collecting insurance money to repair/rebuild:			Total
Q4: AAA			0	0
Q4: Allstate			5	5
Q4: American Family			8	8
Q4: American National			1	1
Q4: Chubb			0	0
Q4: Farmers			4	4
Q4: The Hartford			2	2
Q4: Liberty Mutual			1	1
Q4: Nationwide			0	0
Q4: Safeco			1	1
Q4: Shelter Insurance			1	1
Q4: State Farm			18	18
Q4: Travelers			1	1
Q4: USAA			10	10

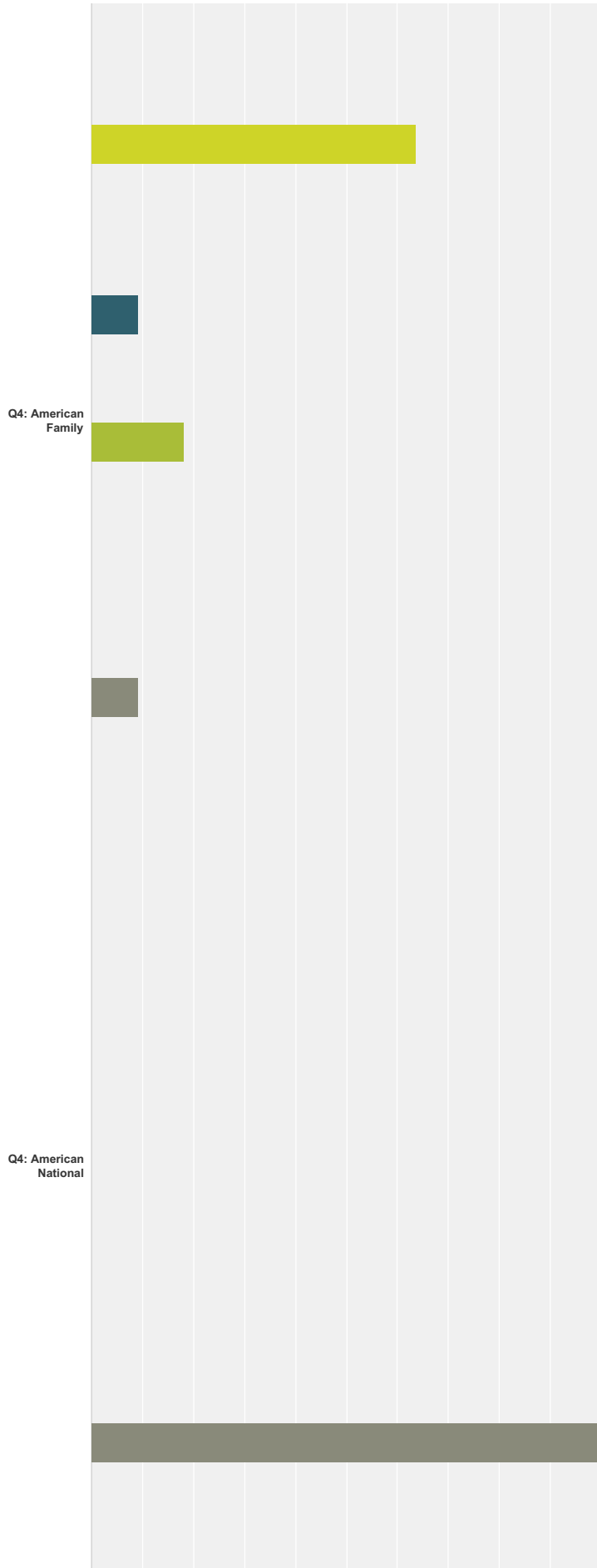
Black Forest Fire One Year Recovery Survey

Q7 When did you settle your insurance claim?

Answered: 93 Skipped: 0

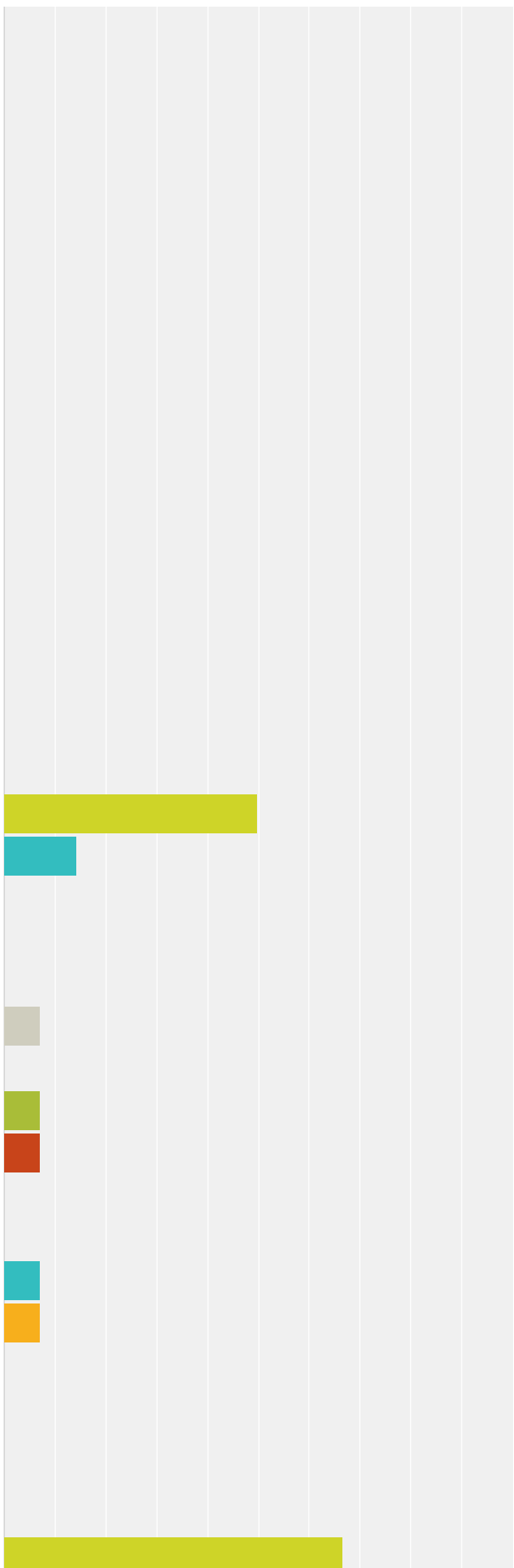


Black Forest Fire One Year Recovery Survey



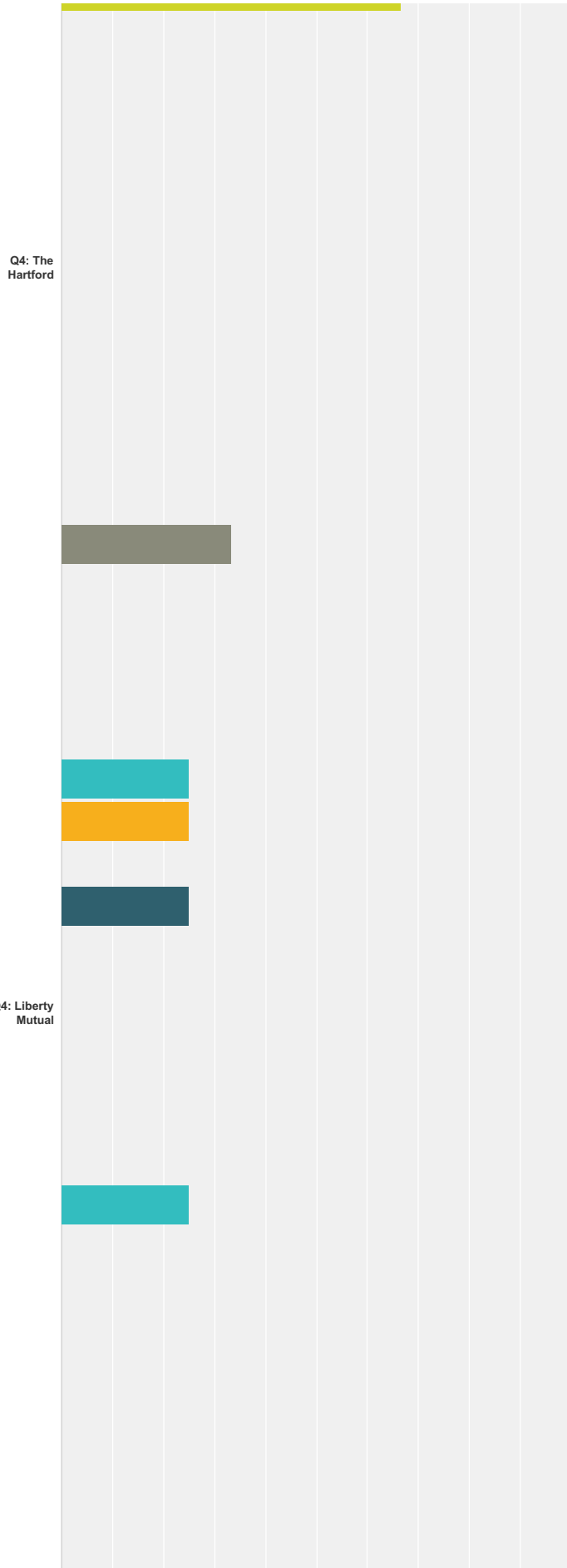
Black Forest Fire One Year Recovery Survey

Q4: Chubb



Q4: Farmers

Black Forest Fire One Year Recovery Survey

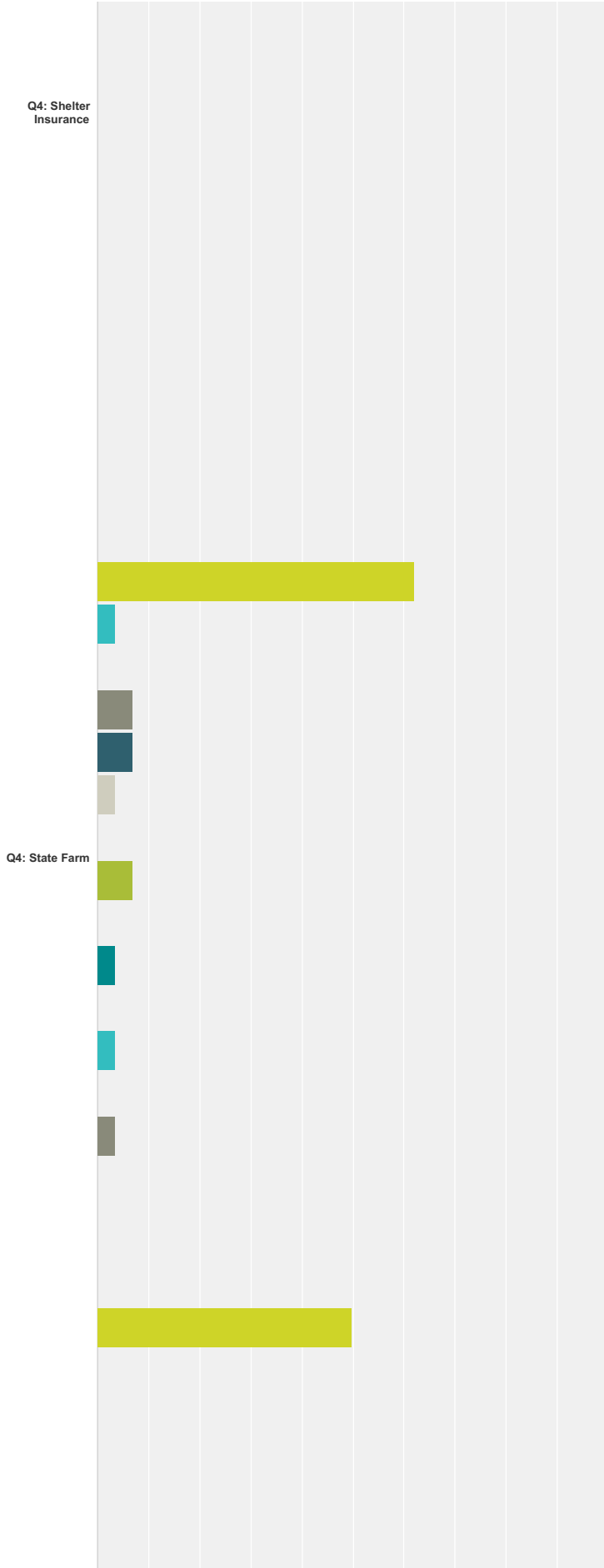


Black Forest Fire One Year Recovery Survey

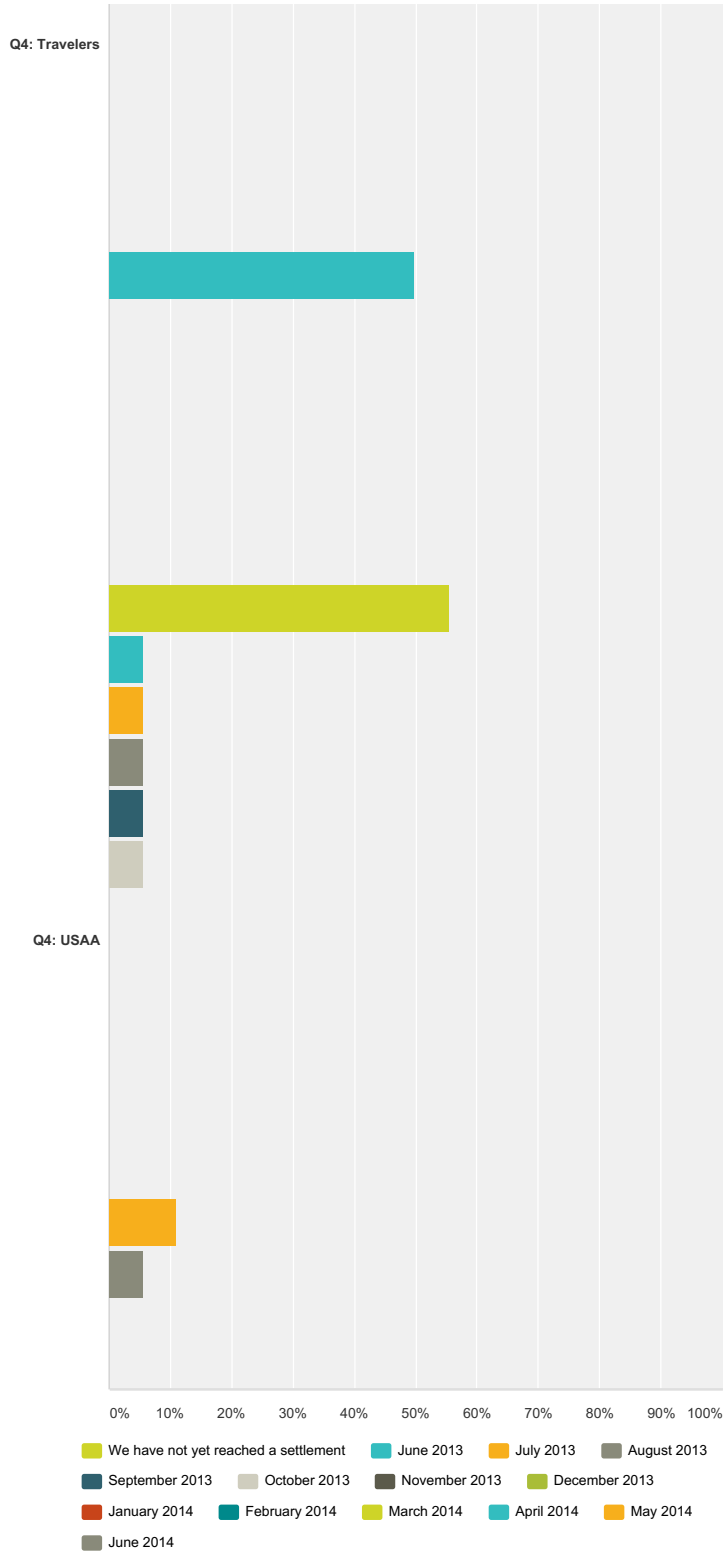
Q4: Nationwide

Q4: Safeco

Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



	We have not yet reached a settlement	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total
Q4: AAA	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1
Q4: Allstate	71.43% 5	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	14.29% 1	0.00% 0	14.29% 1	0.00% 0	0.00% 0	0.00% 0	7
Q4: American Family	63.64% 7	0.00% 0	0.00% 0	0.00% 0	9.09% 1	0.00% 0	0.00% 0	18.18% 2	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	9.09% 1	11

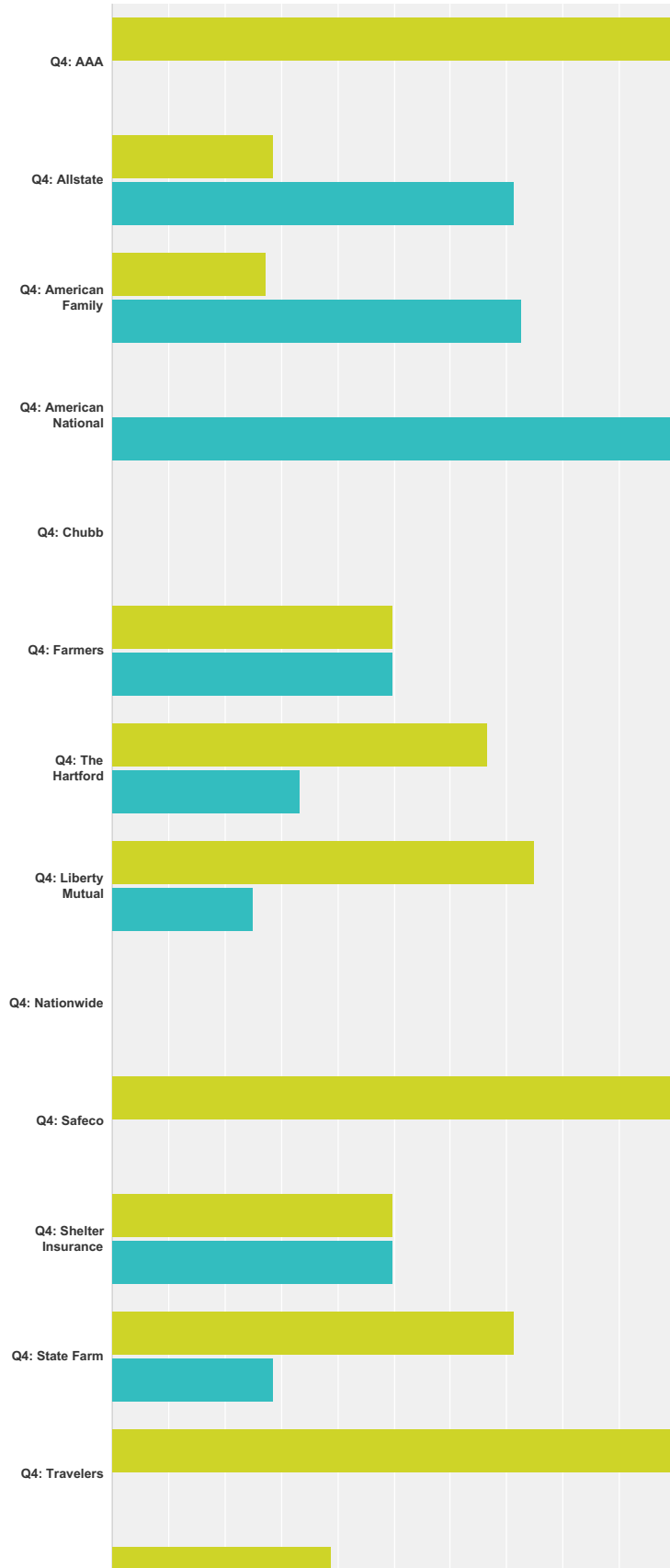
Black Forest Fire One Year Recovery Survey

Q4: American National	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	50.00% 7	14.29% 2	0.00% 0	0.00% 0	0.00% 0	7.14% 1	0.00% 0	7.14% 1	7.14% 1	0.00% 0	0.00% 0	7.14% 1	7.14% 1	0.00% 0	14
Q4: The Hartford	66.67% 2	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 1	3
Q4: Liberty Mutual	0.00% 0	25.00% 1	25.00% 1	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	100.00% 2	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	2
Q4: State Farm	62.07% 18	3.45% 1	0.00% 0	6.90% 2	6.90% 2	3.45% 1	0.00% 0	6.90% 2	0.00% 0	3.45% 1	0.00% 0	3.45% 1	0.00% 0	3.45% 1	29
Q4: Travelers	50.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	50.00% 1	0.00% 0	0.00% 0	2
Q4: USAA	55.56% 10	5.56% 1	5.56% 1	5.56% 1	5.56% 1	5.56% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	11.11% 2	5.56% 1	18
Total Respondents	52	6	2	3	6	3	0	5	2	1	1	4	3	5	93

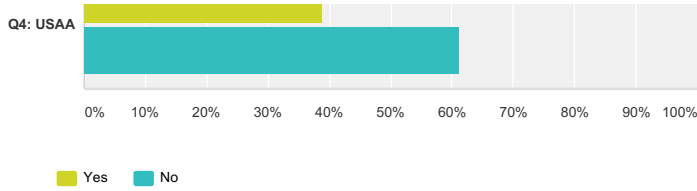
Black Forest Fire One Year Recovery Survey

Q8 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your house?

Answered: 92 Skipped: 1



Black Forest Fire One Year Recovery Survey



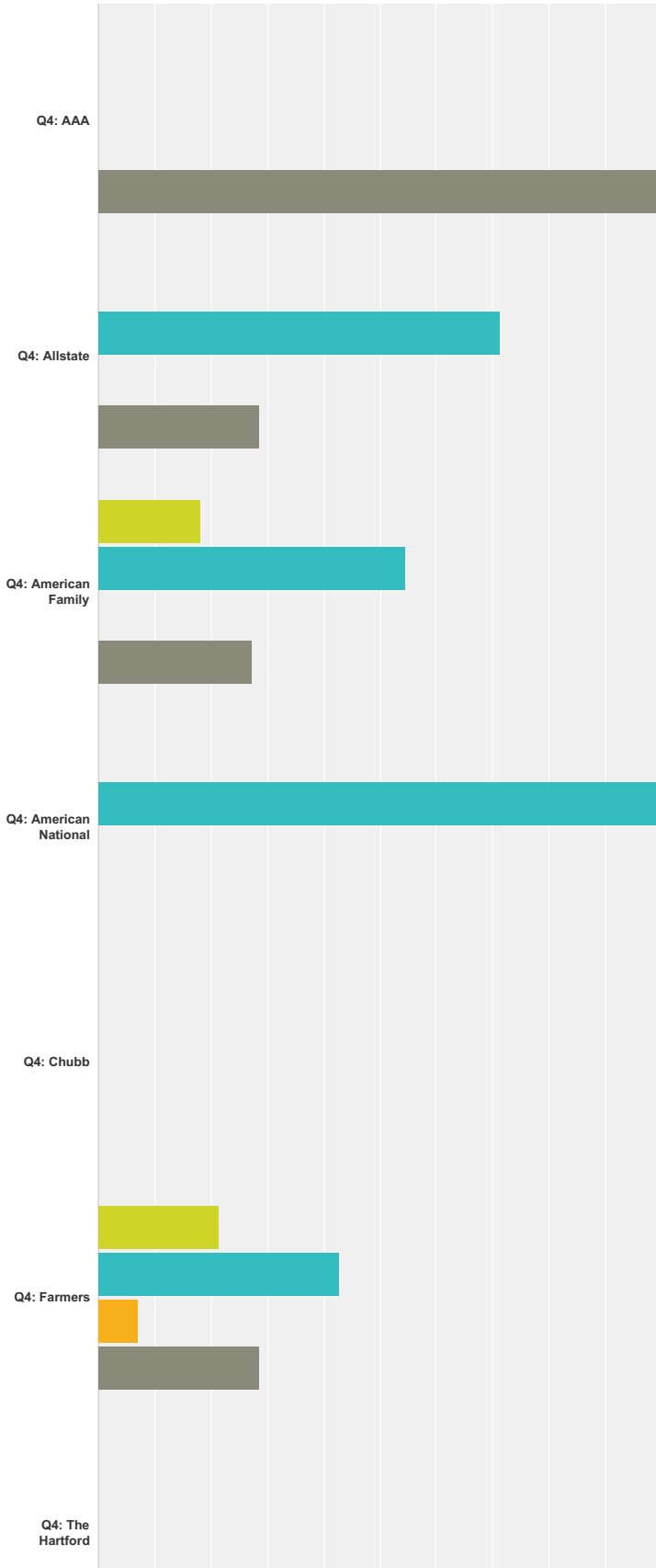
	Yes	No	Total
Q4: AAA	100.00% 1	0.00% 0	1
Q4: Allstate	28.57% 2	71.43% 5	7
Q4: American Family	27.27% 3	72.73% 8	11
Q4: American National	0.00% 0	100.00% 1	1
Q4: Chubb	0.00% 0	0.00% 0	0
Q4: Farmers	50.00% 7	50.00% 7	14
Q4: The Hartford	66.67% 2	33.33% 1	3
Q4: Liberty Mutual	75.00% 3	25.00% 1	4
Q4: Nationwide	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	0.00% 0	1
Q4: Shelter Insurance	50.00% 1	50.00% 1	2
Q4: State Farm	71.43% 20	28.57% 8	28
Q4: Travelers	100.00% 2	0.00% 0	2
Q4: USAA	38.89% 7	61.11% 11	18
Total Respondents	49	43	92

	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)	Total
Q4: AAA	0	0
Q4: Allstate	4	4
Q4: American Family	8	8
Q4: American National	1	1
Q4: Chubb	0	0
Q4: Farmers	7	7
Q4: The Hartford	2	2
Q4: Liberty Mutual	1	1
Q4: Nationwide	0	0
Q4: Safeco	0	0
Q4: Shelter Insurance	1	1
Q4: State Farm	9	9
Q4: Travelers	0	0
Q4: USAA	11	11

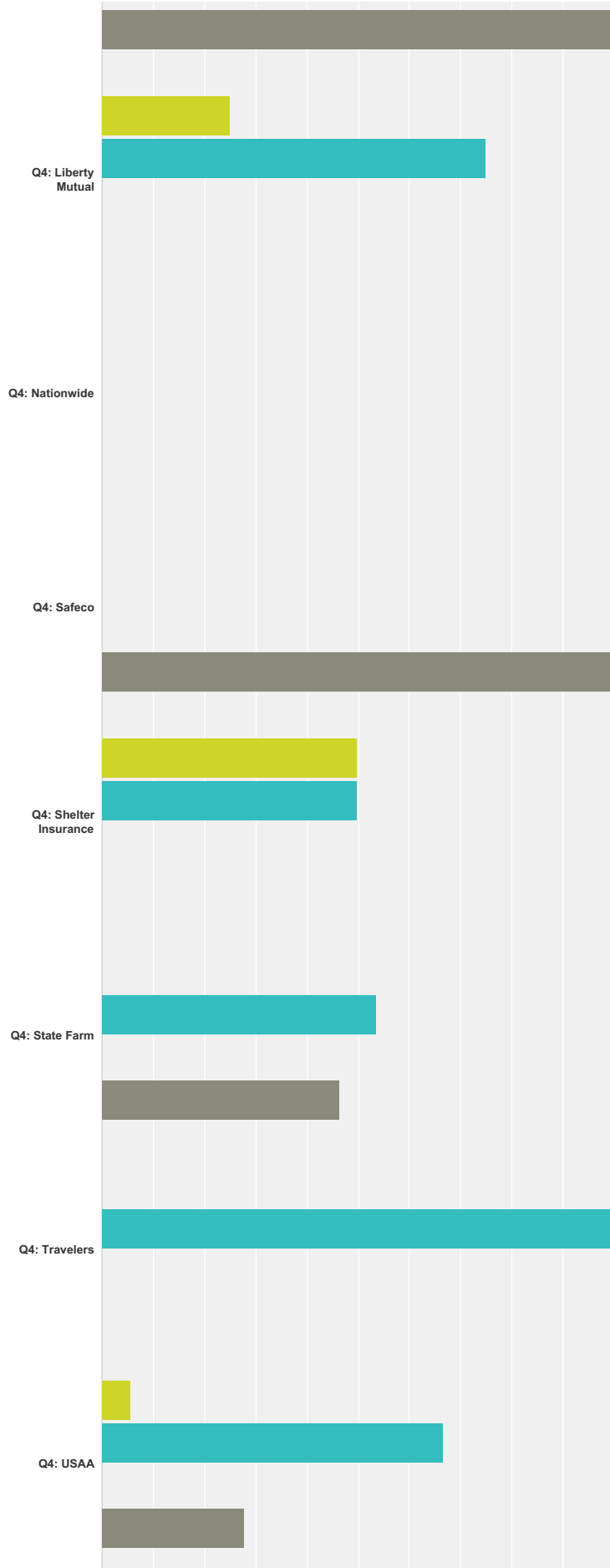
Black Forest Fire One Year Recovery Survey

Q9 Did a bank make you use all or part of your insurance funds to pay off or pay down your mortgage?

Answered: 92 Skipped: 1



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

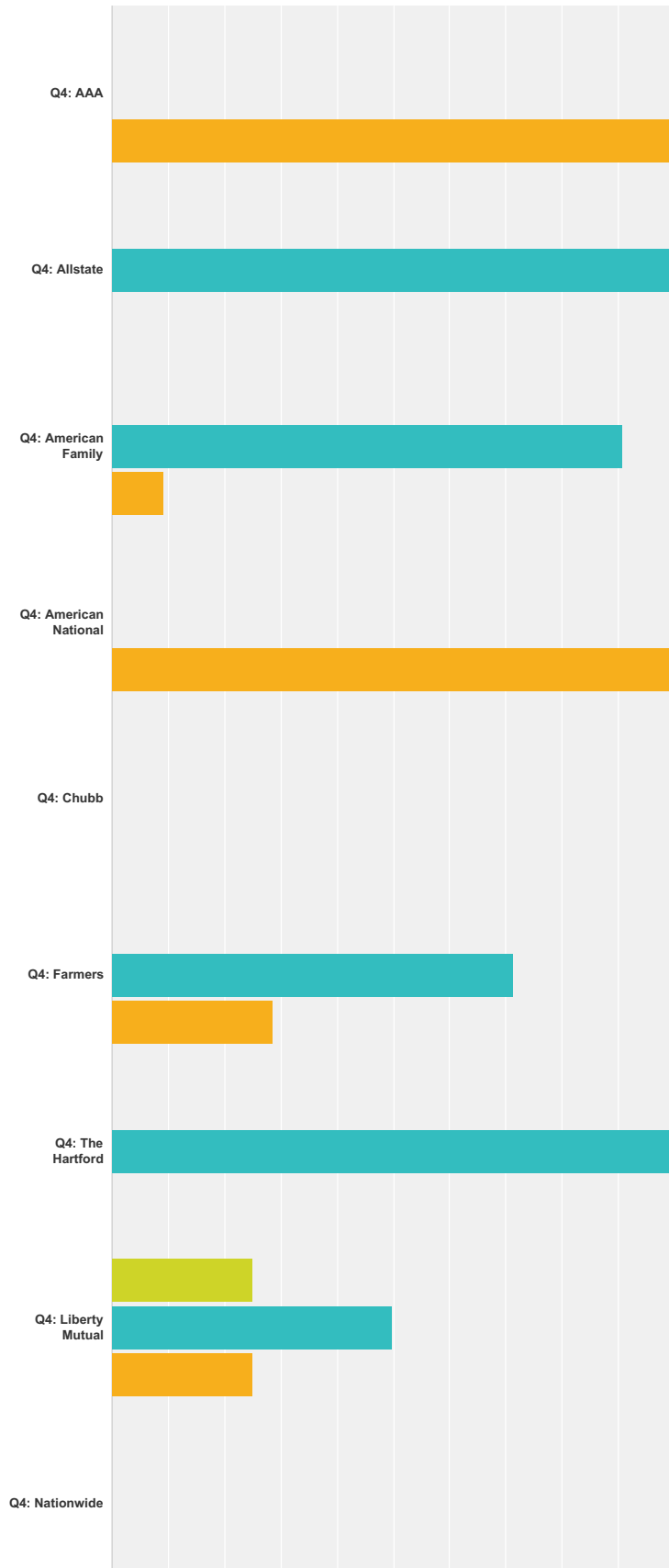
■ Yes
 ■ No
 ■ Partially
 ■ N/A

	Yes	No	Partially	N/A	Total
Q4: AAA	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	0.00% 0	71.43% 5	0.00% 0	28.57% 2	7
Q4: American Family	18.18% 2	54.55% 6	0.00% 0	27.27% 3	11
Q4: American National	0.00% 0	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	21.43% 3	42.86% 6	7.14% 1	28.57% 4	14
Q4: The Hartford	0.00% 0	0.00% 0	0.00% 0	100.00% 3	3
Q4: Liberty Mutual	25.00% 1	75.00% 3	0.00% 0	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Q4: State Farm	0.00% 0	53.57% 15	0.00% 0	46.43% 13	28
Q4: Travelers	0.00% 0	100.00% 2	0.00% 0	0.00% 0	2
Q4: USAA	5.56% 1	66.67% 12	0.00% 0	27.78% 5	18
Total Respondents	8	51	1	32	92
	If you answered "YES" to this question, please explain.				Total
Q4: AAA					0
Q4: Allstate					1
Q4: American Family					3
Q4: American National					0
Q4: Chubb					0
Q4: Farmers					2
Q4: The Hartford					0
Q4: Liberty Mutual					1
Q4: Nationwide					0
Q4: Safeco					0
Q4: Shelter Insurance					1
Q4: State Farm					3
Q4: Travelers					0
Q4: USAA					5

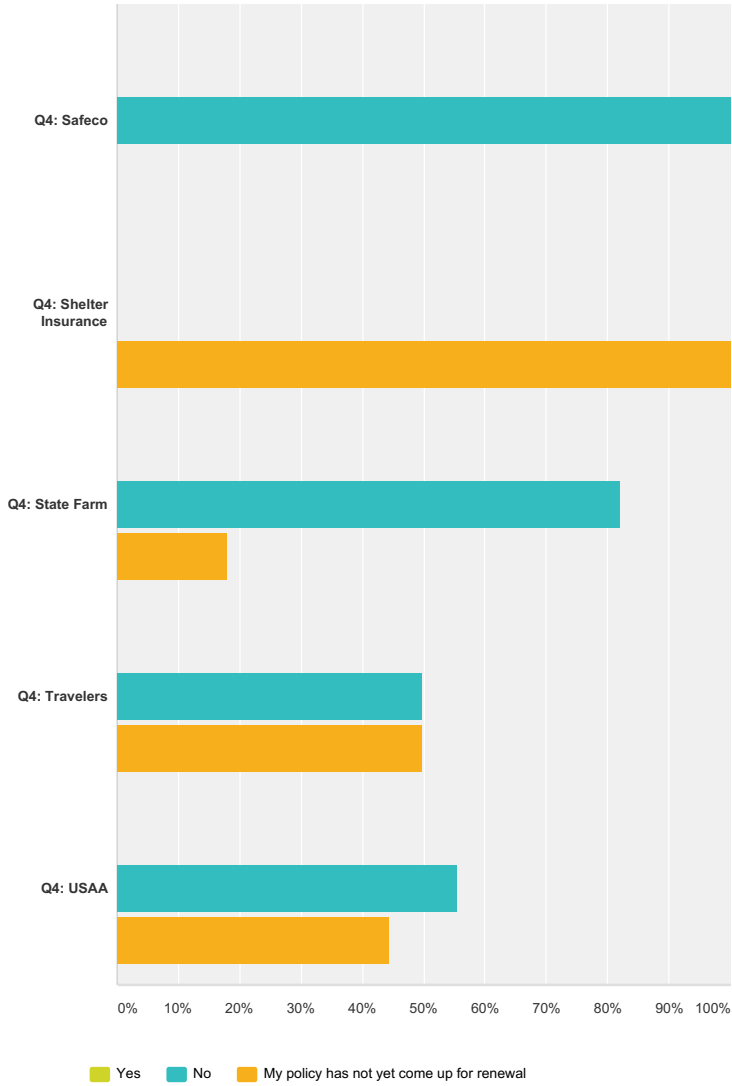
Black Forest Fire One Year Recovery Survey

Q10 If your insurance policy has come up for renewal since the fire, did you get a cancellation notice?

Answered: 92 Skipped: 1



Black Forest Fire One Year Recovery Survey



	Yes	No	My policy has not yet come up for renewal	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	0.00% 0	100.00% 7	0.00% 0	7
Q4: American Family	0.00% 0	90.91% 10	9.09% 1	11
Q4: American National	0.00% 0	0.00% 0	100.00% 1	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	0.00% 0	71.43% 10	28.57% 4	14
Q4: The Hartford	0.00% 0	100.00% 3	0.00% 0	3
Q4: Liberty Mutual	25.00% 1	50.00% 2	25.00% 1	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	100.00% 1	0.00% 0	1
Q4: Shelter Insurance	0.00% 0	0.00% 0	100.00% 2	2
Q4: State Farm	0.00% 0	82.14% 23	17.86% 5	28
Q4: Travelers	0.00% 0	50.00% 1	50.00% 1	2

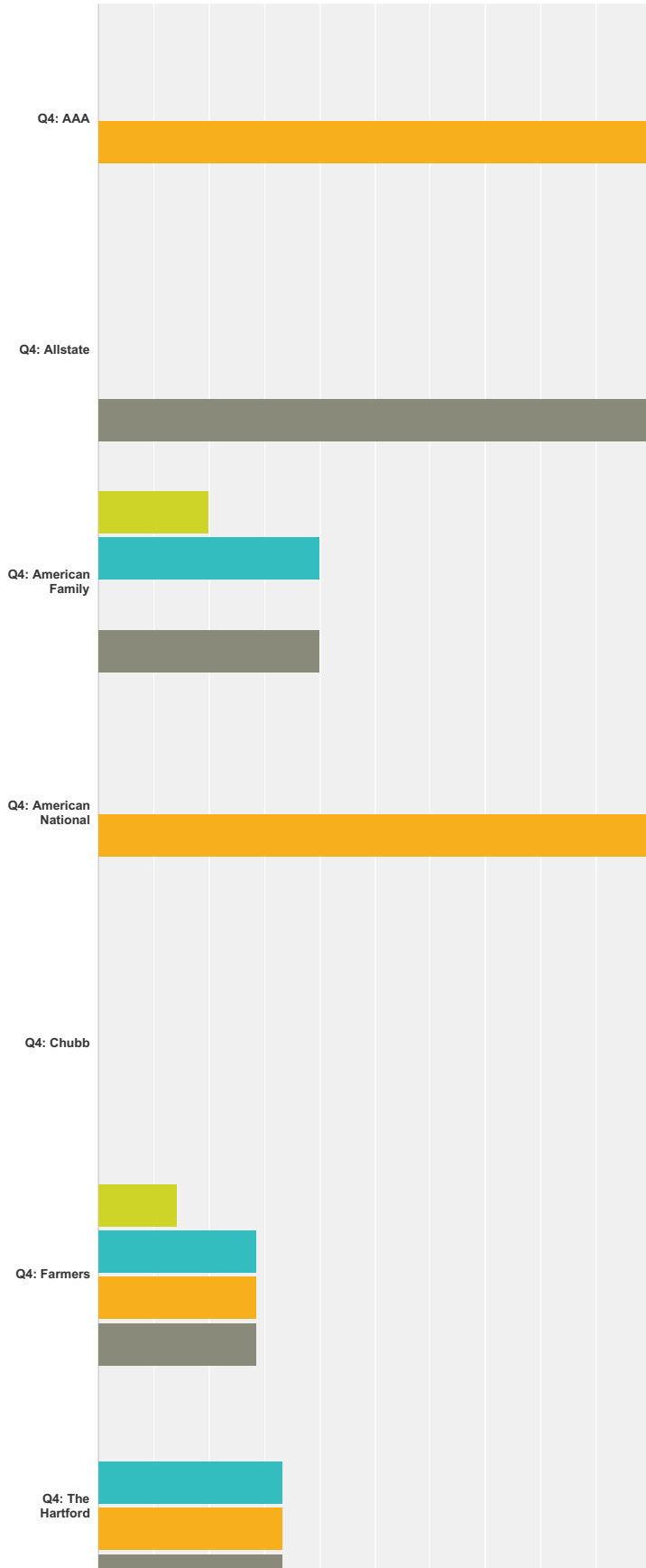
Black Forest Fire One Year Recovery Survey

Q4: USAA	0.00% 0	55.56% 10	44.44% 8	18
Total Respondents	1	67	24	92

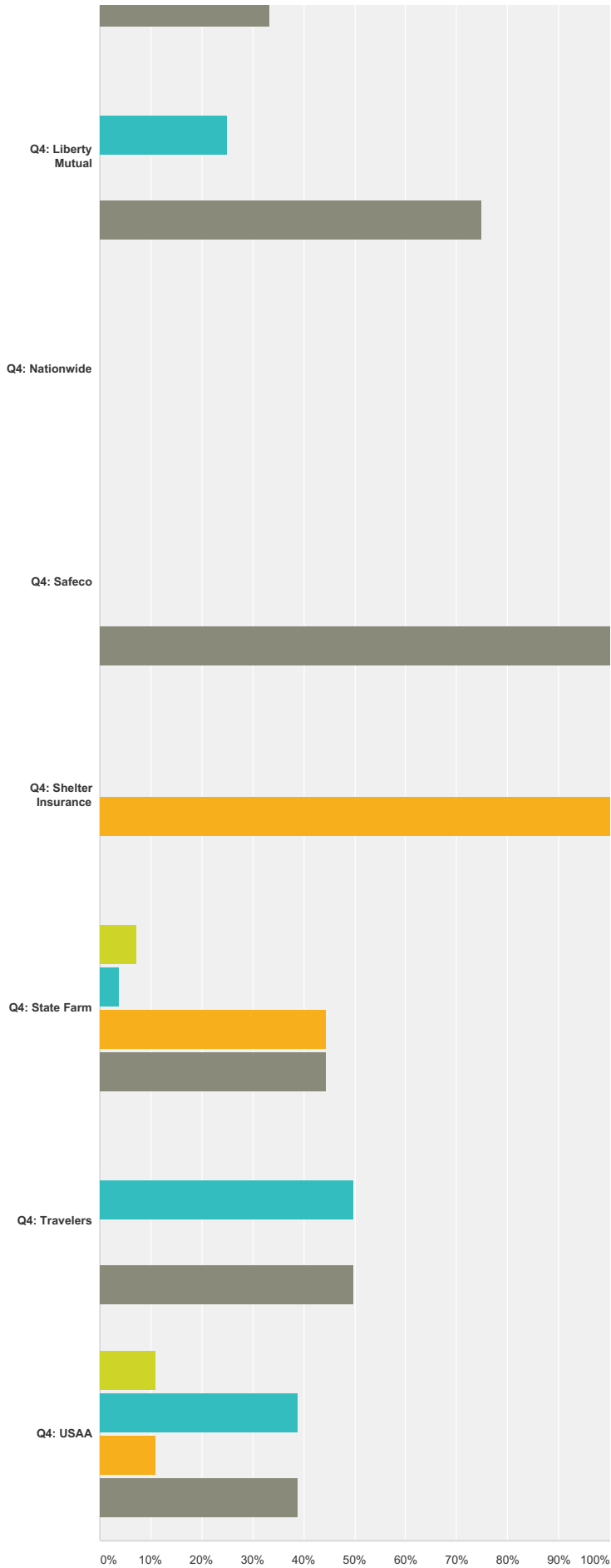
Black Forest Fire One Year Recovery Survey

Q11 Will you ask for an extension of your Additional Living Expenses (ALE) benefits?

Answered: 90 Skipped: 3



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey

- Yes, I am planning on asking for an extension
- Yes, I have already asked for an extension
- No need at this point - I have 2 years of ALE coverage
- No need - I am already (or soon will be) back home

	Yes, I am planning on asking for an extension	Yes, I have already asked for an extension	No need at this point - I have 2 years of ALE coverage	No need - I am already (or soon will be) back home	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1
Q4: Allstate	0.00% 0	0.00% 0	0.00% 0	100.00% 7	7
Q4: American Family	20.00% 2	40.00% 4	0.00% 0	40.00% 4	10
Q4: American National	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	14.29% 2	28.57% 4	28.57% 4	28.57% 4	14
Q4: The Hartford	0.00% 0	33.33% 1	33.33% 1	33.33% 1	3
Q4: Liberty Mutual	0.00% 0	25.00% 1	0.00% 0	75.00% 3	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	0.00% 0	0.00% 0	100.00% 2	0.00% 0	2
Q4: State Farm	7.41% 2	3.70% 1	44.44% 12	44.44% 12	27
Q4: Travelers	0.00% 0	50.00% 1	0.00% 0	50.00% 1	2
Q4: USAA	11.11% 2	38.89% 7	11.11% 2	38.89% 7	18
Total Respondents	8	19	23	40	90

	Do you have any concerns about your Additional Living Expense benefits?	Total
Q4: AAA	0	0
Q4: Allstate	3	3
Q4: American Family	3	3
Q4: American National	0	0
Q4: Chubb	0	0
Q4: Farmers	6	6
Q4: The Hartford	2	2
Q4: Liberty Mutual	1	1
Q4: Nationwide	0	0
Q4: Safeco	1	1
Q4: Shelter Insurance	0	0
Q4: State Farm	3	3
Q4: Travelers	1	1
Q4: USAA	6	6

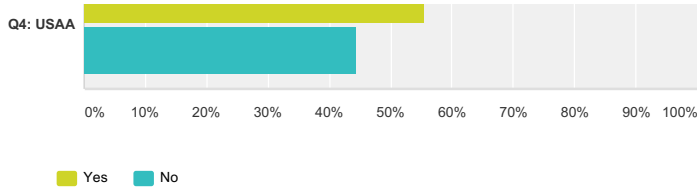
Black Forest Fire One Year Recovery Survey

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

Answered: 90 Skipped: 3



Black Forest Fire One Year Recovery Survey

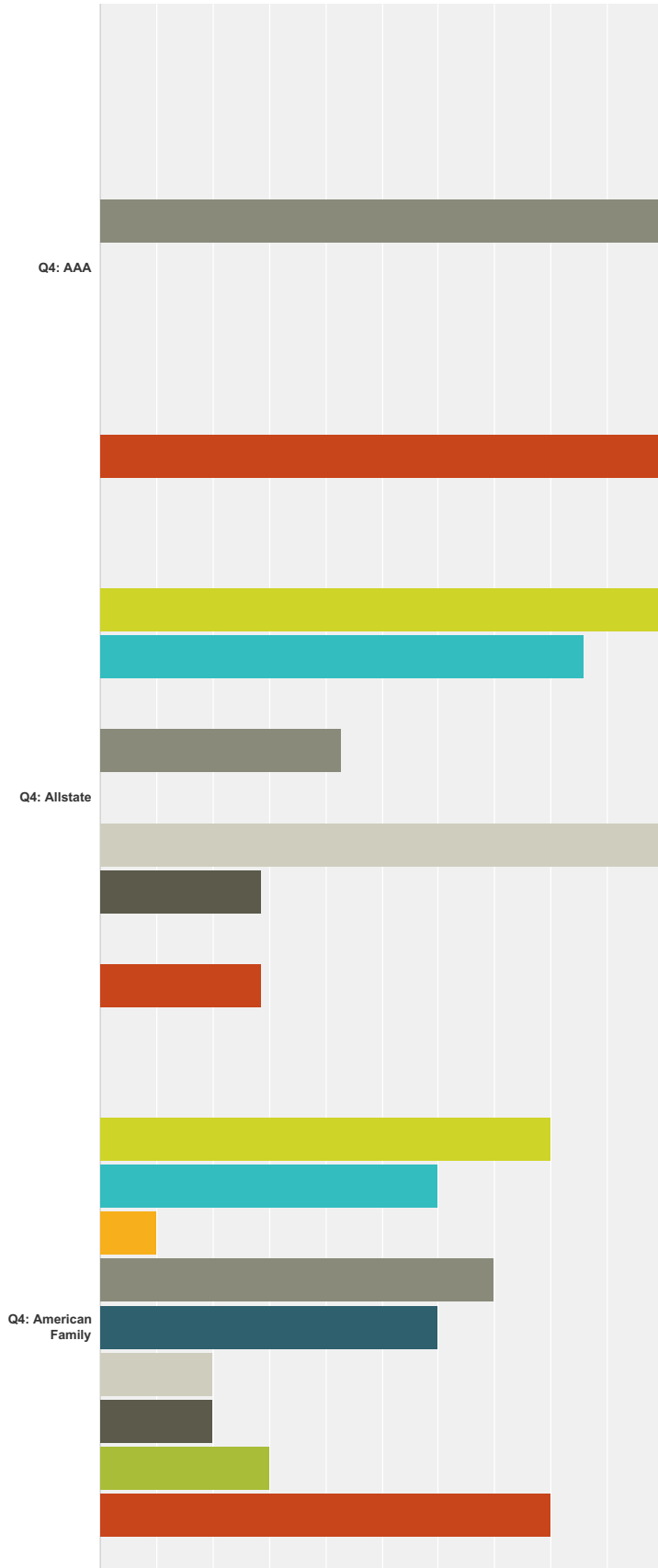


	Yes	No	Total
Q4: AAA	100.00% 1	0.00% 0	1
Q4: Allstate	42.86% 3	57.14% 4	7
Q4: American Family	20.00% 2	80.00% 8	10
Q4: American National	100.00% 1	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0
Q4: Farmers	21.43% 3	78.57% 11	14
Q4: The Hartford	0.00% 0	100.00% 3	3
Q4: Liberty Mutual	50.00% 2	50.00% 2	4
Q4: Nationwide	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	50.00% 1	2
Q4: State Farm	48.15% 13	51.85% 14	27
Q4: Travelers	50.00% 1	50.00% 1	2
Q4: USAA	55.56% 10	44.44% 8	18
Total Respondents	37	53	90
	If you answered "NO" to this question, please give your best estimate of how much money you are short.		Total
Q4: AAA		0	0
Q4: Allstate		4	4
Q4: American Family		7	7
Q4: American National		0	0
Q4: Chubb		0	0
Q4: Farmers		11	11
Q4: The Hartford		3	3
Q4: Liberty Mutual		2	2
Q4: Nationwide		0	0
Q4: Safeco		1	1
Q4: Shelter Insurance		1	1
Q4: State Farm		13	13
Q4: Travelers		1	1
Q4: USAA		8	8

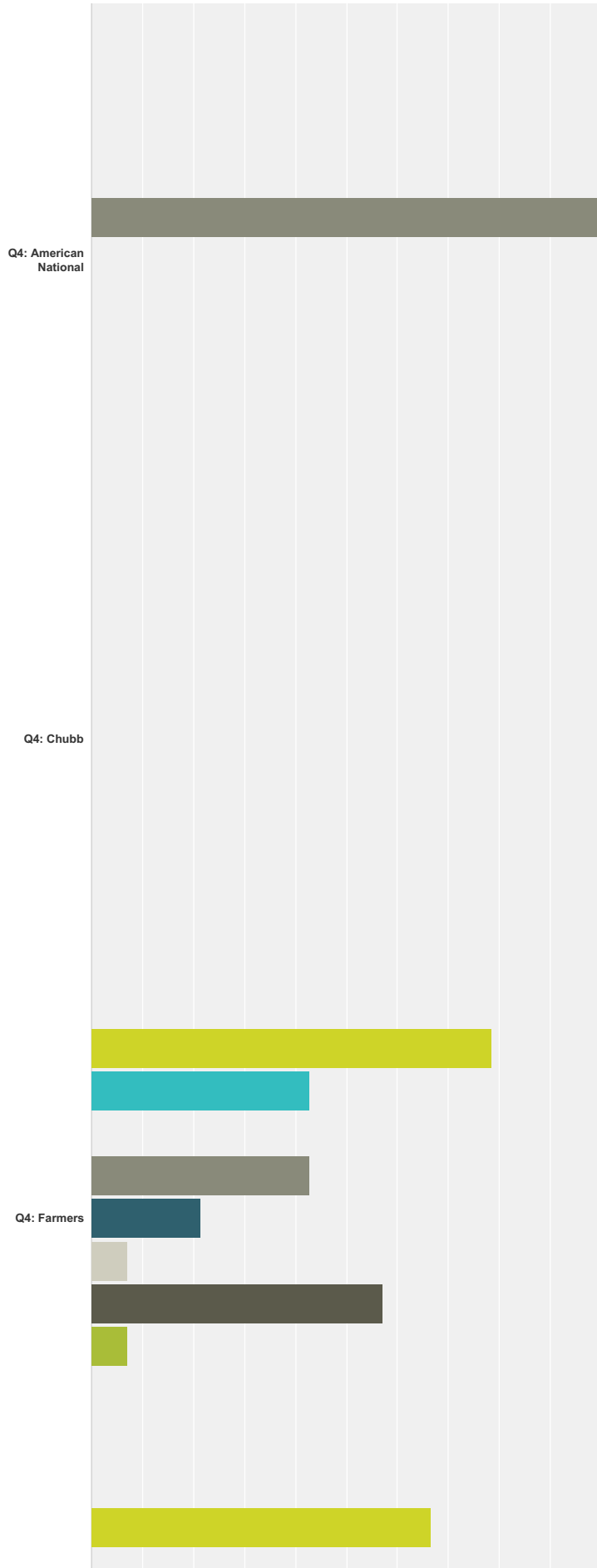
Black Forest Fire One Year Recovery Survey

Q13 For your Contents/Personal Property, did your insurer do any of the following (check all that apply):

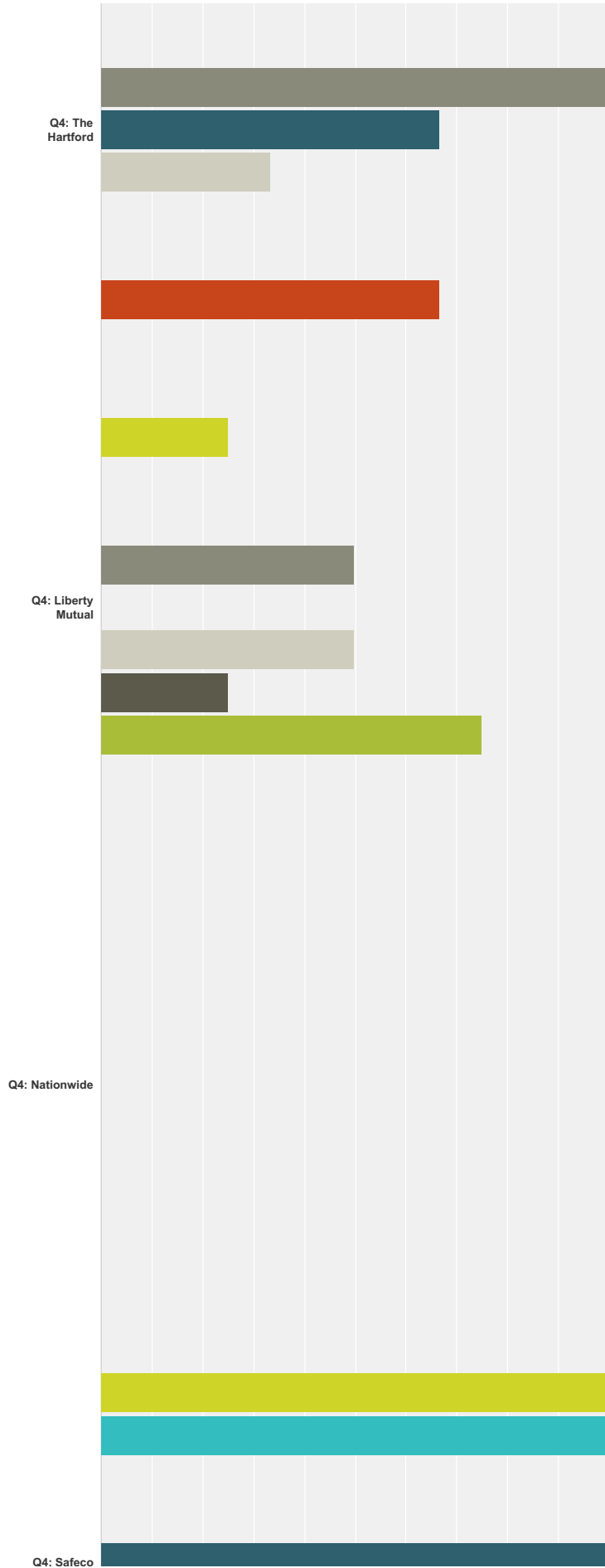
Answered: 90 Skipped: 3



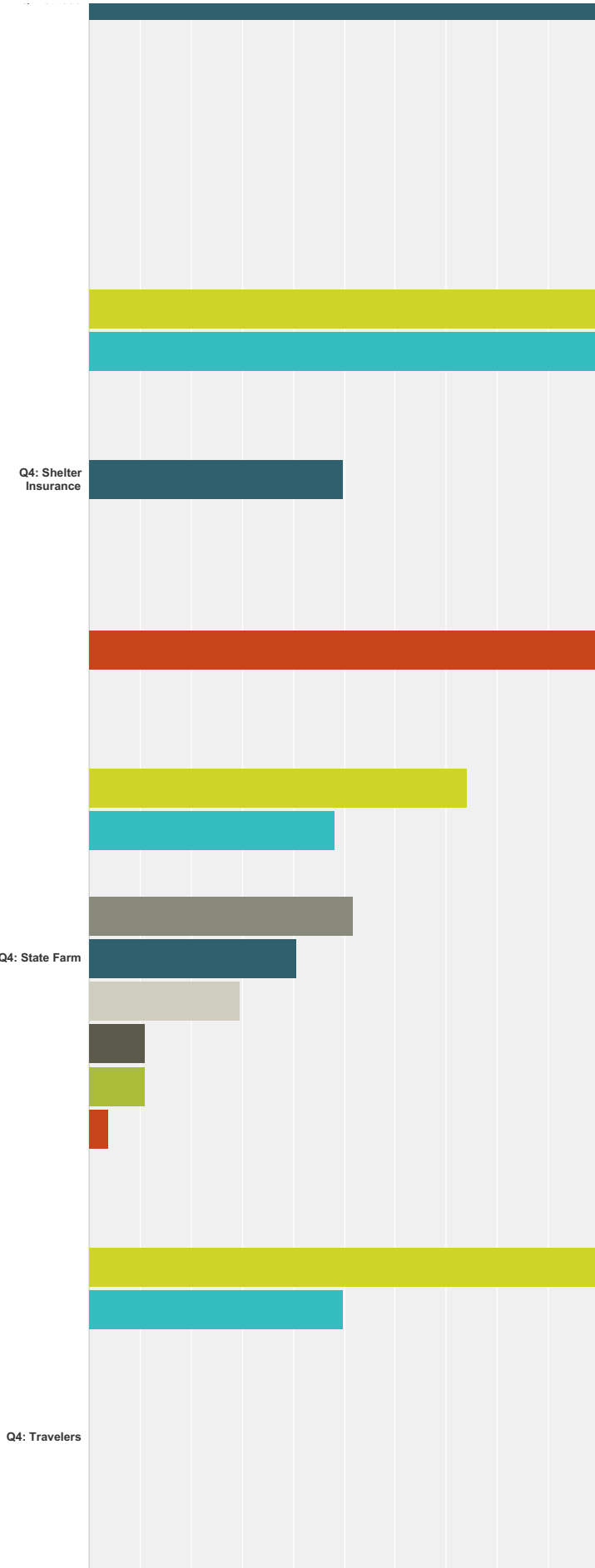
Black Forest Fire One Year Recovery Survey



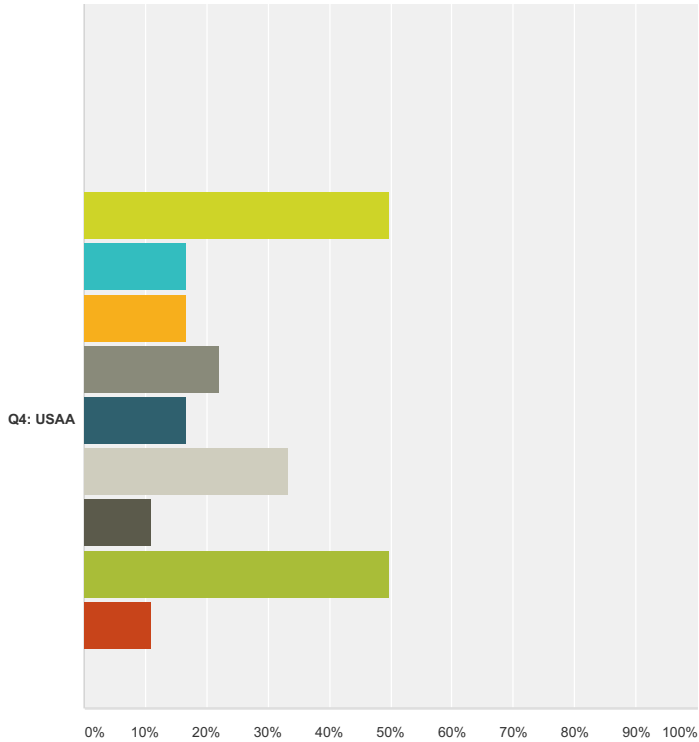
Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



- Require you to list and describe every single damaged or destroyed item
- Require you to list when or where each item was obtained
- Waive the requirement that you itemize your inventory
- Allow you to do a less specific inventory with similar items grouped together (for example...
- Insist you submit your inventory on a specific form
- Let you use your own inventory form
- Give you a time extension to complete your inventory or replace items
- Offer you a cash-out contents settlement to close this portion of your claim
- Send a contents "specialist" to help you prepare your inventory

	Require you to list and describe every single damaged or destroyed item	Require you to list when or where each item was obtained	Waive the requirement that you itemize your inventory	Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	Insist you submit your inventory on a specific form	Let you use your own inventory form	Give you a time extension to complete your inventory or replace items	Offer you a cash-out contents settlement to close this portion of your claim	Send a contents "specialist" to help you prepare your inventory	Total
Q4: AAA	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	2
Q4: Allstate	100.00% 7	85.71% 6	0.00% 0	42.86% 3	0.00% 0	100.00% 7	28.57% 2	0.00% 0	28.57% 2	27
Q4: American Family	80.00% 8	60.00% 6	10.00% 1	70.00% 7	60.00% 6	20.00% 2	20.00% 2	30.00% 3	80.00% 8	43
Q4: American National	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	78.57% 11	42.86% 6	0.00% 0	42.86% 6	21.43% 3	7.14% 1	57.14% 8	7.14% 1	0.00% 0	36
Q4: The Hartford	66.67% 2	0.00% 0	0.00% 0	100.00% 3	66.67% 2	33.33% 1	0.00% 0	0.00% 0	66.67% 2	10
Q4: Liberty Mutual	25.00% 1	0.00% 0	0.00% 0	50.00% 2	0.00% 0	50.00% 2	25.00% 1	75.00% 3	0.00% 0	9
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0

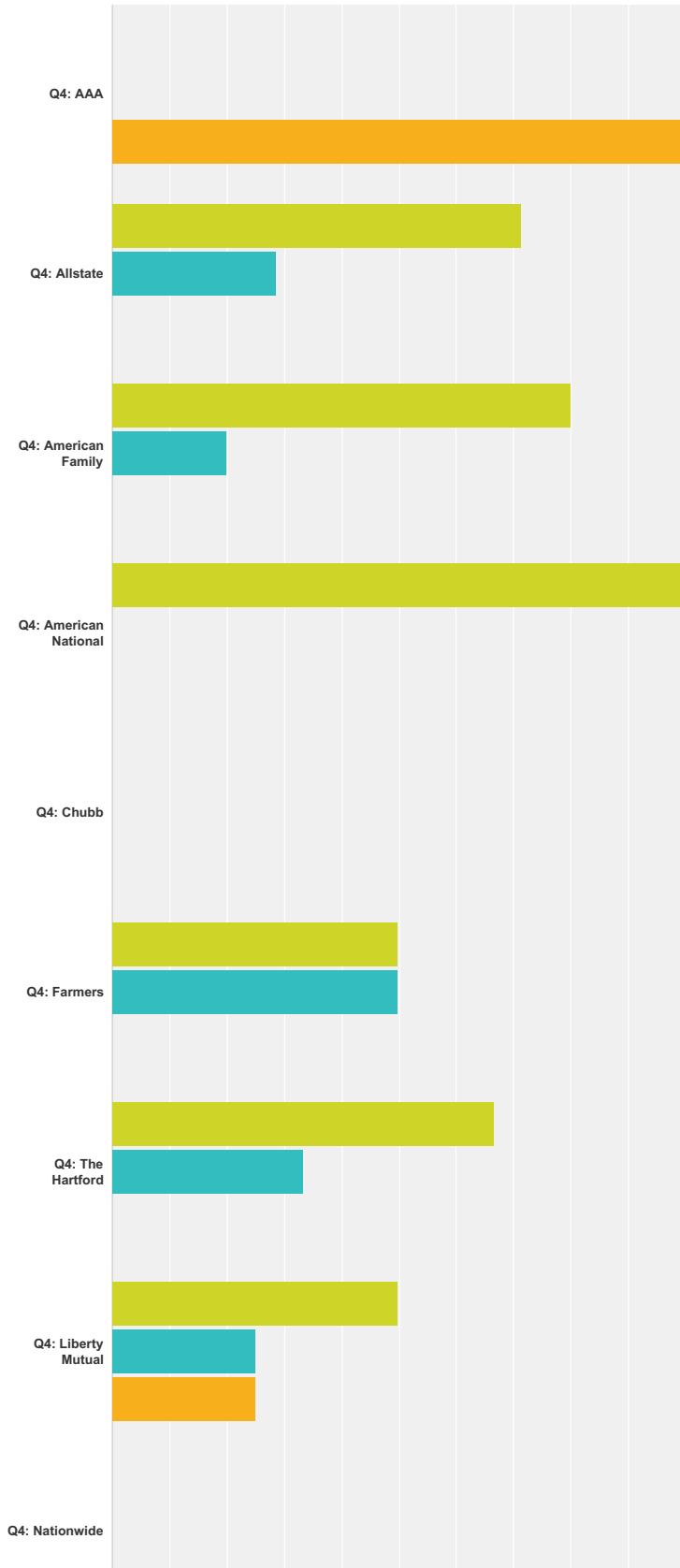
Black Forest Fire One Year Recovery Survey

Q4: Safeco	100.00% 1	100.00% 1	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	3
Q4: Shelter Insurance	100.00% 2	100.00% 2	0.00% 0	0.00% 0	50.00% 1	0.00% 0	0.00% 0	0.00% 0	100.00% 2	7
Q4: State Farm	74.07% 20	48.15% 13	0.00% 0	51.85% 14	40.74% 11	29.63% 8	11.11% 3	11.11% 3	3.70% 1	73
Q4: Travelers	100.00% 2	50.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	3
Q4: USAA	50.00% 9	16.67% 3	16.67% 3	22.22% 4	16.67% 3	33.33% 6	11.11% 2	50.00% 9	11.11% 2	41
Total Respondents	63	38	4	41	27	27	18	19	18	90

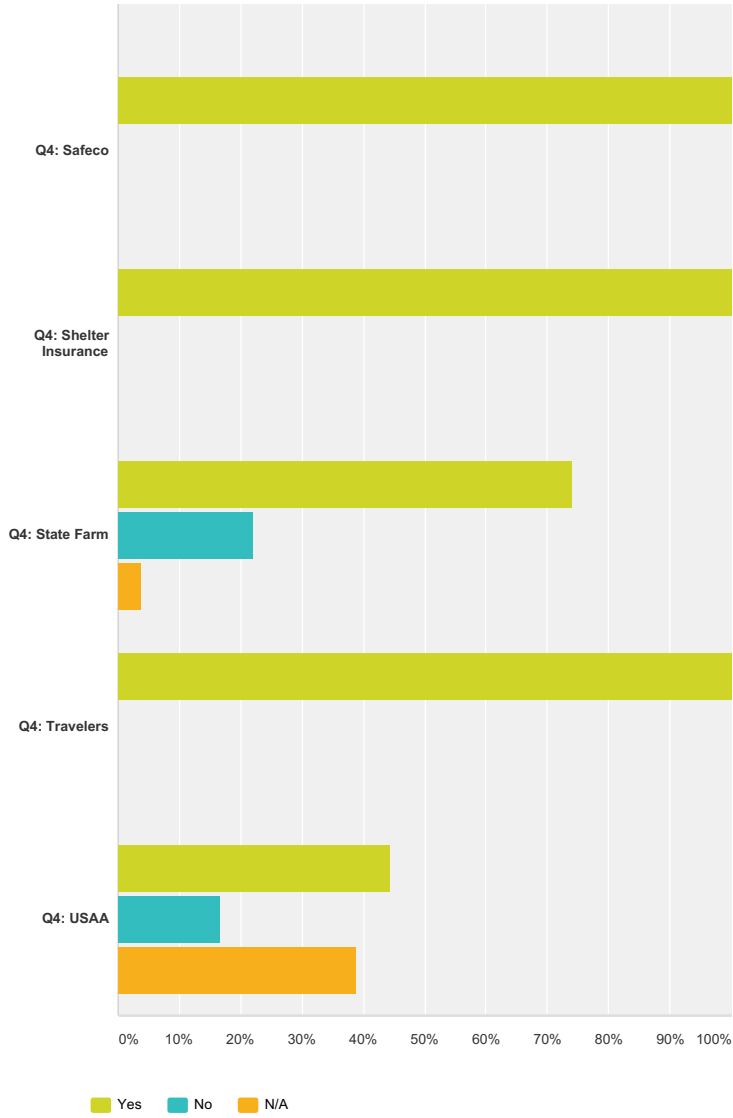
Black Forest Fire One Year Recovery Survey

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

Answered: 90 Skipped: 3



Black Forest Fire One Year Recovery Survey



	Yes	No	N/A	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	71.43% 5	28.57% 2	0.00% 0	7
Q4: American Family	80.00% 8	20.00% 2	0.00% 0	10
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	50.00% 7	50.00% 7	0.00% 0	14
Q4: The Hartford	66.67% 2	33.33% 1	0.00% 0	3
Q4: Liberty Mutual	50.00% 2	25.00% 1	25.00% 1	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	100.00% 2	0.00% 0	0.00% 0	2
Q4: State Farm	74.07% 20	22.22% 6	3.70% 1	27

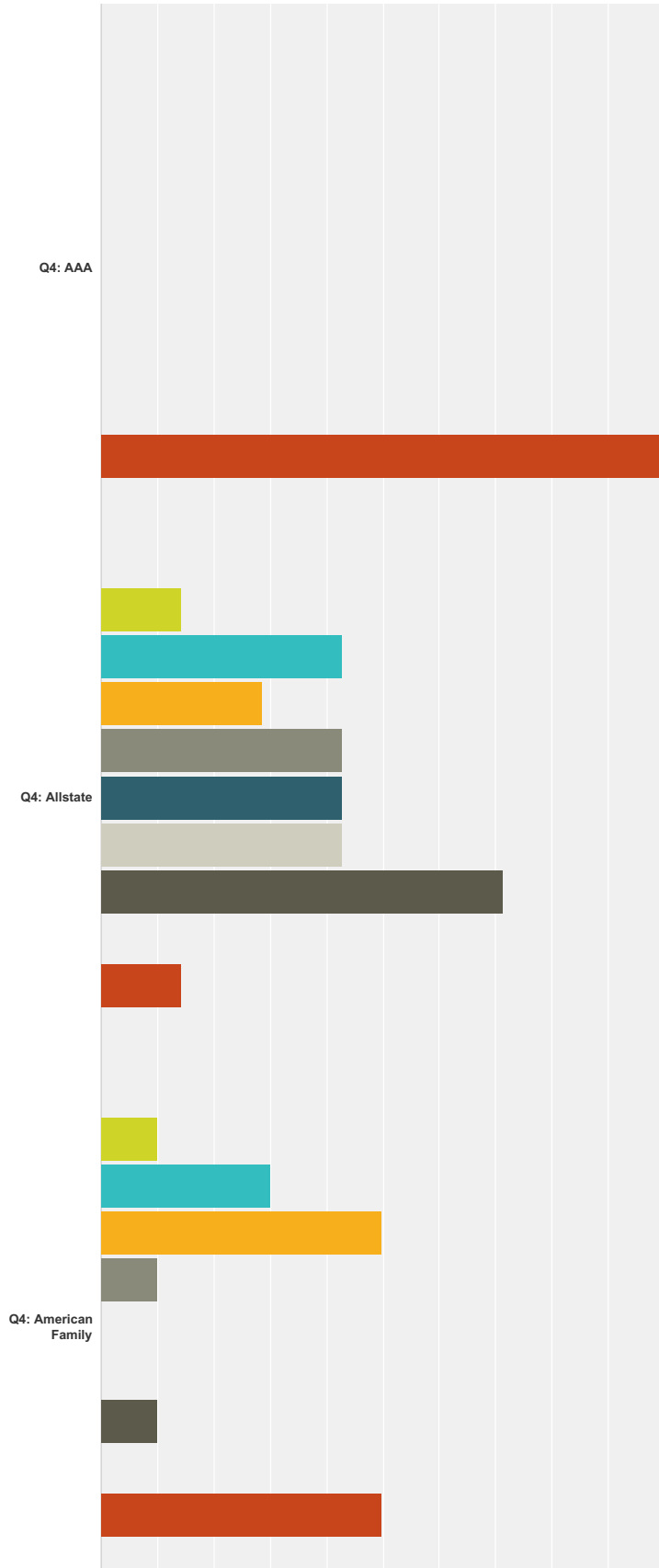
Black Forest Fire One Year Recovery Survey

Q4: Travelers	100.00% 2	0.00% 0	0.00% 0	2
Q4: USAA	44.44% 8	16.67% 3	38.89% 7	18
Total Respondents	58	22	10	90

Black Forest Fire One Year Recovery Survey

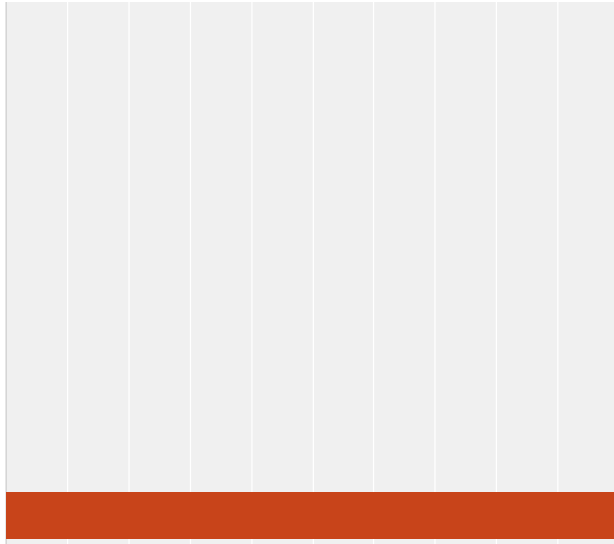
Q15 Have you experienced any of the following problems? Please check all that apply to you:

Answered: 90 Skipped: 3

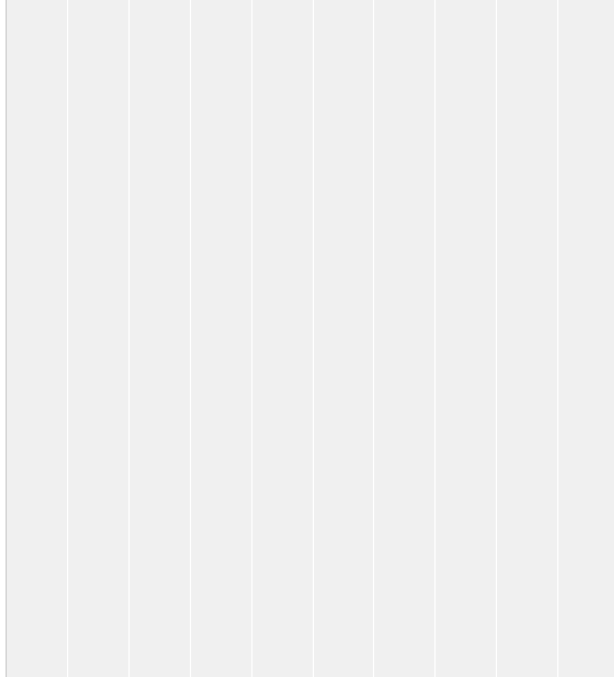


Black Forest Fire One Year Recovery Survey

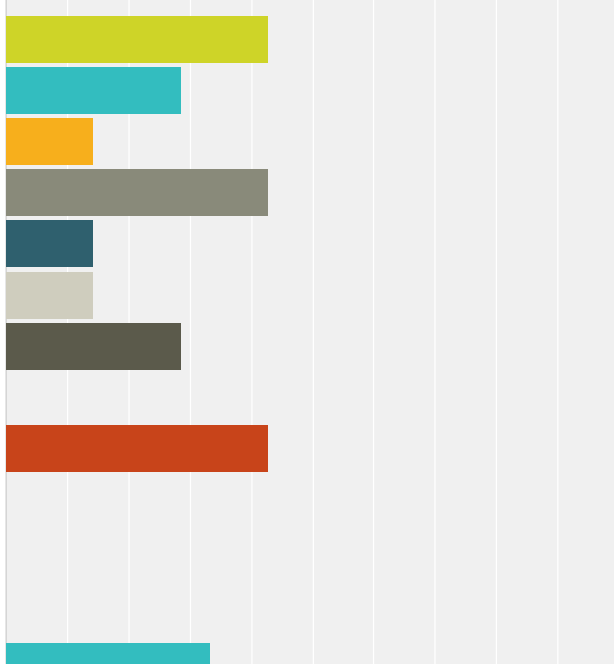
Q4: American National



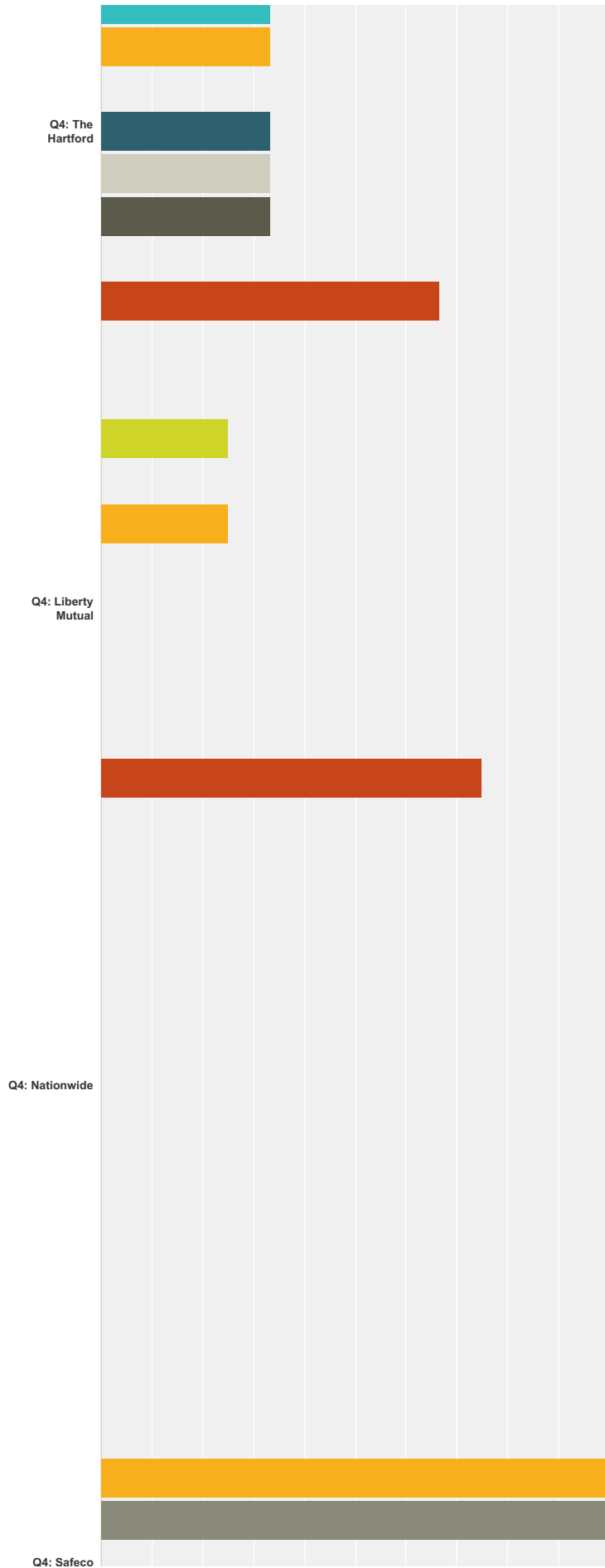
Q4: Chubb



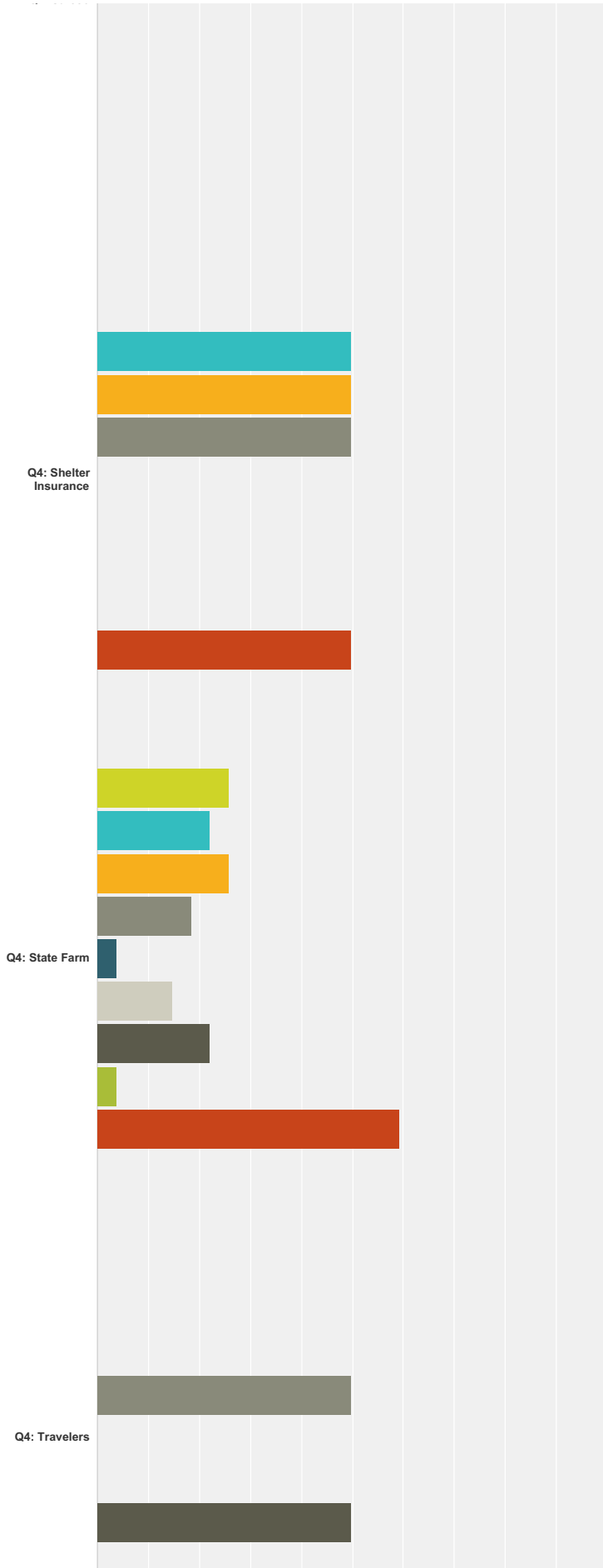
Q4: Farmers



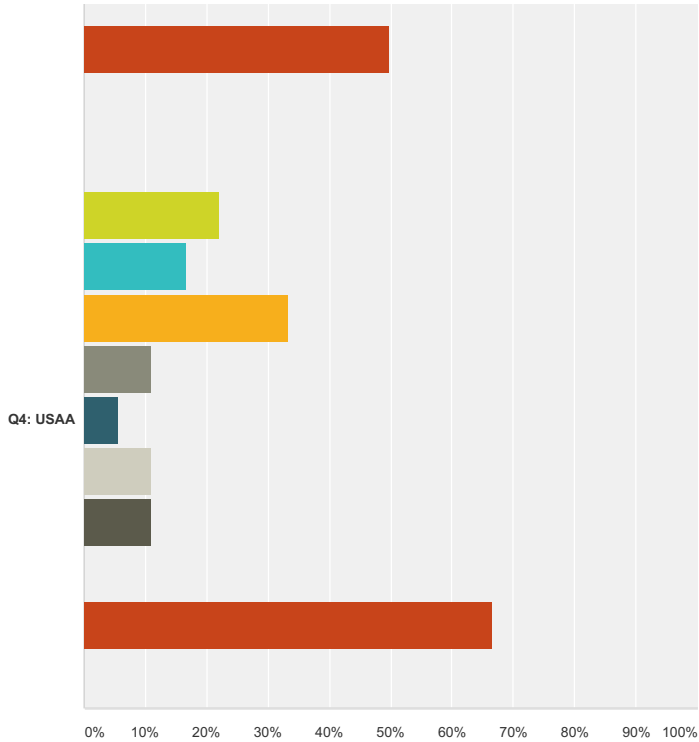
Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



- It took a long time to get a current copy of my insurance policy
- Delays in payment of policy benefits
- Delays in answering my questions and/or phone calls and/or emails
- The insurance company/adjuster made a "lowball" settlement offer
- The insurance company/adjuster brought in experts I didn't trust
- The insurance company switched adjusters and we had to keep starting from scratch
- The insurance company/adjuster made me jump through too many hoops and wasted my time
- The insurance company/adjuster forced me to hire their contractor but wouldn't b...
- I did not have any problems with my insurance claim or with the insurance company represen...

	It took a long time to get a current copy of my insurance policy	Delays in payment of policy benefits	Delays in answering my questions and/or phone calls and/or emails	The insurance company/adjuster made a "lowball" settlement offer	The insurance company/adjuster brought in experts I didn't trust	The insurance company switched adjusters and we had to keep starting from scratch	The insurance company/adjuster made me jump through too many hoops and wasted my time	The insurance company/adjuster forced me to hire their contractor but wouldn't back up his/her work	I did not have any problems with my insurance claim or with the insurance company representatives	Total
Q4: AAA	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	14.29% 1	42.86% 3	28.57% 2	42.86% 3	42.86% 3	42.86% 3	71.43% 5	0.00% 0	14.29% 1	21
Q4: American Family	10.00% 1	30.00% 3	50.00% 5	10.00% 1	0.00% 0	0.00% 0	10.00% 1	0.00% 0	50.00% 5	16
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	42.86% 6	28.57% 4	14.29% 2	42.86% 6	14.29% 2	14.29% 2	28.57% 4	0.00% 0	42.86% 6	32
Q4: The Hartford	0.00% 0	33.33% 1	33.33% 1	0.00% 0	33.33% 1	33.33% 1	33.33% 1	0.00% 0	66.67% 2	7
Q4: Liberty Mutual	25.00% 1	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	75.00% 3	5
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	2

Black Forest Fire One Year Recovery Survey

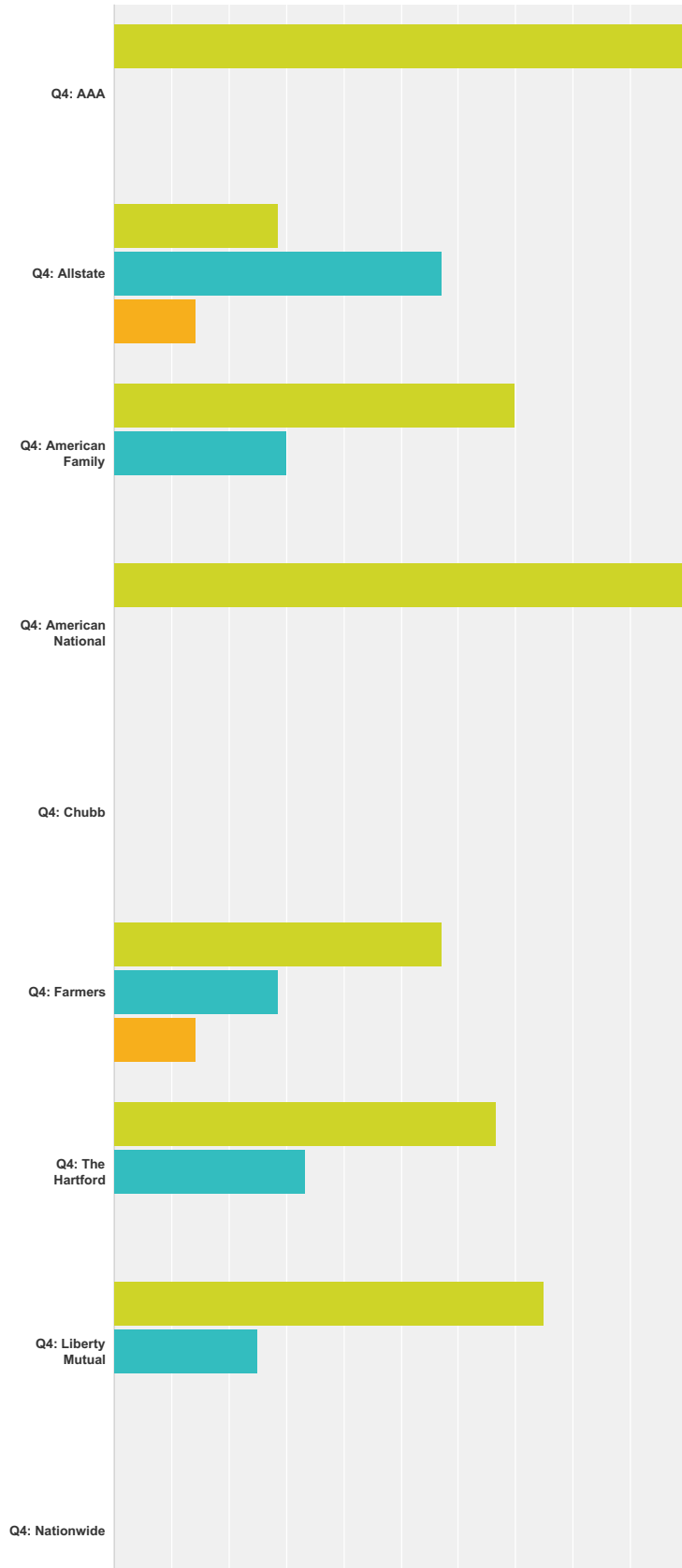
Q4: Shelter Insurance	0.00% 0	50.00% 1	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	50.00% 1	4
Q4: State Farm	25.93% 7	22.22% 6	25.93% 7	18.52% 5	3.70% 1	14.81% 4	22.22% 6	3.70% 1	59.26% 16	53
Q4: Travelers	0.00% 0	0.00% 0	0.00% 0	50.00% 1	0.00% 0	0.00% 0	50.00% 1	0.00% 0	50.00% 1	3
Q4: USAA	22.22% 4	16.67% 3	33.33% 6	11.11% 2	5.56% 1	11.11% 2	11.11% 2	0.00% 0	66.67% 12	32
Total Respondents	20	21	26	20	8	12	20	1	49	90

	Other, Please Explain.	Total
Q4: AAA		0
Q4: Allstate		1
Q4: American Family		2
Q4: American National		0
Q4: Chubb		0
Q4: Farmers		4
Q4: The Hartford		1
Q4: Liberty Mutual		1
Q4: Nationwide		0
Q4: Safeco		1
Q4: Shelter Insurance		0
Q4: State Farm		10
Q4: Travelers		0
Q4: USAA		0

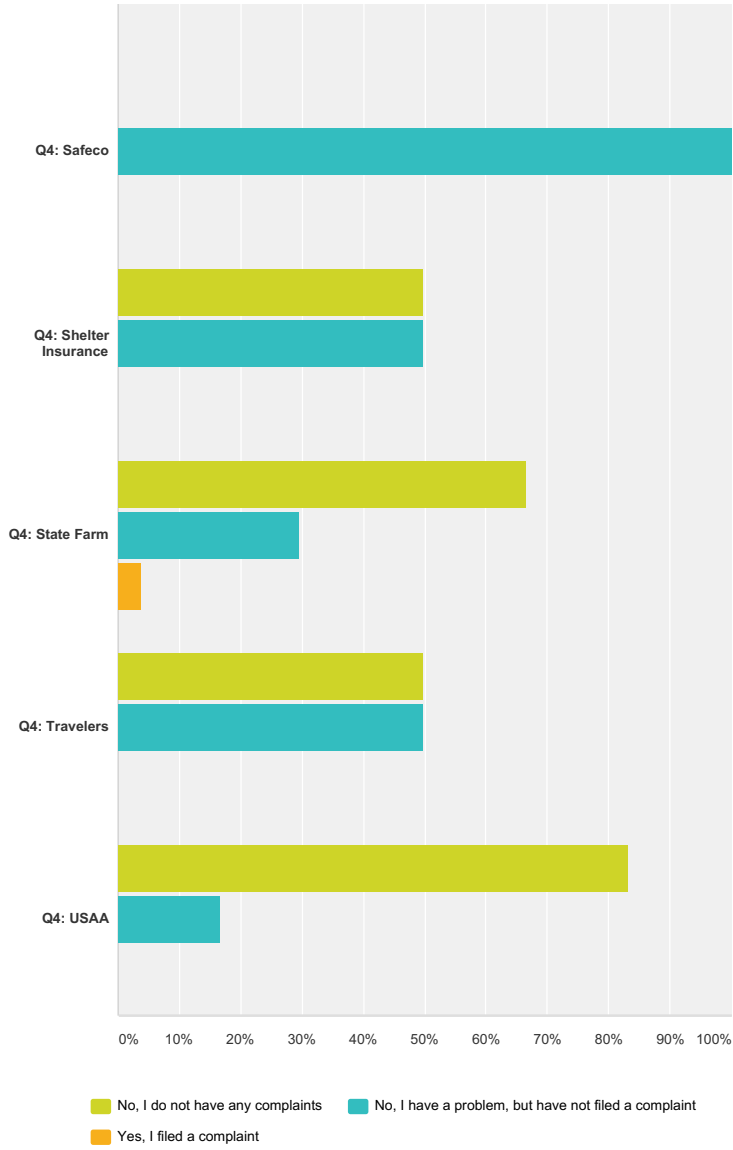
Black Forest Fire One Year Recovery Survey

Q16 Have you filed a complaint about your insurer or adjuster (Request for Assistance "RFA") with the Colorado Division of Regulatory Agencies? ("DORA")

Answered: 90 Skipped: 3



Black Forest Fire One Year Recovery Survey



	No, I do not have any complaints	No, I have a problem, but have not filed a complaint	Yes, I filed a complaint	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	28.57% 2	57.14% 4	14.29% 1	7
Q4: American Family	70.00% 7	30.00% 3	0.00% 0	10
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	57.14% 8	28.57% 4	14.29% 2	14
Q4: The Hartford	66.67% 2	33.33% 1	0.00% 0	3
Q4: Liberty Mutual	75.00% 3	25.00% 1	0.00% 0	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	100.00% 1	0.00% 0	1
Q4: Shelter Insurance	50.00% 1	50.00% 1	0.00% 0	2

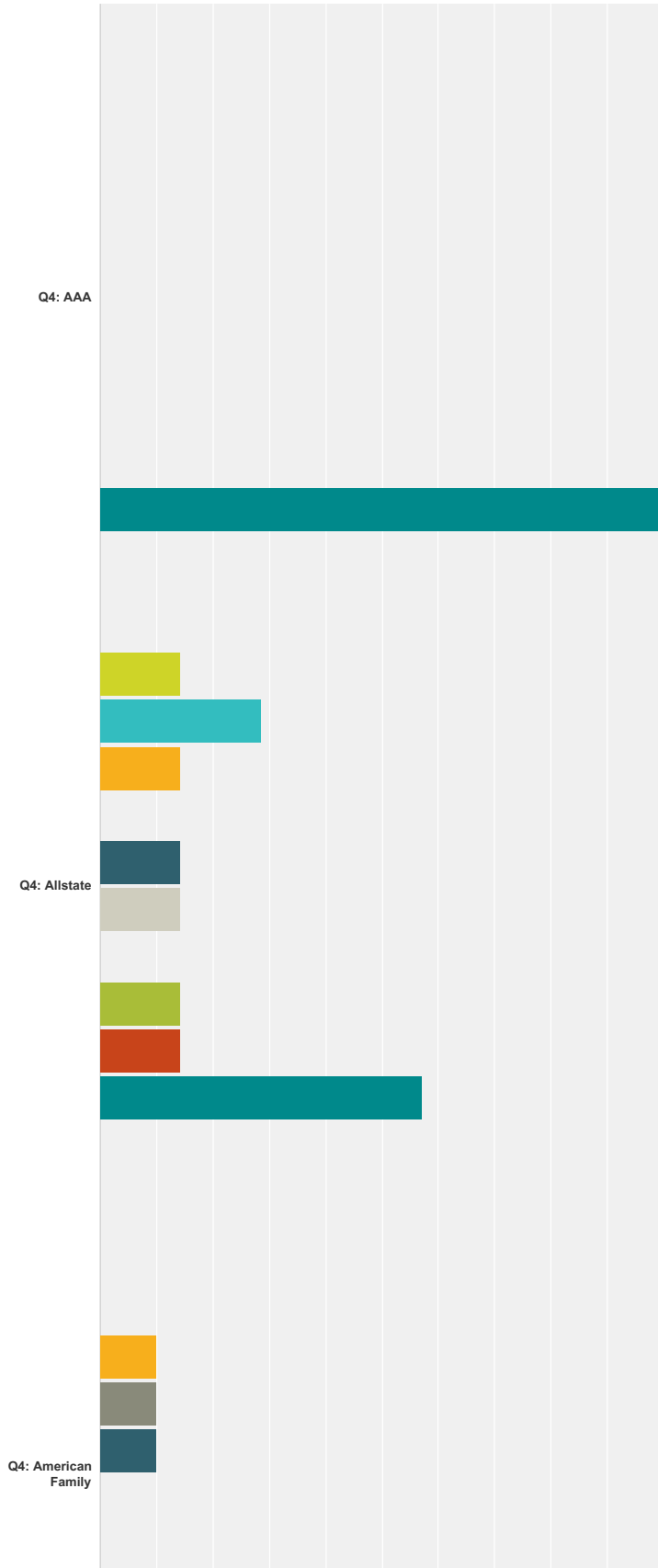
Black Forest Fire One Year Recovery Survey

Q4: State Farm	66.67% 18	29.63% 8	3.70% 1	27
Q4: Travelers	50.00% 1	50.00% 1	0.00% 0	2
Q4: USAA	83.33% 15	16.67% 3	0.00% 0	18
Total Respondents	59	27	4	90
	If you answered "YES" to this question, please explain.			Total
Q4: AAA			0	0
Q4: Allstate			1	1
Q4: American Family			0	0
Q4: American National			0	0
Q4: Chubb			0	0
Q4: Farmers			2	2
Q4: The Hartford			0	0
Q4: Liberty Mutual			0	0
Q4: Nationwide			0	0
Q4: Safeco			0	0
Q4: Shelter Insurance			0	0
Q4: State Farm			2	2
Q4: Travelers			0	0
Q4: USAA			0	0

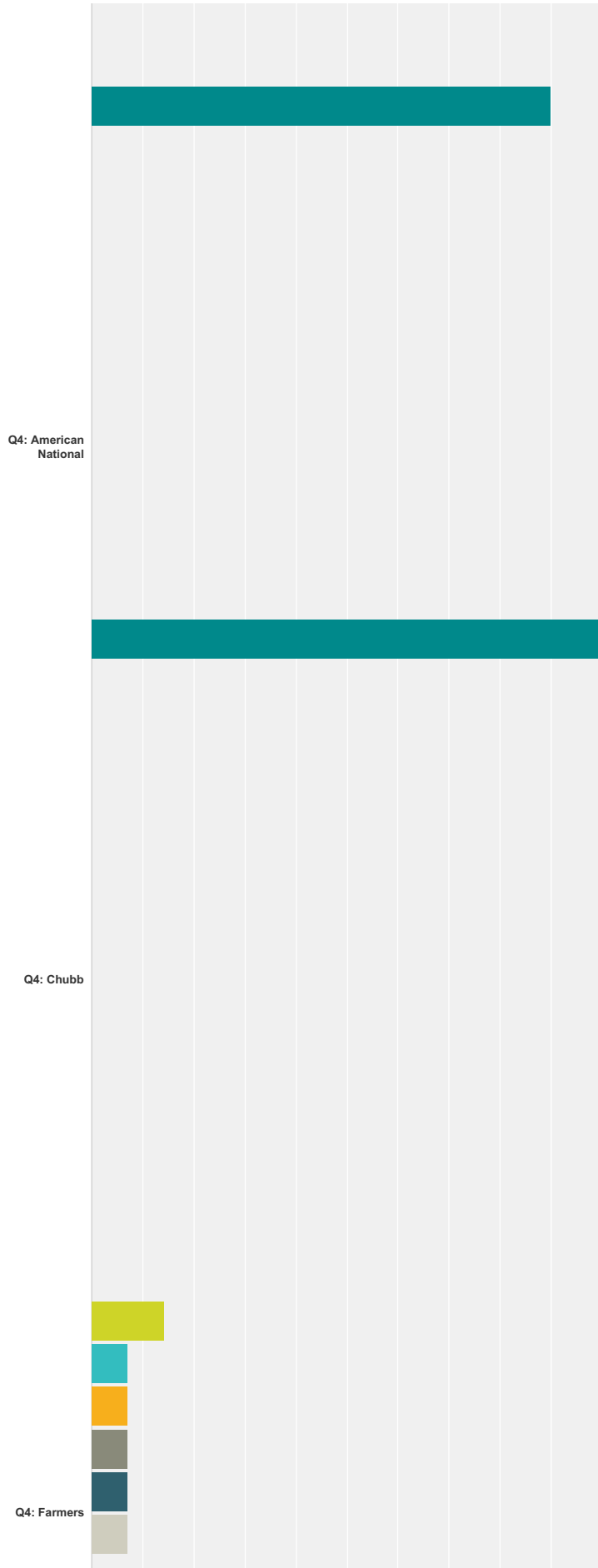
Black Forest Fire One Year Recovery Survey

Q17 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

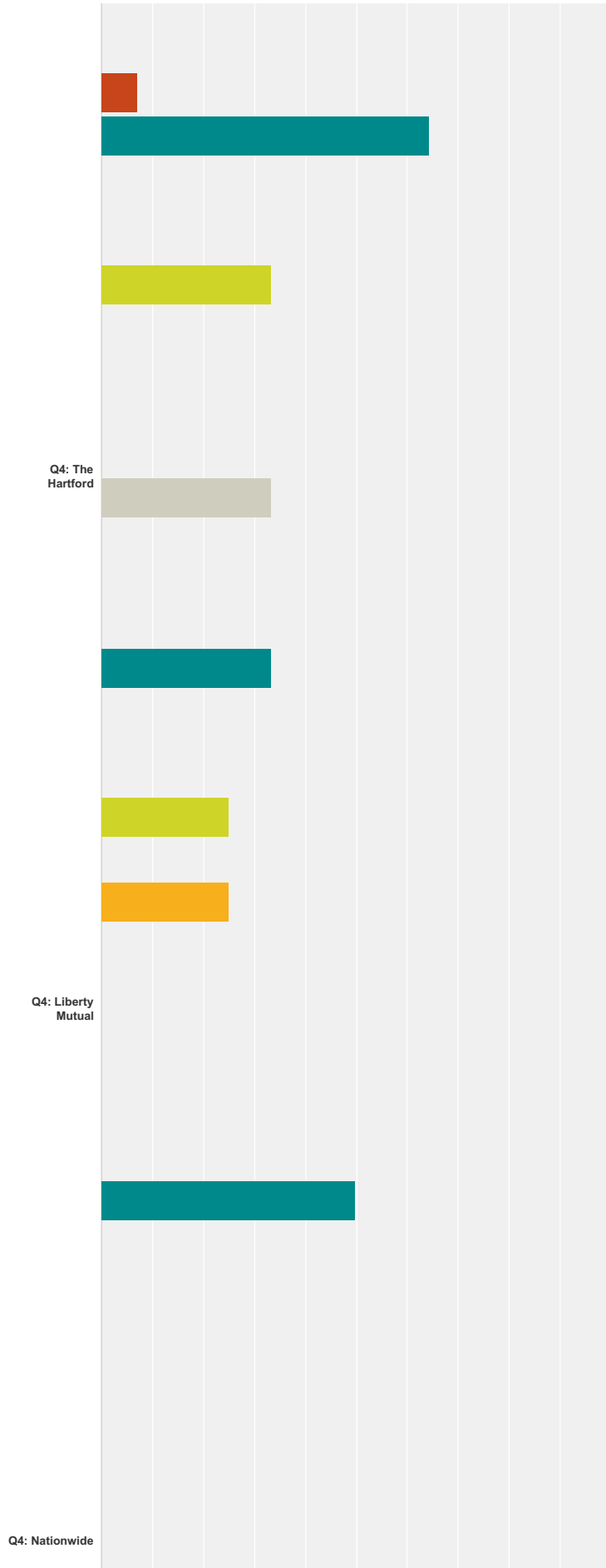
Answered: 88 Skipped: 5



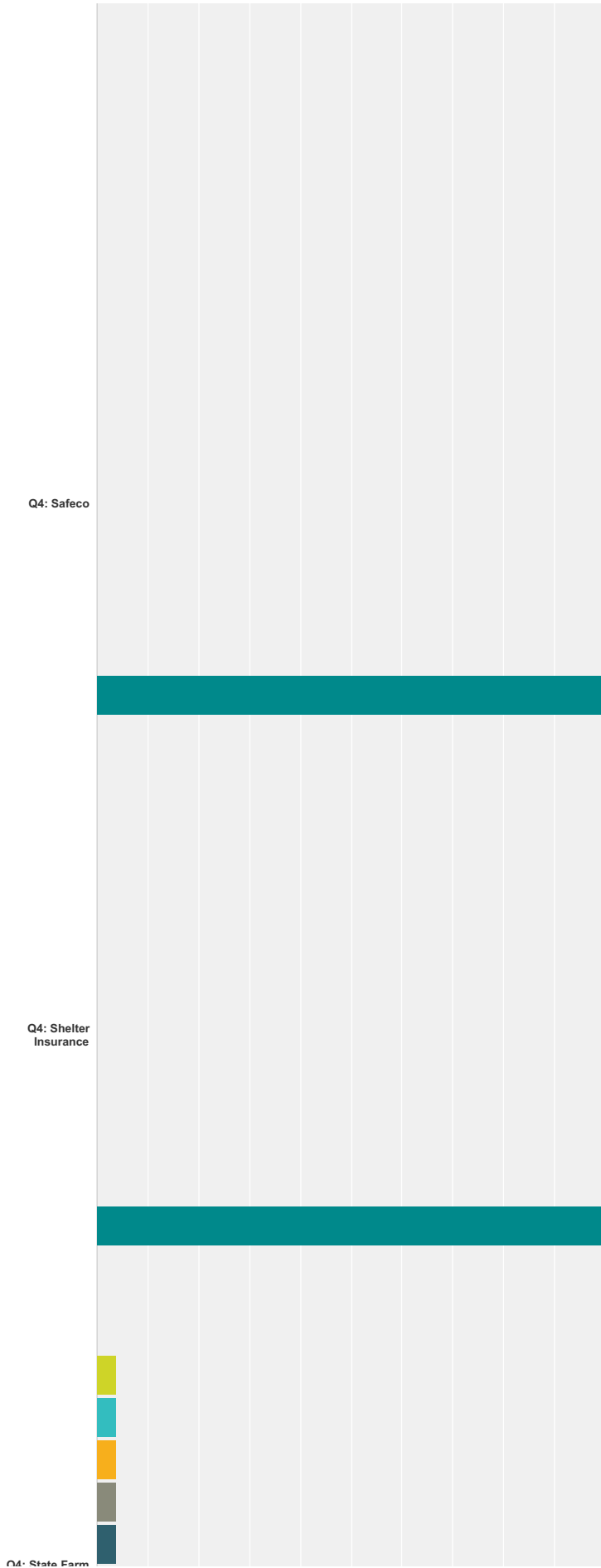
Black Forest Fire One Year Recovery Survey



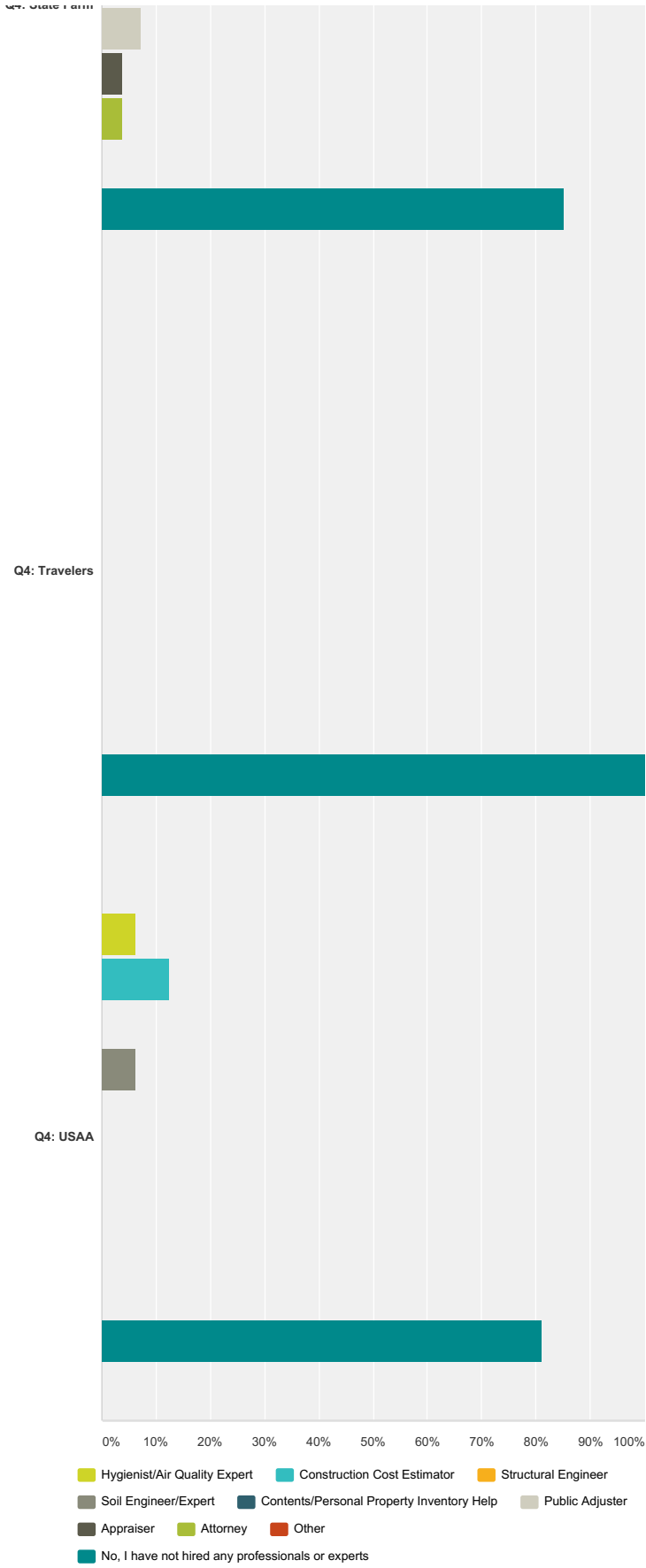
Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey

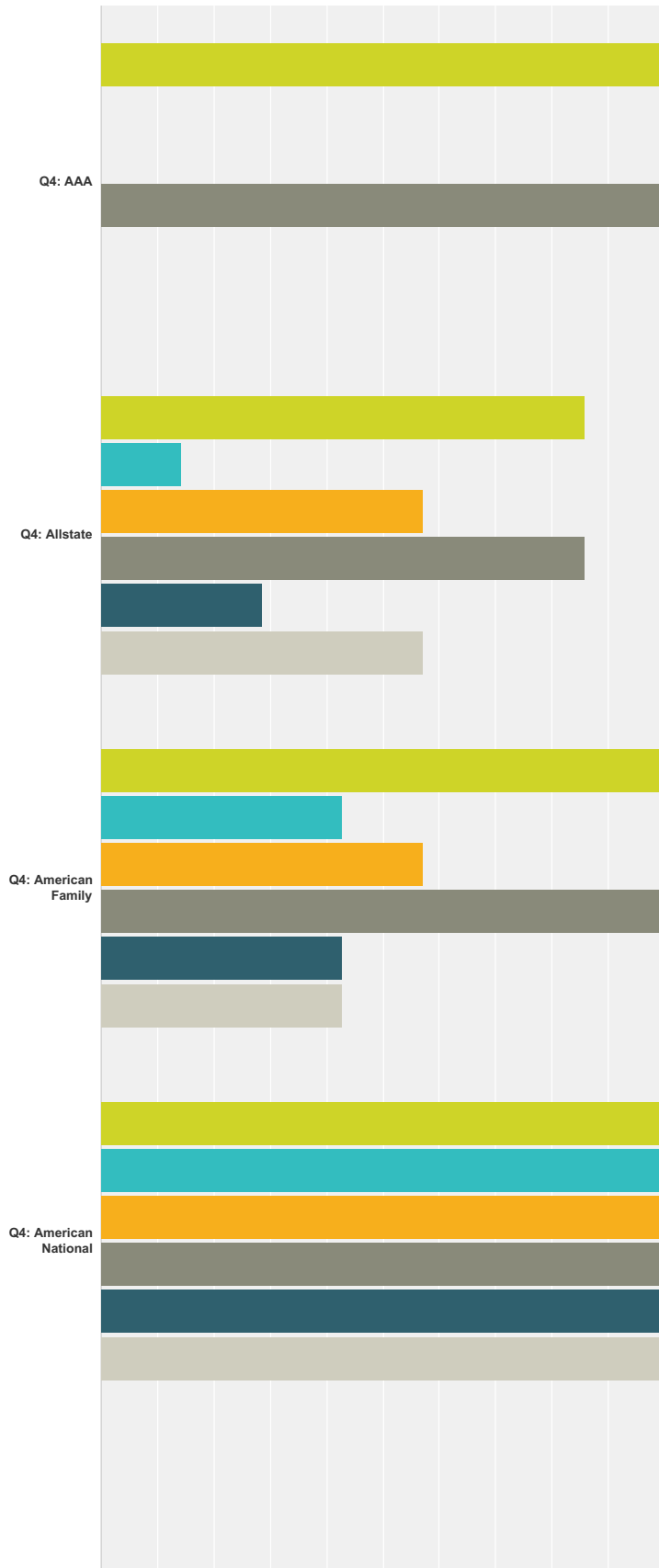
	Hygienist/Air Quality Expert	Construction Cost Estimator	Structural Engineer	Soil Engineer/Expert	Contents/Personal Property Inventory Help	Public Adjuster	Appraiser	Attorney	Other	No, I have not hired any professionals or experts	Total
Q4: AAA	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	14.29% 1	28.57% 2	14.29% 1	0.00% 0	14.29% 1	14.29% 1	0.00% 0	14.29% 1	14.29% 1	57.14% 4	12
Q4: American Family	0.00% 0	0.00% 0	10.00% 1	10.00% 1	10.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	90.00% 9	12
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	14.29% 2	7.14% 1	7.14% 1	7.14% 1	7.14% 1	7.14% 1	0.00% 0	0.00% 0	7.14% 1	64.29% 9	17
Q4: The Hartford	33.33% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 1	0.00% 0	0.00% 0	0.00% 0	33.33% 1	3
Q4: Liberty Mutual	25.00% 1	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	50.00% 2	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 2	2
Q4: State Farm	3.70% 1	3.70% 1	3.70% 1	3.70% 1	3.70% 1	7.41% 2	3.70% 1	3.70% 1	0.00% 0	85.19% 23	32
Q4: Travelers	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	6.25% 1	12.50% 2	0.00% 0	6.25% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	81.25% 13	17
Total Respondents	7	6	5	4	4	5	1	2	2	68	88

	If yes, how much did this cost you "out of pocket"?	Total
Q4: AAA	0	0
Q4: Allstate	2	2
Q4: American Family	1	1
Q4: American National	0	0
Q4: Chubb	0	0
Q4: Farmers	4	4
Q4: The Hartford	2	2
Q4: Liberty Mutual	2	2
Q4: Nationwide	0	0
Q4: Safeco	0	0
Q4: Shelter Insurance	0	0
Q4: State Farm	4	4
Q4: Travelers	0	0
Q4: USAA	3	3

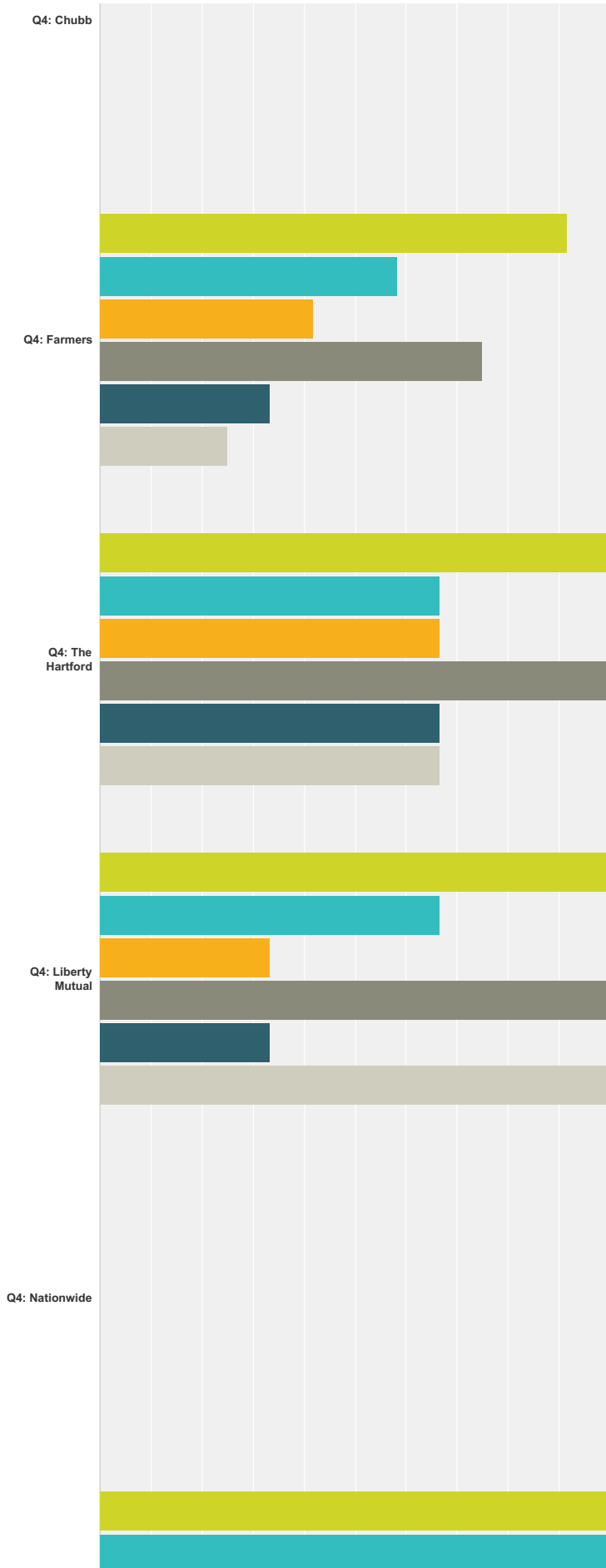
Black Forest Fire One Year Recovery Survey

**Q18 Which UP resources have you used to help navigate the insurance claim process?
Please check all that apply.**

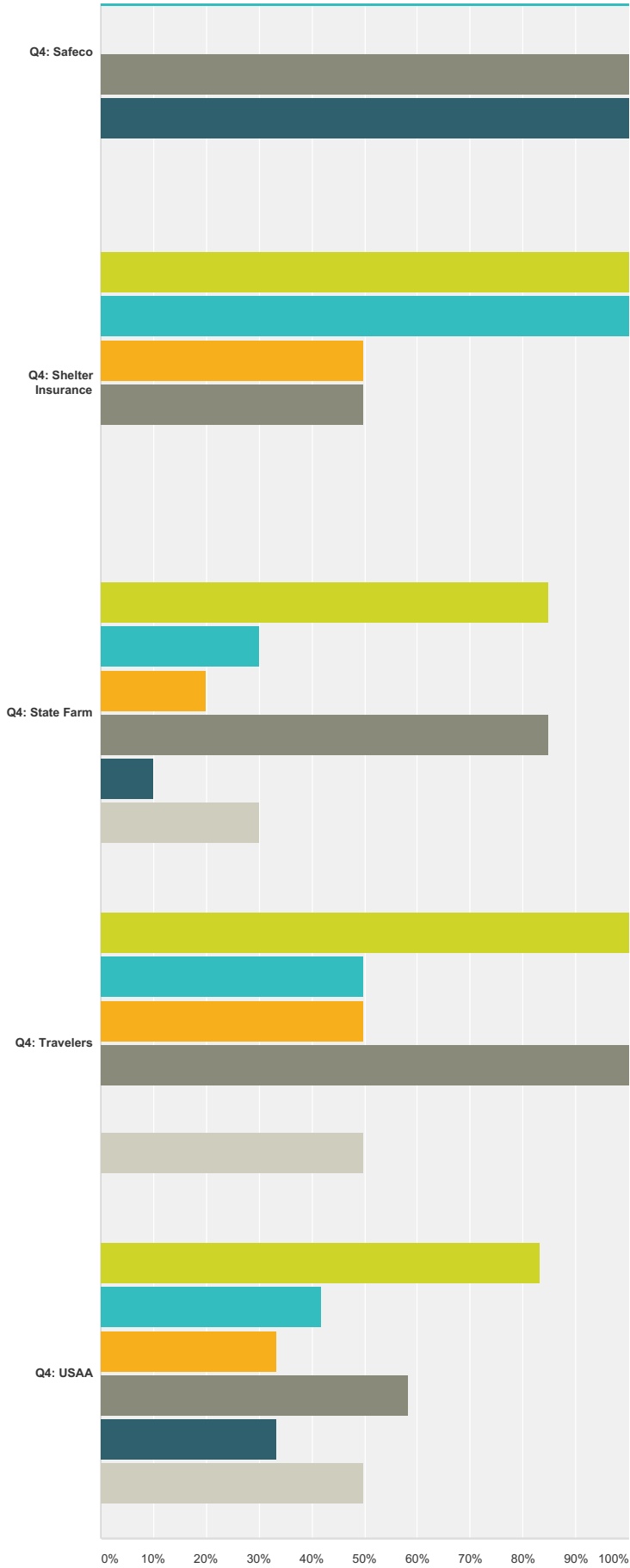
Answered: 71 Skipped: 22




Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



 The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")

Black Forest Fire One Year Recovery Survey

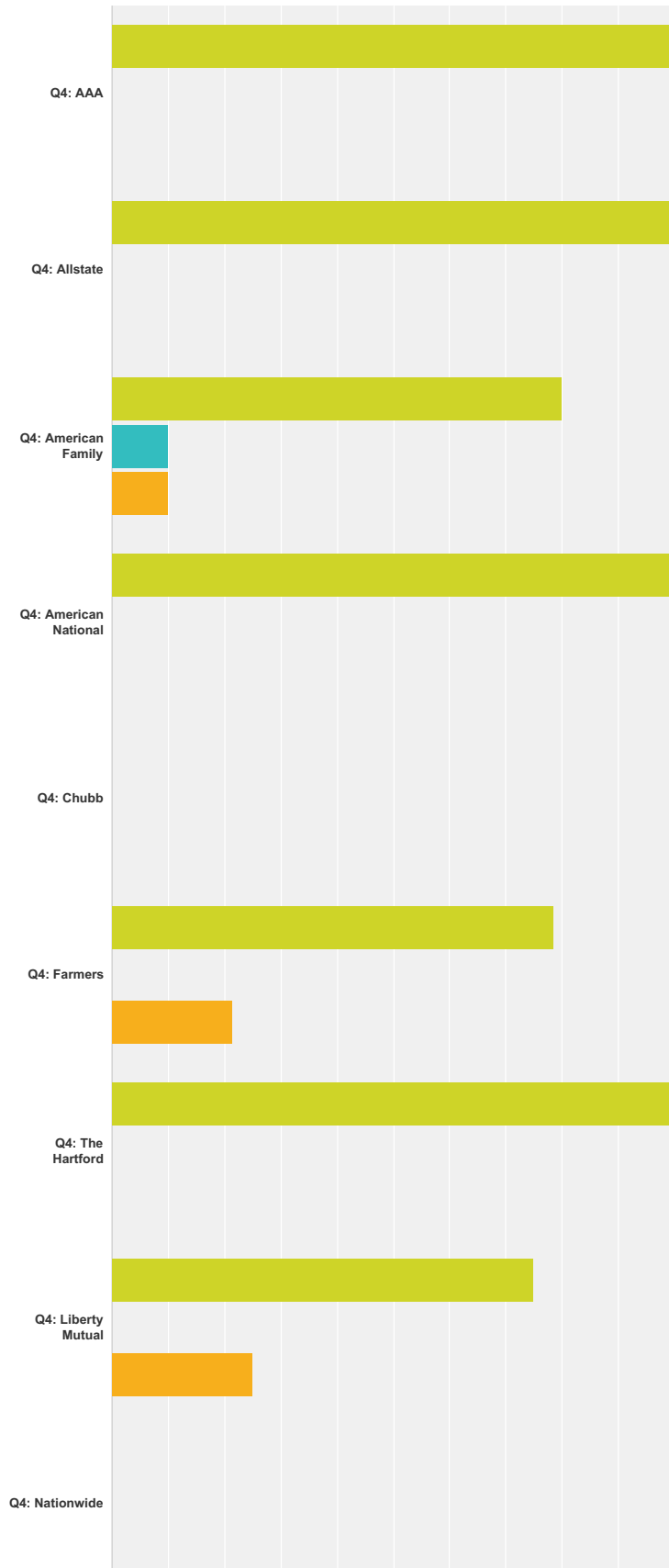
- UP Roadmap to Recovery Flashdrive
- UP Home Inventory Spreadsheet
- Attended Roadmap to Recovery Meetings/Workshops
- Watched Recovery Workshops online
- UP Tip Sheets/Publications from website

	The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	UP Roadmap to Recovery Flashdrive	UP Home Inventory Spreadsheet	Attended Roadmap to Recovery Meetings/Workshops	Watched Recovery Workshops online	UP Tip Sheets/Publications from website	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	2
Q4: Allstate	85.71% 6	14.29% 1	57.14% 4	85.71% 6	28.57% 2	57.14% 4	23
Q4: American Family	100.00% 7	42.86% 3	57.14% 4	100.00% 7	42.86% 3	42.86% 3	27
Q4: American National	100.00% 1	100.00% 1	100.00% 1	100.00% 1	100.00% 1	100.00% 1	6
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	91.67% 11	58.33% 7	41.67% 5	75.00% 9	33.33% 4	25.00% 3	39
Q4: The Hartford	100.00% 3	66.67% 2	66.67% 2	100.00% 3	66.67% 2	66.67% 2	14
Q4: Liberty Mutual	100.00% 3	66.67% 2	33.33% 1	100.00% 3	33.33% 1	100.00% 3	13
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	100.00% 1	0.00% 0	100.00% 1	100.00% 1	0.00% 0	4
Q4: Shelter Insurance	100.00% 2	100.00% 2	50.00% 1	50.00% 1	0.00% 0	0.00% 0	6
Q4: State Farm	85.00% 17	30.00% 6	20.00% 4	85.00% 17	10.00% 2	30.00% 6	52
Q4: Travelers	100.00% 2	50.00% 1	50.00% 1	100.00% 2	0.00% 0	50.00% 1	7
Q4: USAA	83.33% 10	41.67% 5	33.33% 4	58.33% 7	33.33% 4	50.00% 6	36
Total Respondents	64	31	27	58	20	29	71
	Other (please specify)					Total	
Q4: AAA						0	0
Q4: Allstate						0	0
Q4: American Family						1	1
Q4: American National						0	0
Q4: Chubb						0	0
Q4: Farmers						3	3
Q4: The Hartford						1	1
Q4: Liberty Mutual						2	2
Q4: Nationwide						0	0
Q4: Safeco						0	0
Q4: Shelter Insurance						0	0
Q4: State Farm						2	2
Q4: Travelers						0	0
Q4: USAA						3	3

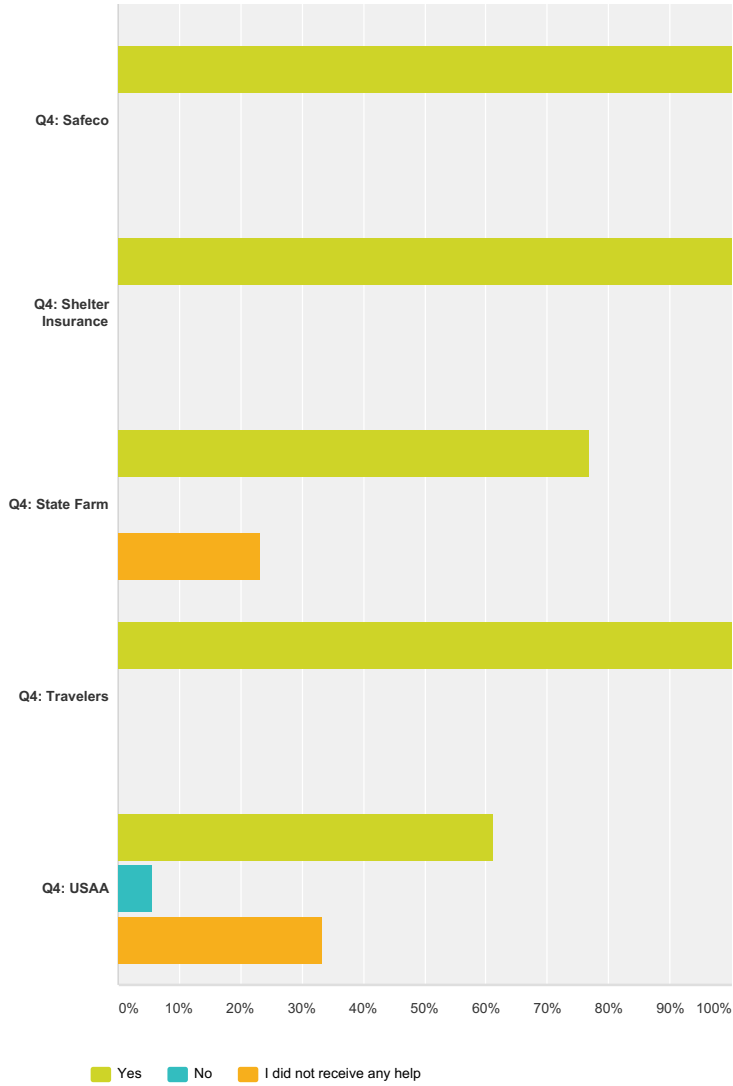
Black Forest Fire One Year Recovery Survey

Q19 Was was information and claim help you received from United Policyholders helpful?

Answered: 89 Skipped: 4



Black Forest Fire One Year Recovery Survey



	Yes	No	I did not receive any help	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	100.00% 7	0.00% 0	0.00% 0	7
Q4: American Family	80.00% 8	10.00% 1	10.00% 1	10
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	78.57% 11	0.00% 0	21.43% 3	14
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	75.00% 3	0.00% 0	25.00% 1	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	100.00% 2	0.00% 0	0.00% 0	2
Q4: State Farm	76.92% 20	0.00% 0	23.08% 6	26
Q4: Travelers	100.00% 2	0.00% 0	0.00% 0	2

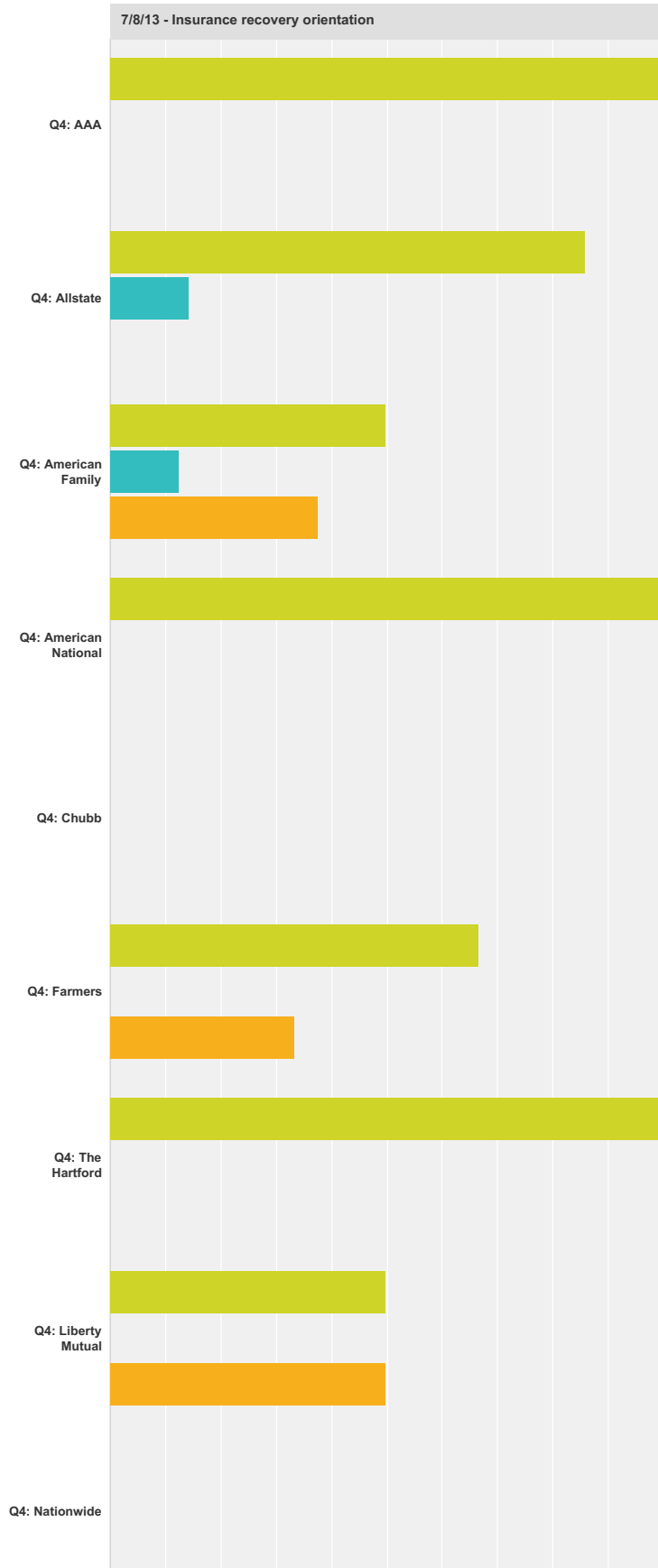
Black Forest Fire One Year Recovery Survey

Q4: USAA	61.11% 11	5.56% 1	33.33% 6	18
Total Respondents	70	2	17	89
	Please describe your experience.			Total
Q4: AAA			0	0
Q4: Allstate			1	1
Q4: American Family			3	3
Q4: American National			0	0
Q4: Chubb			0	0
Q4: Farmers			3	3
Q4: The Hartford			2	2
Q4: Liberty Mutual			0	0
Q4: Nationwide			0	0
Q4: Safeco			1	1
Q4: Shelter Insurance			0	0
Q4: State Farm			4	4
Q4: Travelers			0	0
Q4: USAA			3	3

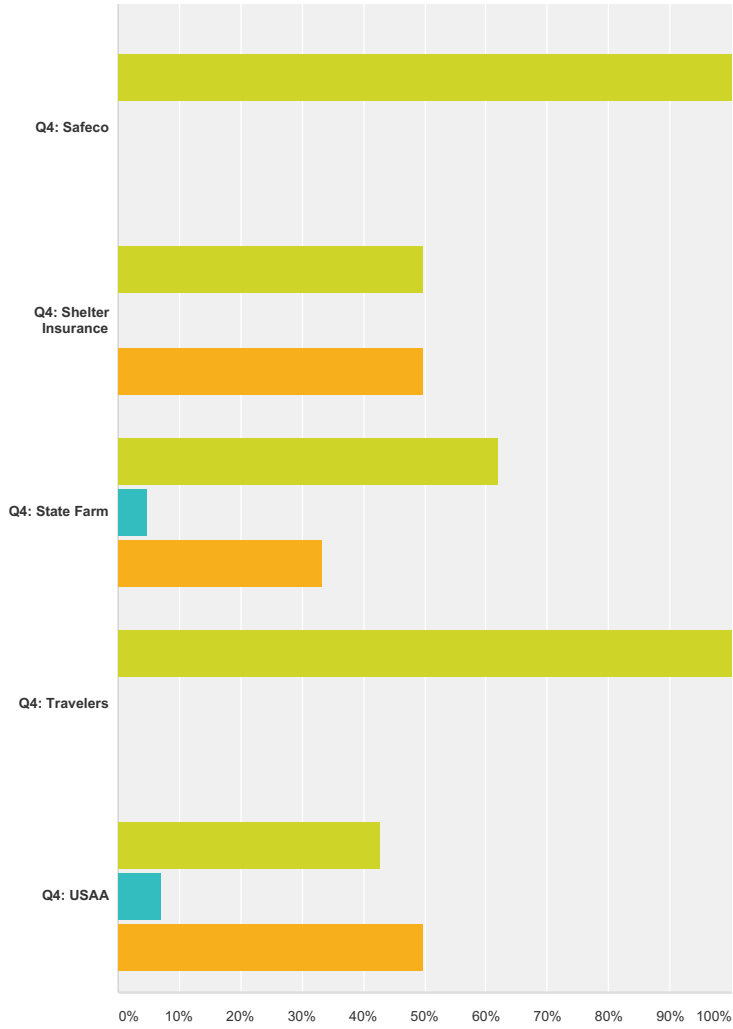
Black Forest Fire One Year Recovery Survey

Q20 Please let us know which workshops were most useful

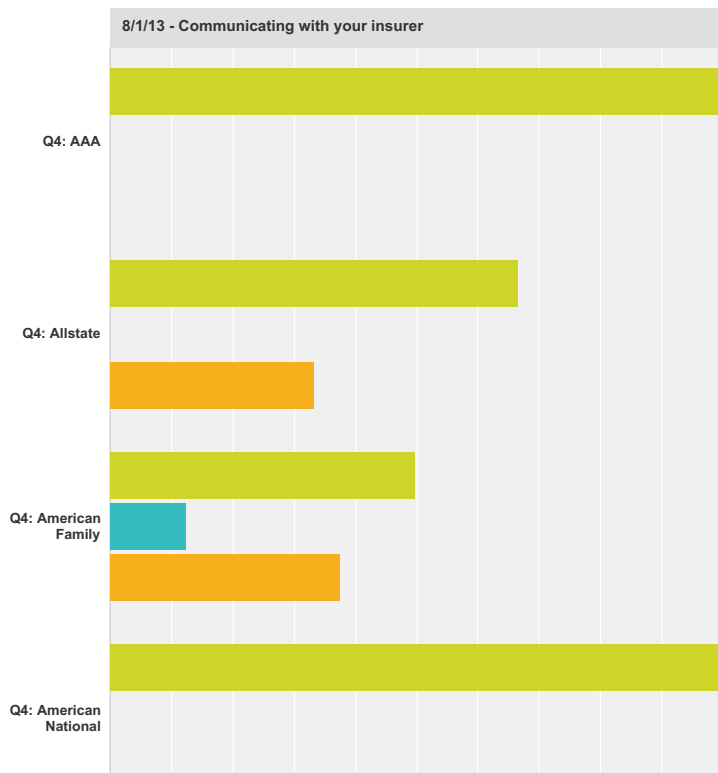
Answered: 79 Skipped: 14



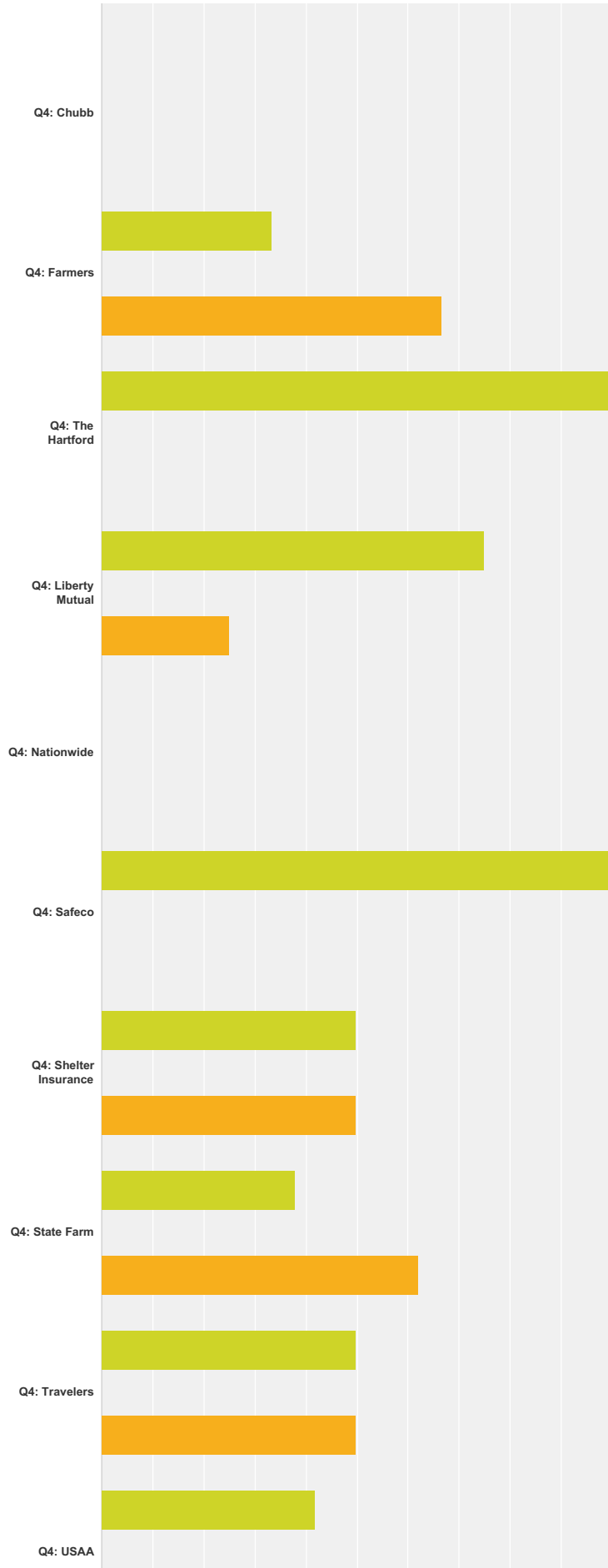
Black Forest Fire One Year Recovery Survey



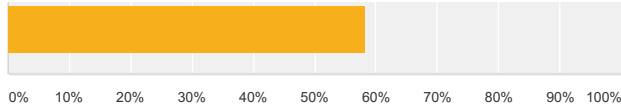
■ Helpful
 ■ Not so helpful
 ■ Did not attend



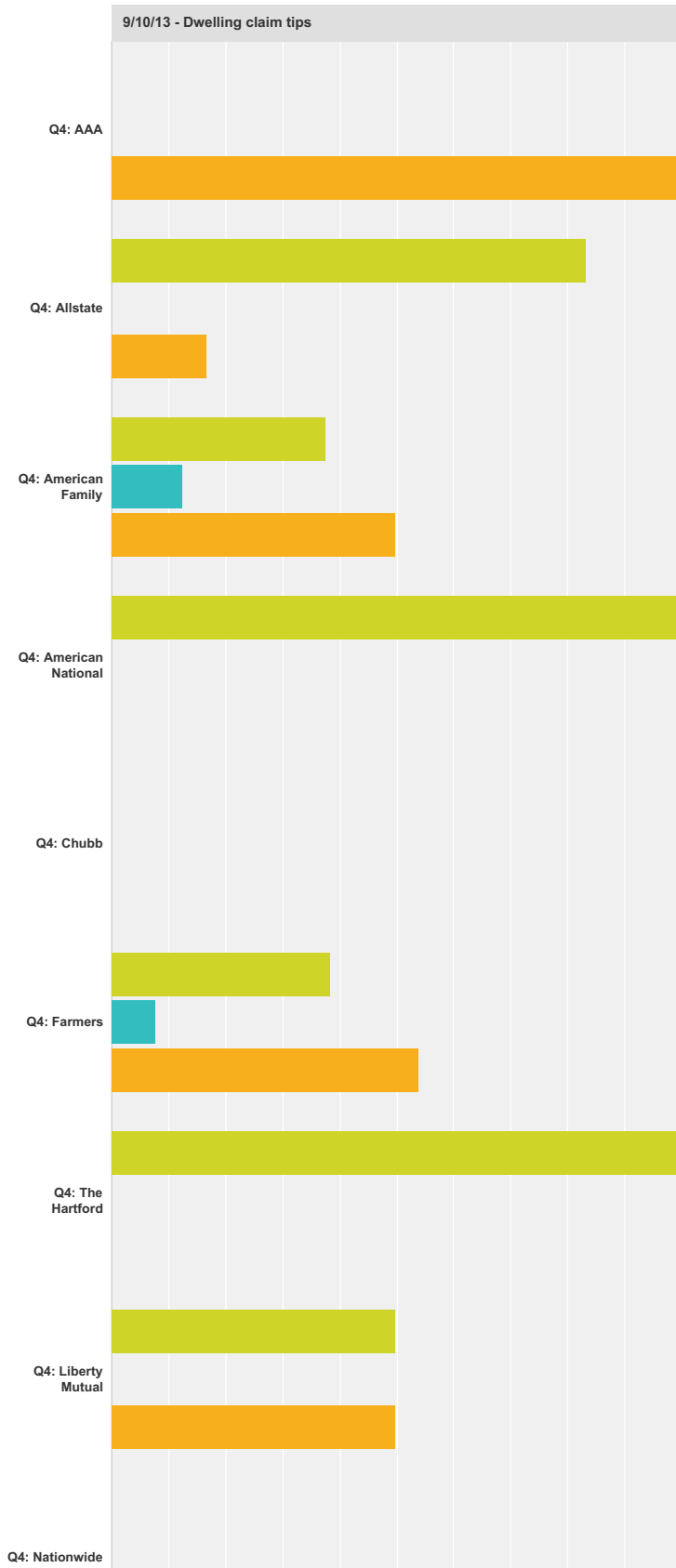
Black Forest Fire One Year Recovery Survey



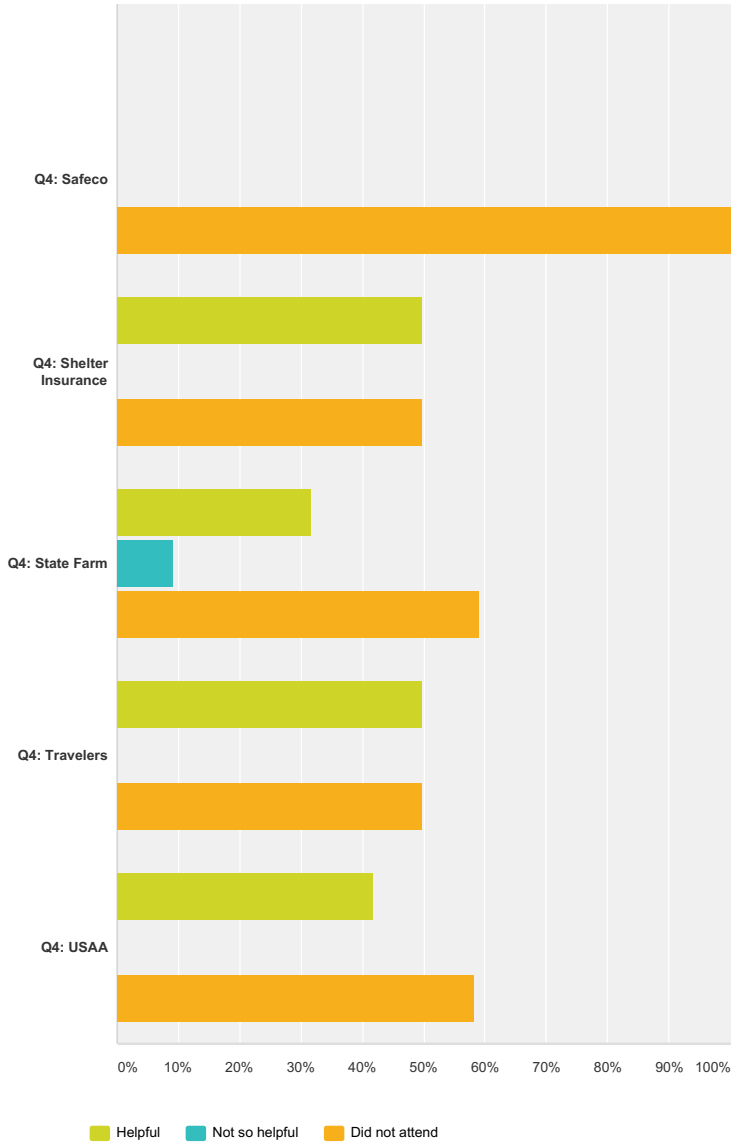
Black Forest Fire One Year Recovery Survey



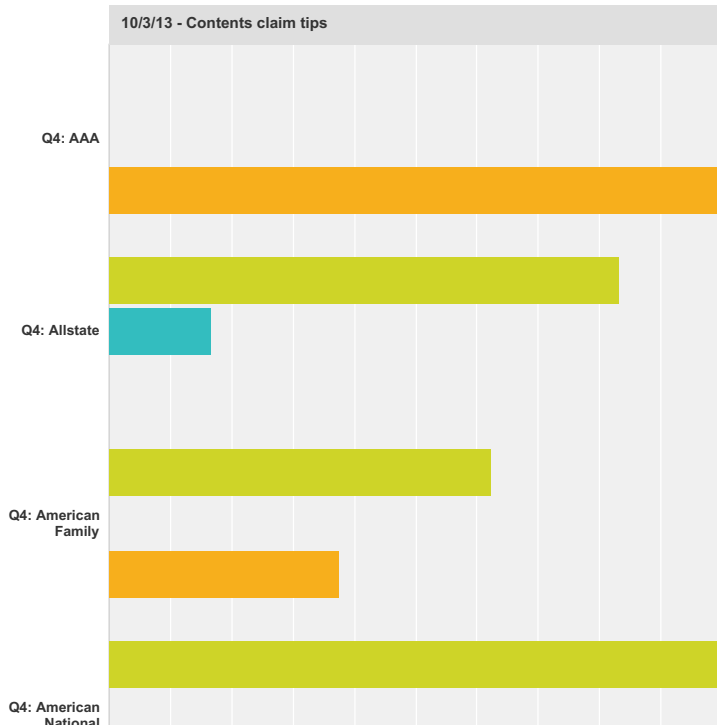
■ Helpful
 ■ Not so helpful
 ■ Did not attend



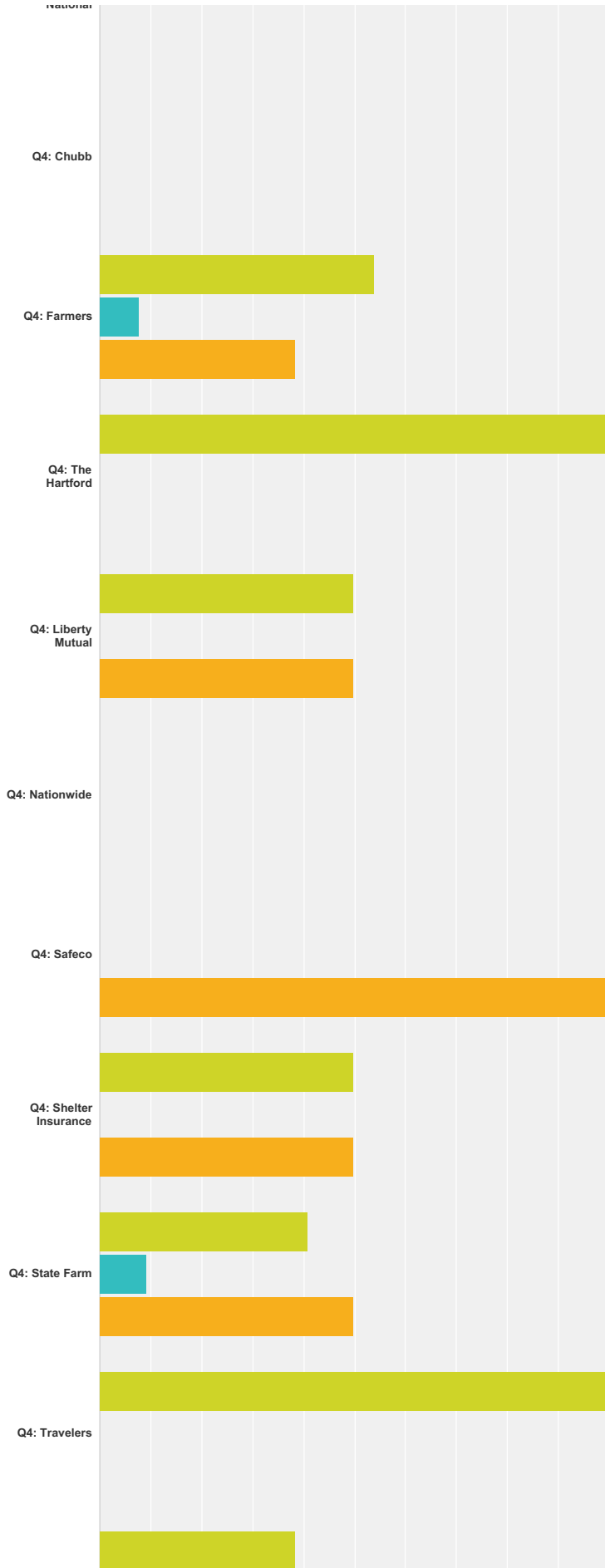
Black Forest Fire One Year Recovery Survey



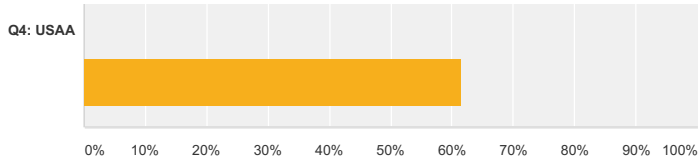
■ Helpful
 ■ Not so helpful
 ■ Did not attend



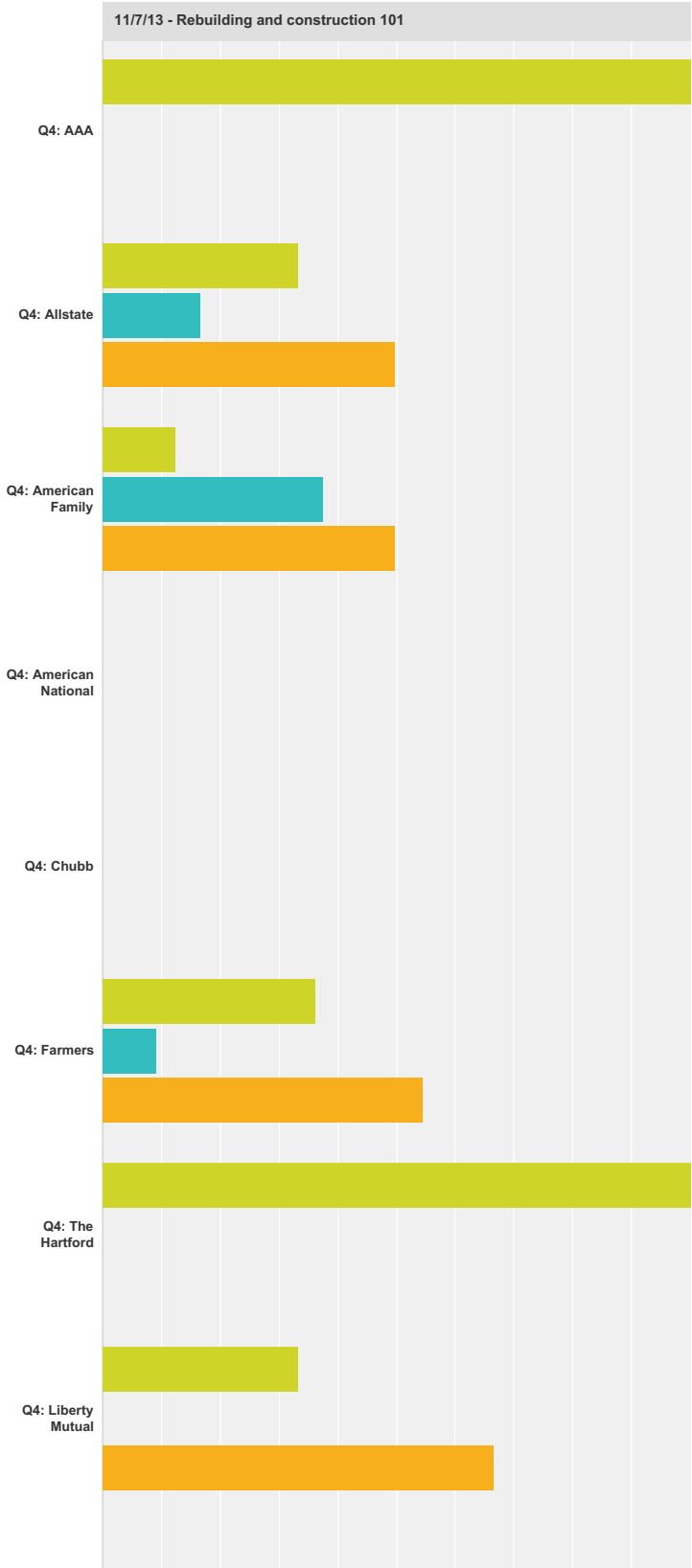
Black Forest Fire One Year Recovery Survey



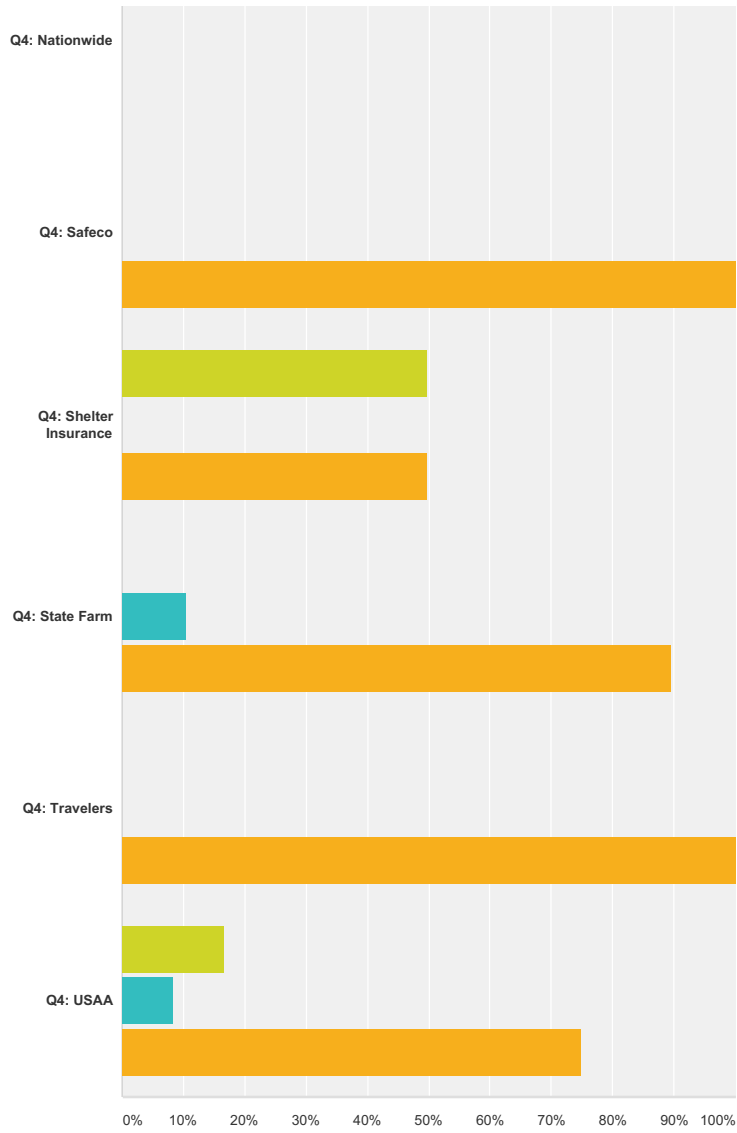
Black Forest Fire One Year Recovery Survey



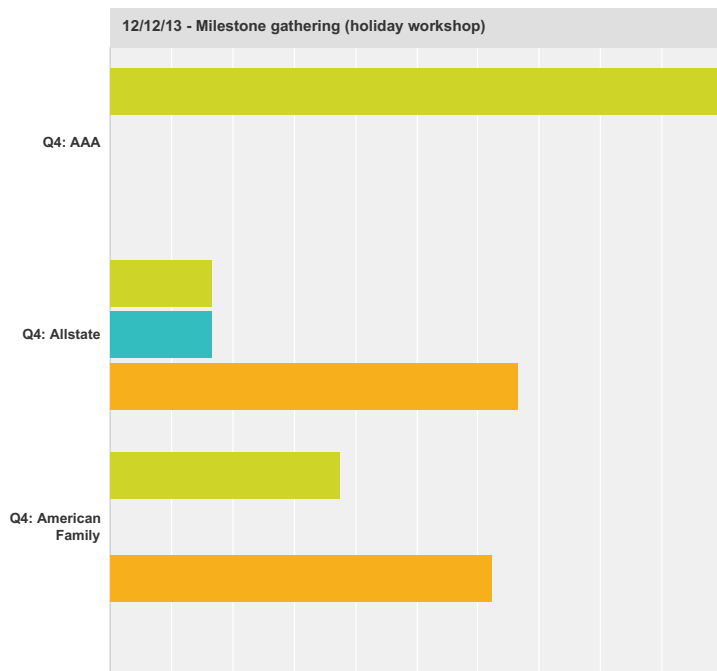
■ Helpful
 ■ Not so helpful
 ■ Did not attend



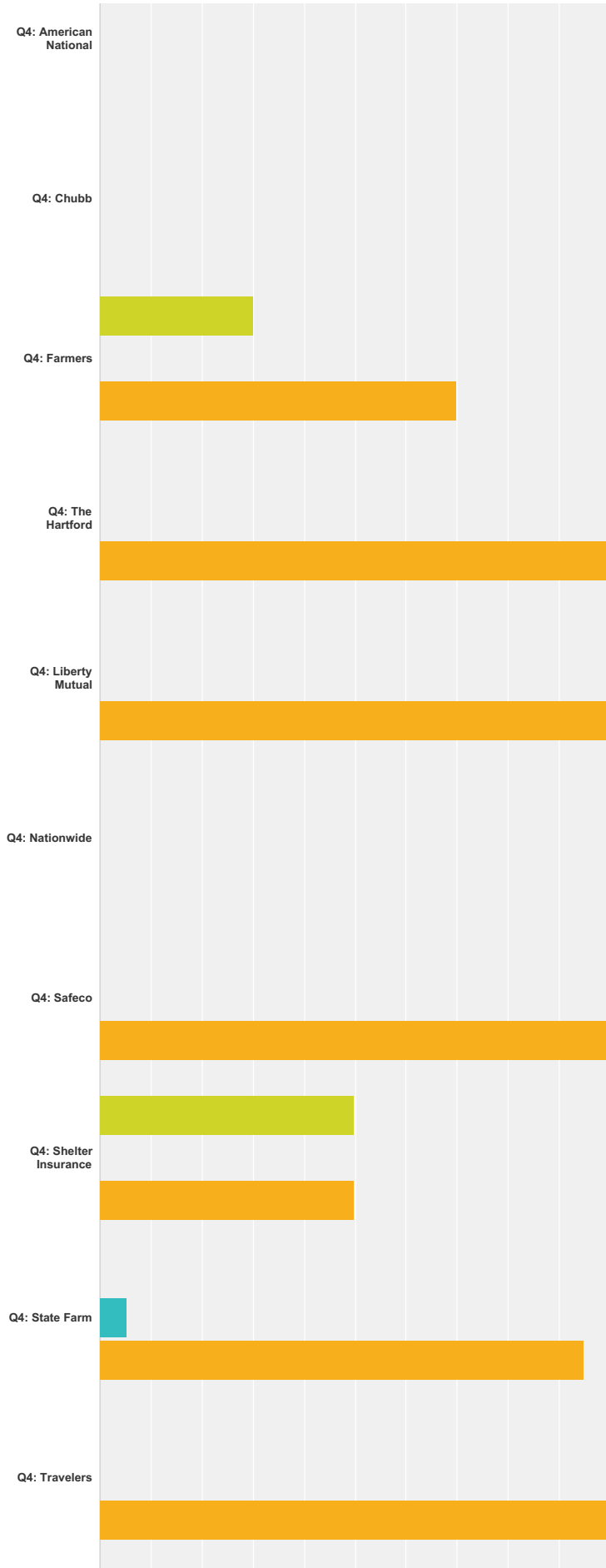
Black Forest Fire One Year Recovery Survey



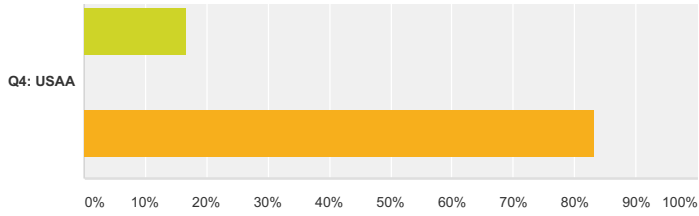
■ Helpful
 ■ Not so helpful
 ■ Did not attend



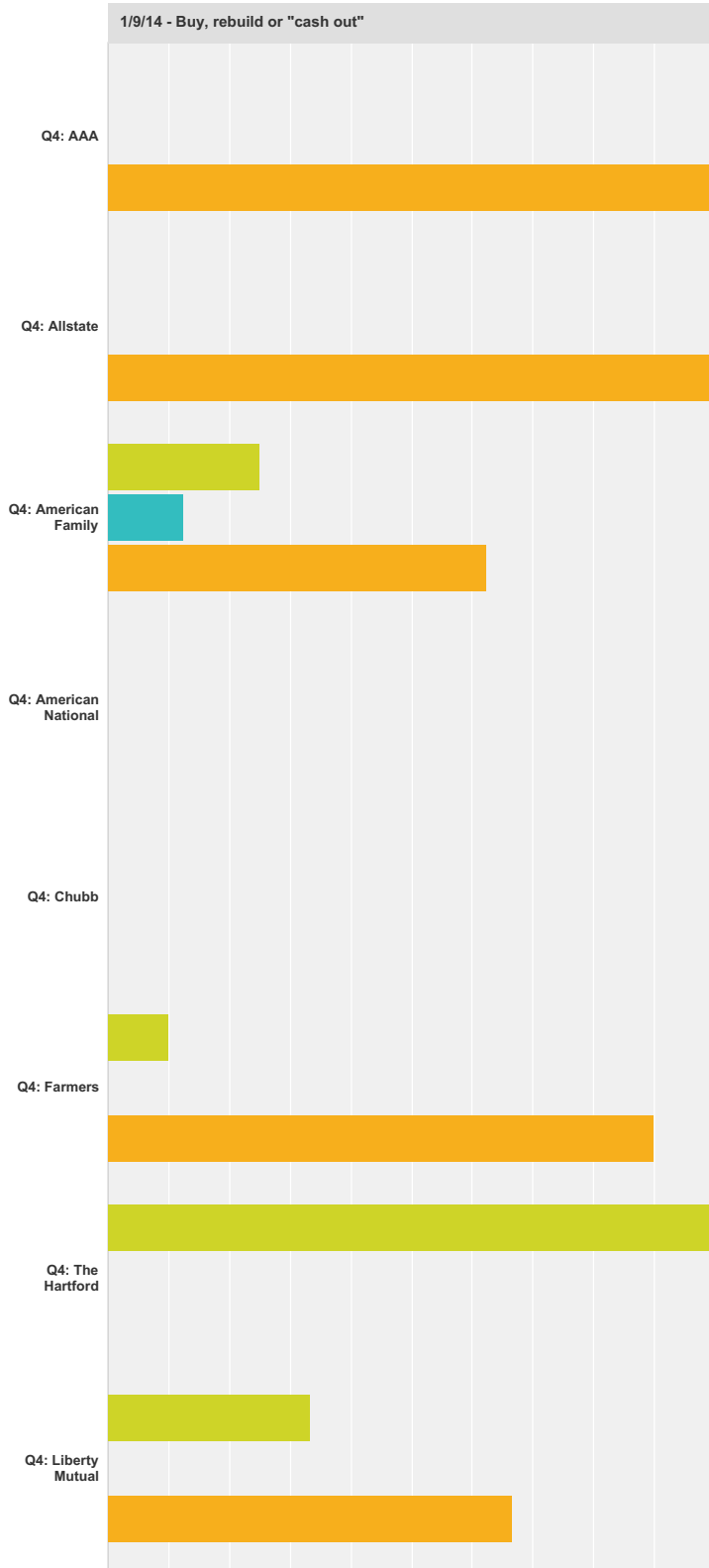
Black Forest Fire One Year Recovery Survey



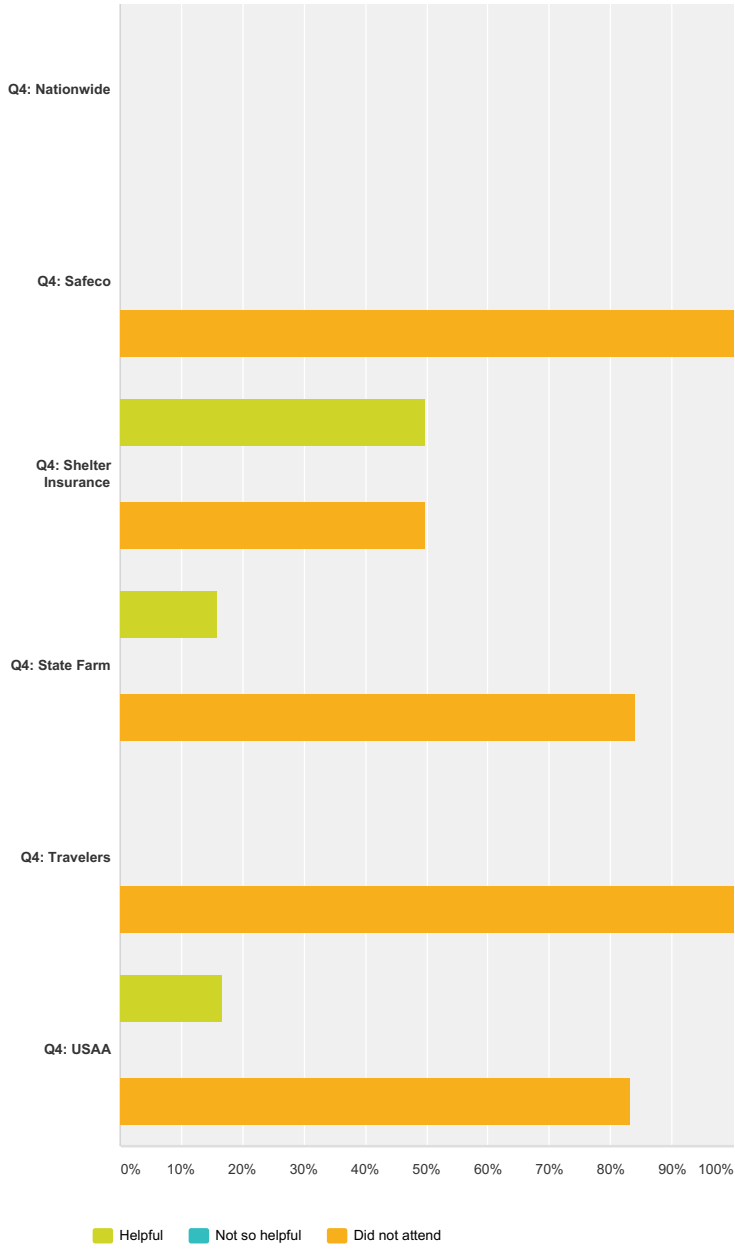
Black Forest Fire One Year Recovery Survey



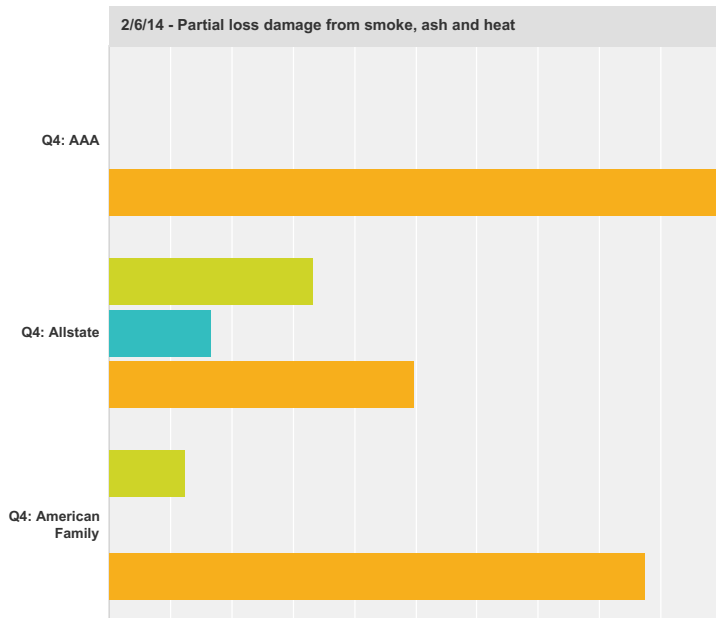
■ Helpful
 ■ Not so helpful
 ■ Did not attend



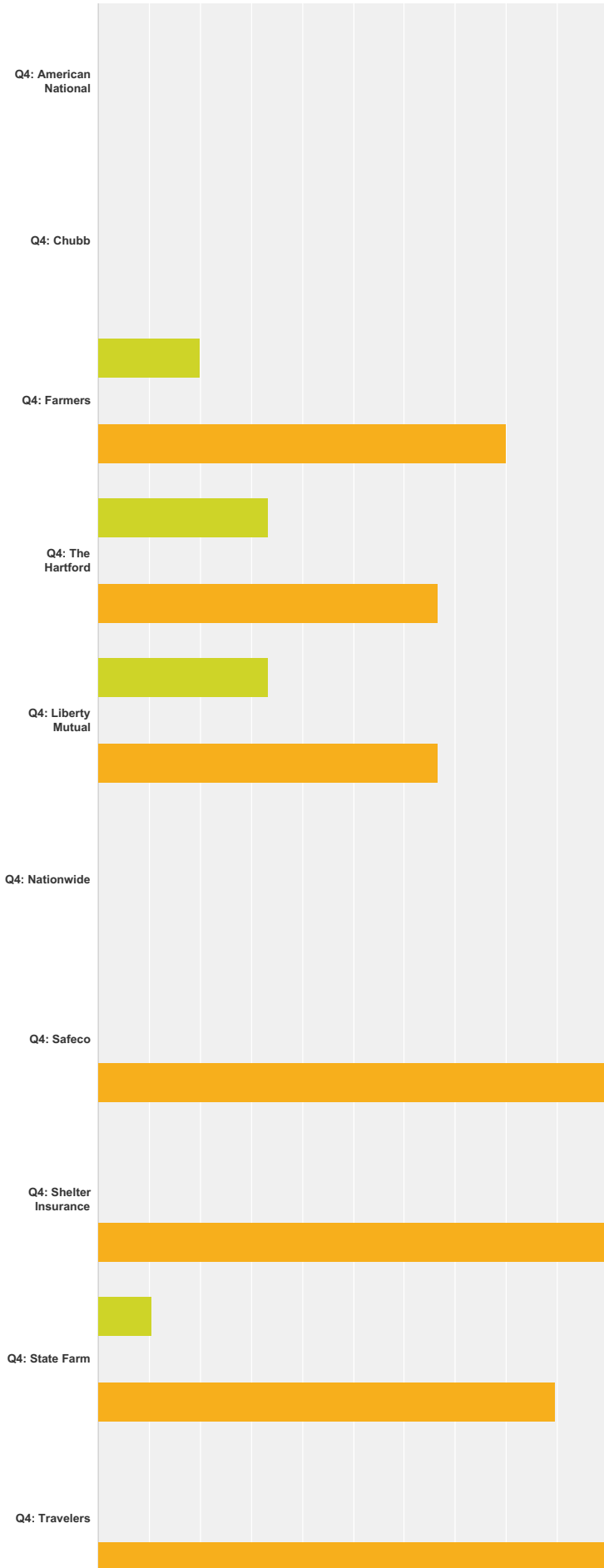
Black Forest Fire One Year Recovery Survey



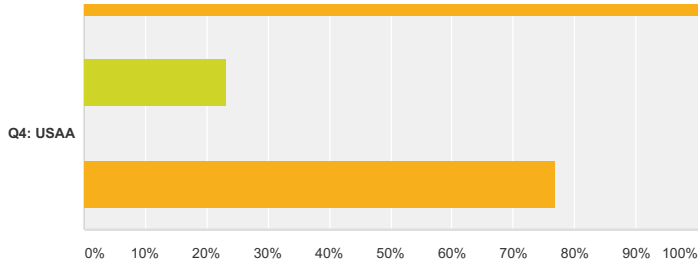
■ Helpful
 ■ Not so helpful
 ■ Did not attend



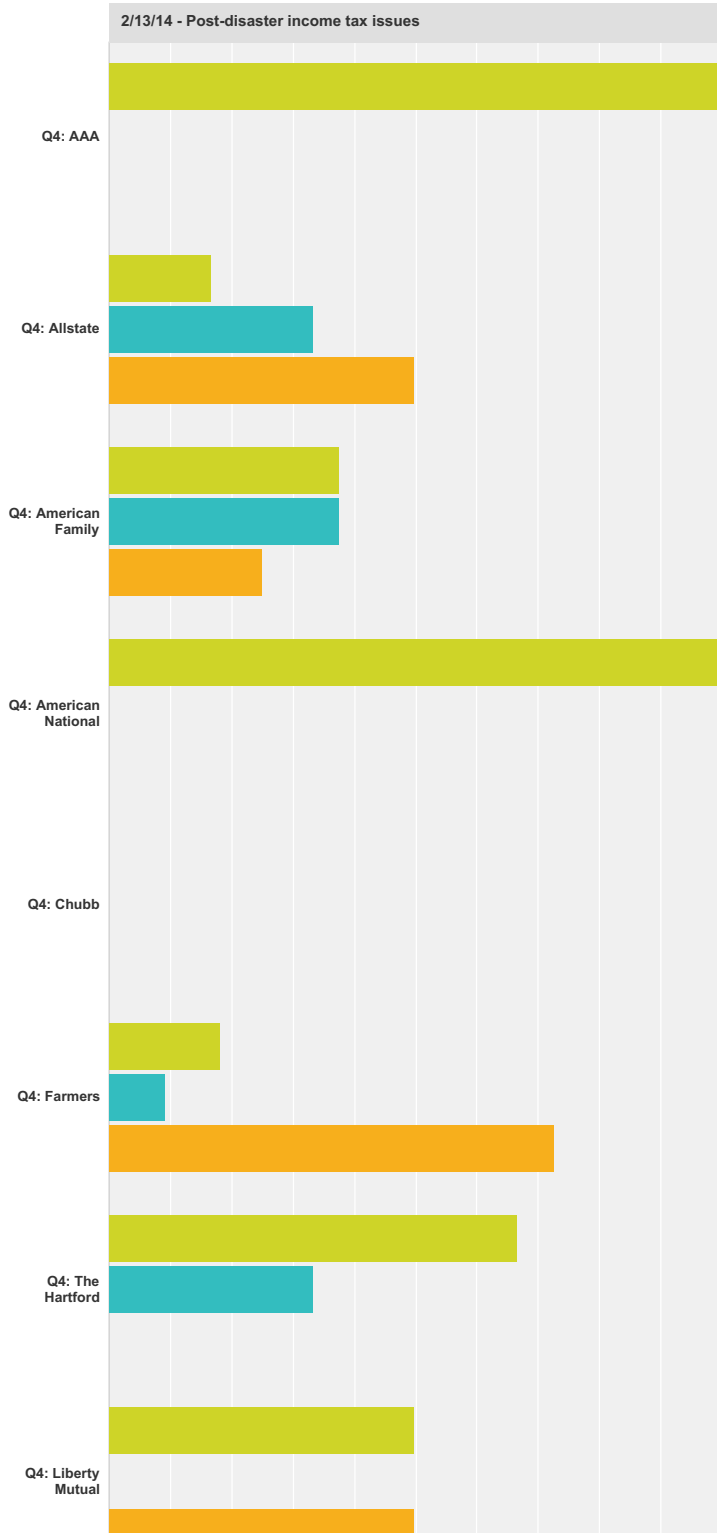
Black Forest Fire One Year Recovery Survey



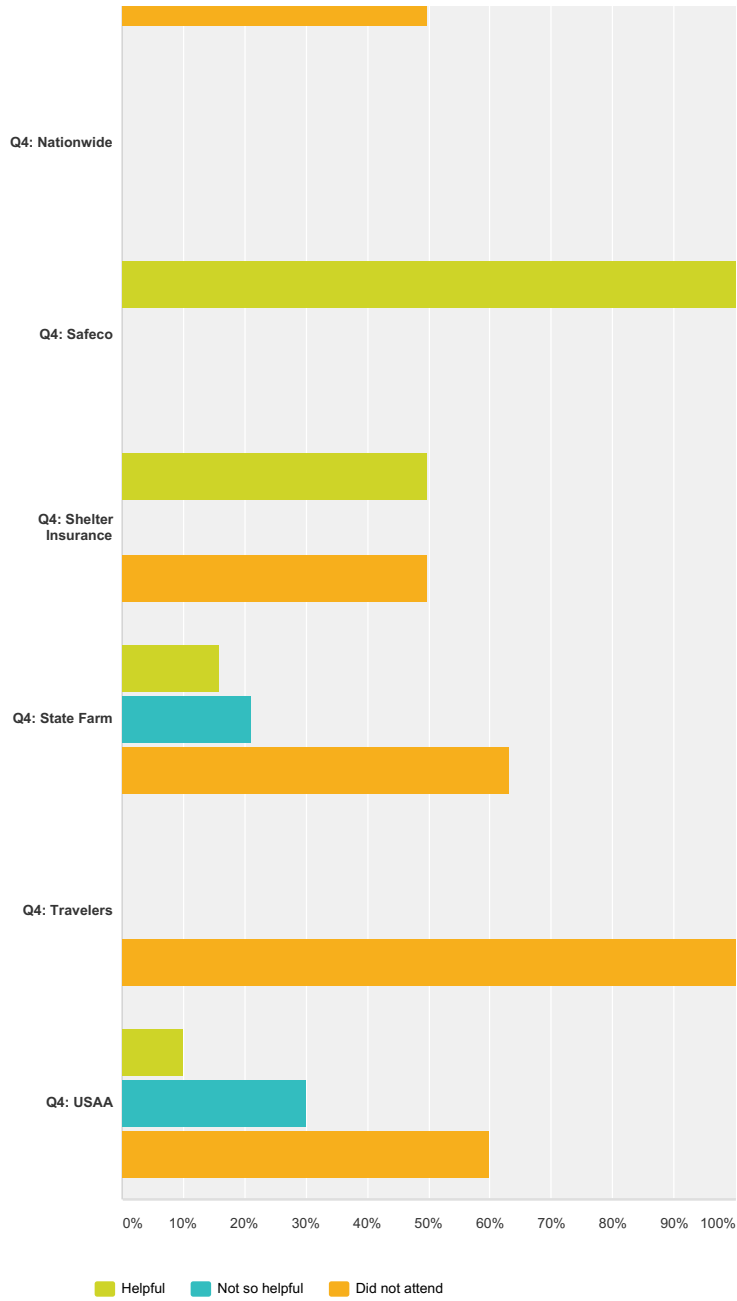
Black Forest Fire One Year Recovery Survey



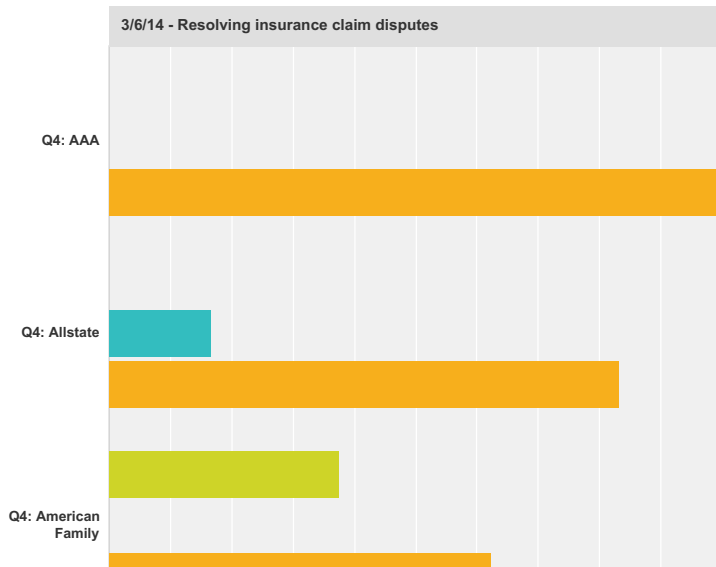
■ Helpful
 ■ Not so helpful
 ■ Did not attend



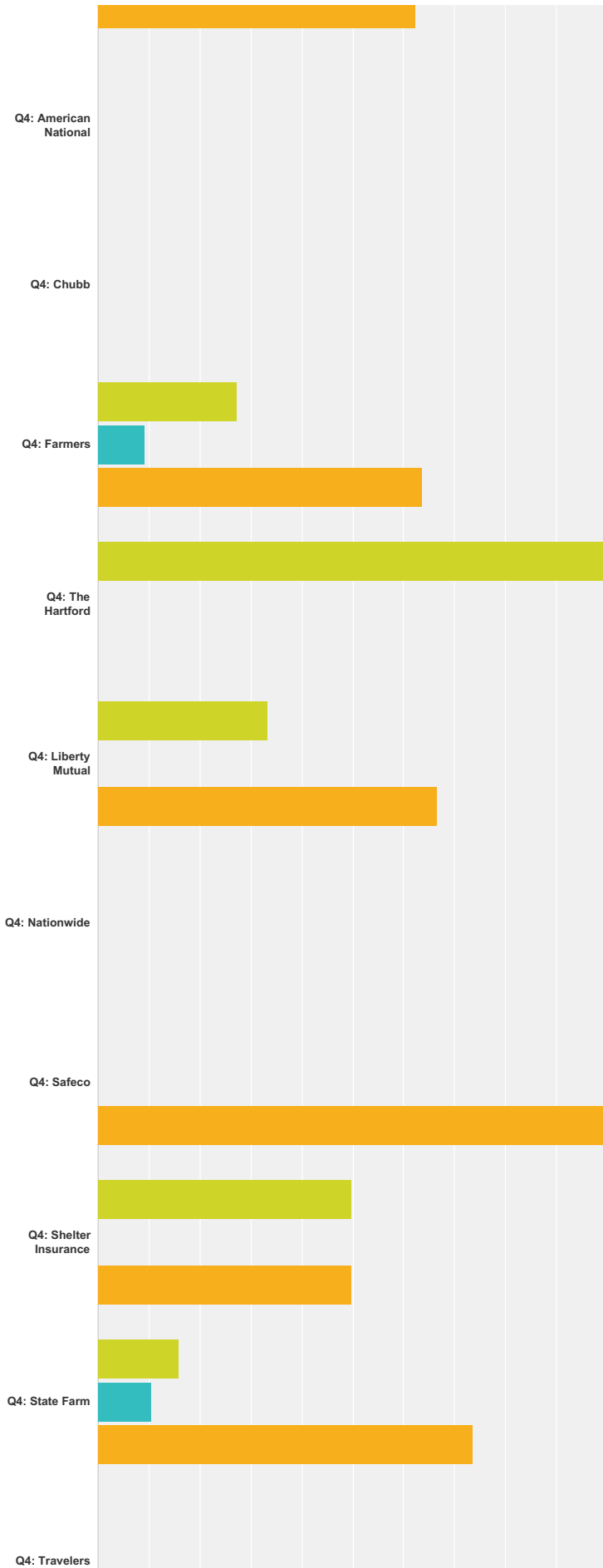
Black Forest Fire One Year Recovery Survey



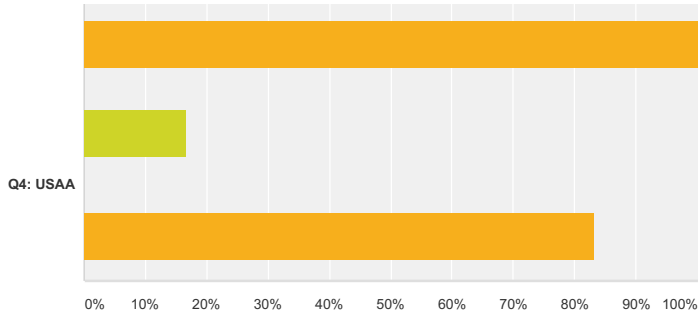
■ Helpful
 ■ Not so helpful
 ■ Did not attend



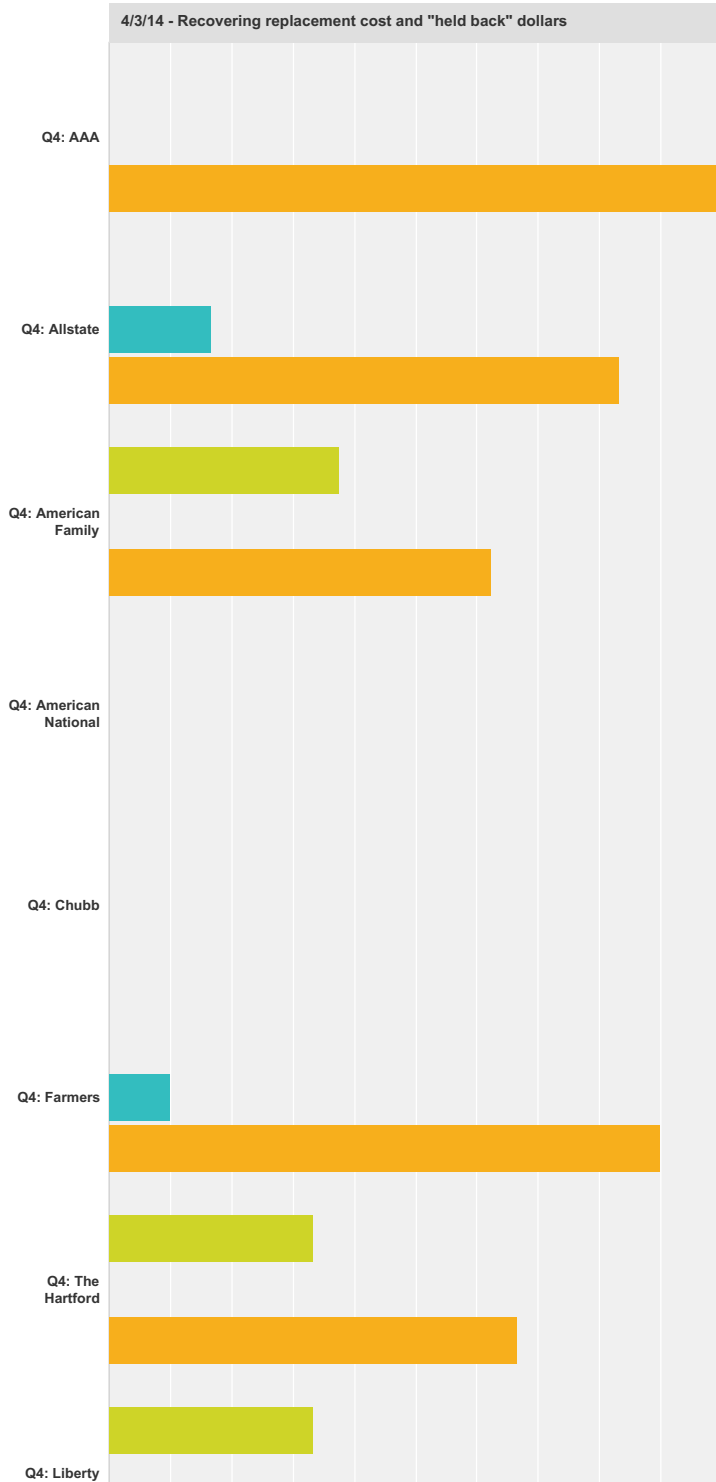
Black Forest Fire One Year Recovery Survey



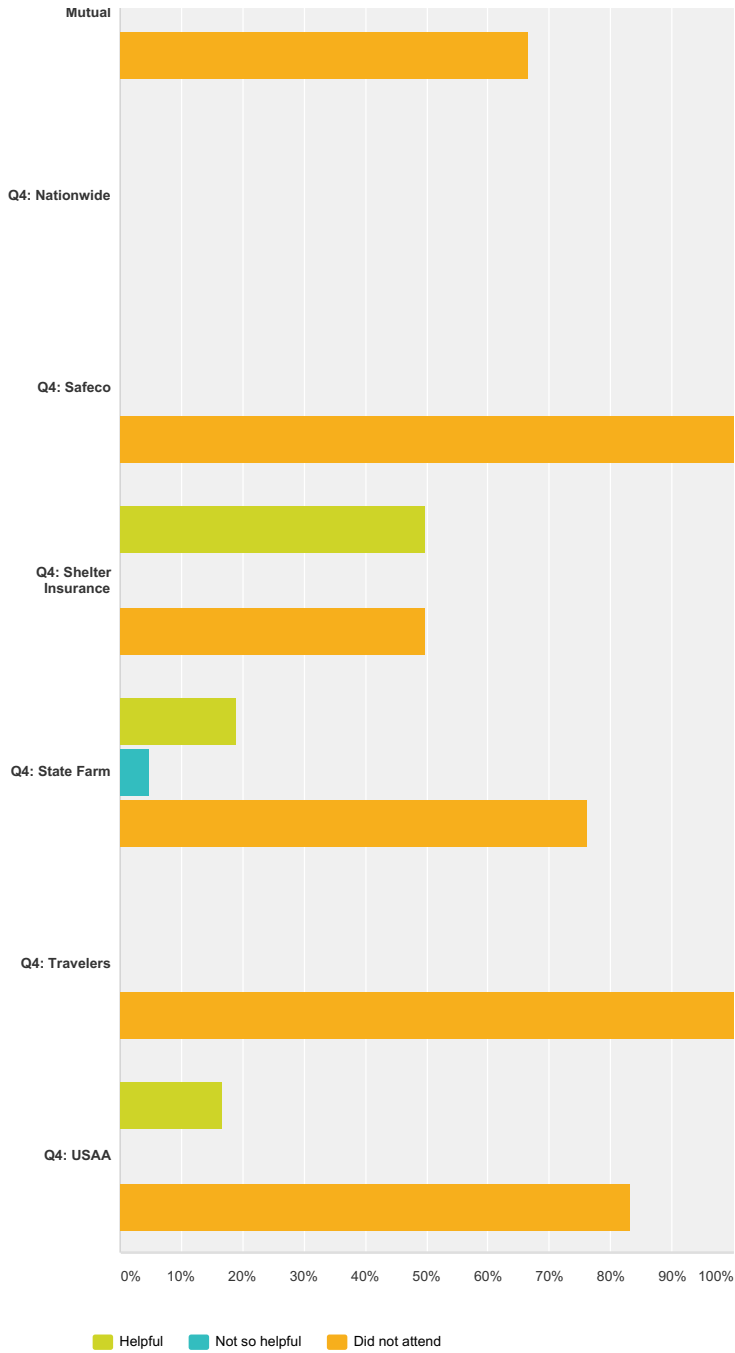
Black Forest Fire One Year Recovery Survey



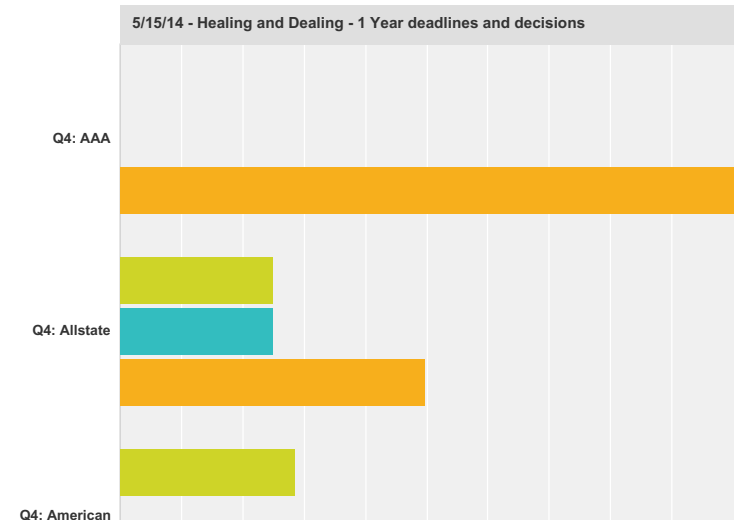
Helpful Not so helpful Did not attend



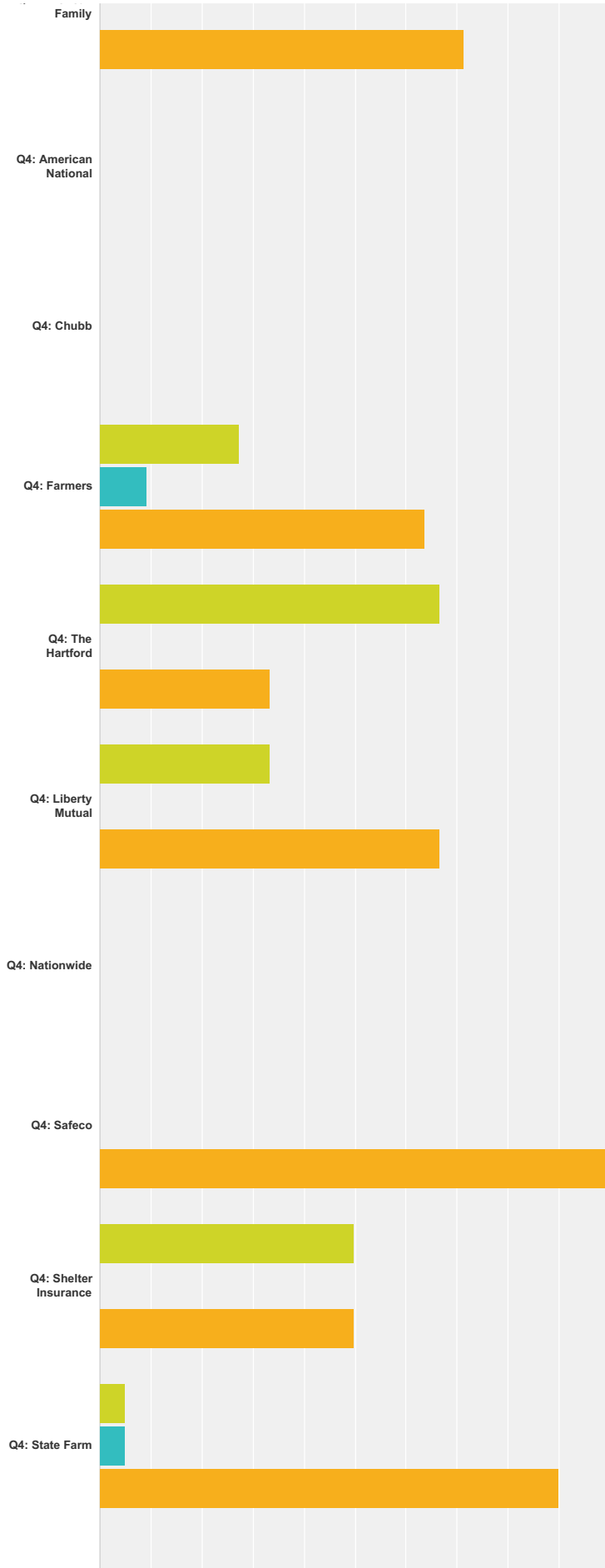
Black Forest Fire One Year Recovery Survey



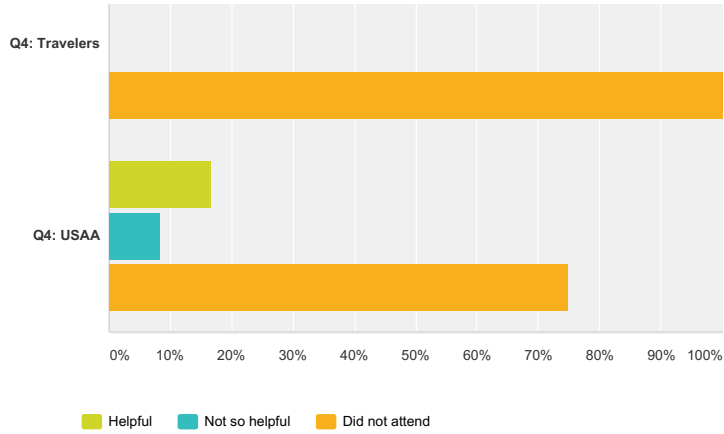
■ Helpful
 ■ Not so helpful
 ■ Did not attend



Black Forest Fire One Year Recovery Survey



Black Forest Fire One Year Recovery Survey



7/8/13 - Insurance recovery orientation					
	Helpful	Not so helpful	Did not attend	Total	
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1	
Q4: Allstate	85.71% 6	14.29% 1	0.00% 0	7	
Q4: American Family	50.00% 4	12.50% 1	37.50% 3	8	
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1	
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0	
Q4: Farmers	66.67% 8	0.00% 0	33.33% 4	12	
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3	
Q4: Liberty Mutual	50.00% 2	0.00% 0	50.00% 2	4	
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0	
Q4: Safeco	100.00% 1	0.00% 0	0.00% 0	1	
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2	
Q4: State Farm	61.90% 13	4.76% 1	33.33% 7	21	
Q4: Travelers	100.00% 2	0.00% 0	0.00% 0	2	
Q4: USAA	42.86% 6	7.14% 1	50.00% 7	14	

8/1/13 - Communicating with your insurer					
	Helpful	Not so helpful	Did not attend	Total	
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1	
Q4: Allstate	66.67% 4	0.00% 0	33.33% 2	6	
Q4: American Family	50.00% 4	12.50% 1	37.50% 3	8	
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1	
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0	
Q4: Farmers	33.33% 4	0.00% 0	66.67% 8	12	
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3	
Q4: Liberty Mutual	75.00% 3	0.00% 0	25.00% 1	4	
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0	

Black Forest Fire One Year Recovery Survey

Q4: Safeco	100.00% 1	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	38.10% 8	0.00% 0	61.90% 13	21
Q4: Travelers	50.00% 1	0.00% 0	50.00% 1	2
Q4: USAA	41.67% 5	0.00% 0	58.33% 7	12

9/10/13 - Dwelling claim tips				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	83.33% 5	0.00% 0	16.67% 1	6
Q4: American Family	37.50% 3	12.50% 1	50.00% 4	8
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	38.46% 5	7.69% 1	53.85% 7	13
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	50.00% 2	0.00% 0	50.00% 2	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	31.82% 7	9.09% 2	59.09% 13	22
Q4: Travelers	50.00% 1	0.00% 0	50.00% 1	2
Q4: USAA	41.67% 5	0.00% 0	58.33% 7	12

10/3/13 - Contents claim tips				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	83.33% 5	16.67% 1	0.00% 0	6
Q4: American Family	62.50% 5	0.00% 0	37.50% 3	8
Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	53.85% 7	7.69% 1	38.46% 5	13
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	50.00% 2	0.00% 0	50.00% 2	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	40.91% 9	9.09% 2	50.00% 11	22

Black Forest Fire One Year Recovery Survey

Q4: Travelers	100.00% 2	0.00% 0	0.00% 0	2
Q4: USAA	38.46% 5	0.00% 0	61.54% 8	13
11/7/13 - Rebuilding and construction 101				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	33.33% 2	16.67% 1	50.00% 3	6
Q4: American Family	12.50% 1	37.50% 3	50.00% 4	8
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	36.36% 4	9.09% 1	54.55% 6	11
Q4: The Hartford	100.00% 2	0.00% 0	0.00% 0	2
Q4: Liberty Mutual	33.33% 1	0.00% 0	66.67% 2	3
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	0.00% 0	10.53% 2	89.47% 17	19
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	16.67% 2	8.33% 1	75.00% 9	12
12/12/13 - Milestone gathering (holiday workshop)				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	16.67% 1	16.67% 1	66.67% 4	6
Q4: American Family	37.50% 3	0.00% 0	62.50% 5	8
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	30.00% 3	0.00% 0	70.00% 7	10
Q4: The Hartford	0.00% 0	0.00% 0	100.00% 2	2
Q4: Liberty Mutual	0.00% 0	0.00% 0	100.00% 2	2
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	0.00% 0	5.26% 1	94.74% 18	19
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	16.67% 2	0.00% 0	83.33% 10	12
1/9/14 - Buy, rebuild or "cash out"				
	Helpful	Not so helpful	Did not attend	Total

Black Forest Fire One Year Recovery Survey

Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	0.00% 0	0.00% 0	100.00% 5	5
Q4: American Family	25.00% 2	12.50% 1	62.50% 5	8
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	10.00% 1	0.00% 0	90.00% 9	10
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	33.33% 1	0.00% 0	66.67% 2	3
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	15.79% 3	0.00% 0	84.21% 16	19
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	16.67% 2	0.00% 0	83.33% 10	12

2/6/14 - Partial loss damage from smoke, ash and heat				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	33.33% 2	16.67% 1	50.00% 3	6
Q4: American Family	12.50% 1	0.00% 0	87.50% 7	8
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	20.00% 2	0.00% 0	80.00% 8	10
Q4: The Hartford	33.33% 1	0.00% 0	66.67% 2	3
Q4: Liberty Mutual	33.33% 1	0.00% 0	66.67% 2	3
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	0.00% 0	0.00% 0	100.00% 1	1
Q4: State Farm	10.53% 2	0.00% 0	89.47% 17	19
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	23.08% 3	0.00% 0	76.92% 10	13

2/13/14 - Post-disaster income tax issues				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	100.00% 1	0.00% 0	0.00% 0	1
Q4: Allstate	16.67% 1	33.33% 2	50.00% 3	6
Q4: American Family	37.50% 3	37.50% 3	25.00% 2	8

Black Forest Fire One Year Recovery Survey

Q4: American National	100.00% 1	0.00% 0	0.00% 0	1
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	18.18% 2	9.09% 1	72.73% 8	11
Q4: The Hartford	66.67% 2	33.33% 1	0.00% 0	3
Q4: Liberty Mutual	50.00% 2	0.00% 0	50.00% 2	4
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	100.00% 1	0.00% 0	0.00% 0	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	15.79% 3	21.05% 4	63.16% 12	19
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	10.00% 1	30.00% 3	60.00% 6	10

3/6/14 - Resolving insurance claim disputes				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	0.00% 0	16.67% 1	83.33% 5	6
Q4: American Family	37.50% 3	0.00% 0	62.50% 5	8
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	27.27% 3	9.09% 1	63.64% 7	11
Q4: The Hartford	100.00% 3	0.00% 0	0.00% 0	3
Q4: Liberty Mutual	33.33% 1	0.00% 0	66.67% 2	3
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	15.79% 3	10.53% 2	73.68% 14	19
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	16.67% 2	0.00% 0	83.33% 10	12

4/3/14 - Recovering replacement cost and "held back" dollars				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	0.00% 0	16.67% 1	83.33% 5	6
Q4: American Family	37.50% 3	0.00% 0	62.50% 5	8
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	0.00% 0	10.00% 1	90.00% 9	10

Black Forest Fire One Year Recovery Survey

Q4: The Hartford	33.33% 1	0.00% 0	66.67% 2	3
Q4: Liberty Mutual	33.33% 1	0.00% 0	66.67% 2	3
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	19.05% 4	4.76% 1	76.19% 16	21
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	16.67% 2	0.00% 0	83.33% 10	12

5/15/14 - Healing and Dealing - 1 Year deadlines and decisions				
	Helpful	Not so helpful	Did not attend	Total
Q4: AAA	0.00% 0	0.00% 0	100.00% 1	1
Q4: Allstate	25.00% 1	25.00% 1	50.00% 2	4
Q4: American Family	28.57% 2	0.00% 0	71.43% 5	7
Q4: American National	0.00% 0	0.00% 0	0.00% 0	0
Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0
Q4: Farmers	27.27% 3	9.09% 1	63.64% 7	11
Q4: The Hartford	66.67% 2	0.00% 0	33.33% 1	3
Q4: Liberty Mutual	33.33% 1	0.00% 0	66.67% 2	3
Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0
Q4: Safeco	0.00% 0	0.00% 0	100.00% 1	1
Q4: Shelter Insurance	50.00% 1	0.00% 0	50.00% 1	2
Q4: State Farm	5.00% 1	5.00% 1	90.00% 18	20
Q4: Travelers	0.00% 0	0.00% 0	100.00% 2	2
Q4: USAA	16.67% 2	8.33% 1	75.00% 9	12

	Q4: AAA	Q4: Allstate	Q4: American Family	Q4: American National	Q4: Chubb	Q4: Farmers	Q4: The Hartford	Q4: Liberty Mutual	Q4: Nationwide	Q4: Safeco	Q4: Shelter Insurance	Q4: State Farm	Q4: Travelers	Q4: USAA	To
All feedback is appreciated. Is there a topic you wanted more information about?	0	2	2	0	0	4	3	2	0	1	0	5	1	3	

Black Forest Fire One Year Recovery Survey

Q21 Is there anything else you would like to share?

Answered: 37 Skipped: 56

	Is there anything else you would like to share?	Total
Q4: AAA	0.00% 0	0
Q4: Allstate	100.00% 2	2
Q4: American Family	100.00% 3	3
Q4: American National	0.00% 0	0
Q4: Chubb	0.00% 0	0
Q4: Farmers	100.00% 8	8
Q4: The Hartford	100.00% 2	2
Q4: Liberty Mutual	100.00% 3	3
Q4: Nationwide	0.00% 0	0
Q4: Safeco	100.00% 1	1
Q4: Shelter Insurance	100.00% 1	1
Q4: State Farm	100.00% 11	11
Q4: Travelers	100.00% 2	2
Q4: USAA	100.00% 4	4
Total Respondents	37	37

Black Forest Fire One Year Recovery Survey

Q22 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 Amazon giftcard. The winner will be notified via email.

Answered: 77 Skipped: 16

	Name	Temporary Address	Permanent Address	Phone	Email Address	State/Province:	ZIP/Postal Code:	Country:	Email Address:	Phone Number:	Total
	Q4: AAA	100.00% 1	100.00% 1	100.00% 1	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	5
	Q4: Allstate	100.00% 6	66.67% 4	66.67% 4	100.00% 6	100.00% 6	0.00% 0	0.00% 0	0.00% 0	0.00% 0	26
	Q4: American Family	100.00% 10	80.00% 8	80.00% 8	100.00% 10	100.00% 10	0.00% 0	0.00% 0	0.00% 0	0.00% 0	46
	Q4: American National	100.00% 1	100.00% 1	100.00% 1	100.00% 1	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	5
	Q4: Chubb	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
	Q4: Farmers	100.00% 10	80.00% 8	70.00% 7	100.00% 10	100.00% 10	0.00% 0	0.00% 0	0.00% 0	0.00% 0	45
	Q4: The Hartford	100.00% 3	66.67% 2	100.00% 3	100.00% 3	100.00% 3	0.00% 0	0.00% 0	0.00% 0	0.00% 0	14
	Q4: Liberty Mutual	100.00% 4	50.00% 2	75.00% 3	75.00% 3	100.00% 4	0.00% 0	0.00% 0	0.00% 0	0.00% 0	16
	Q4: Nationwide	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
	Q4: Safeco	100.00% 1	100.00% 1	0.00% 0	100.00% 1	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4
	Q4: Shelter Insurance	100.00% 2	50.00% 1	100.00% 2	100.00% 2	100.00% 2	0.00% 0	0.00% 0	0.00% 0	0.00% 0	9
	Q4: State Farm	95.65% 22	78.26% 18	69.57% 16	82.61% 19	100.00% 23	0.00% 0	0.00% 0	0.00% 0	0.00% 0	98
	Q4: Travelers	100.00% 1	100.00% 1	0.00% 0	100.00% 1	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	4
	Q4: USAA	100.00% 15	73.33% 11	73.33% 11	100.00% 15	93.33% 14	0.00% 0	0.00% 0	0.00% 0	0.00% 0	66
	Total Respondents	76	58	56	72	76	0	0	0	0	77