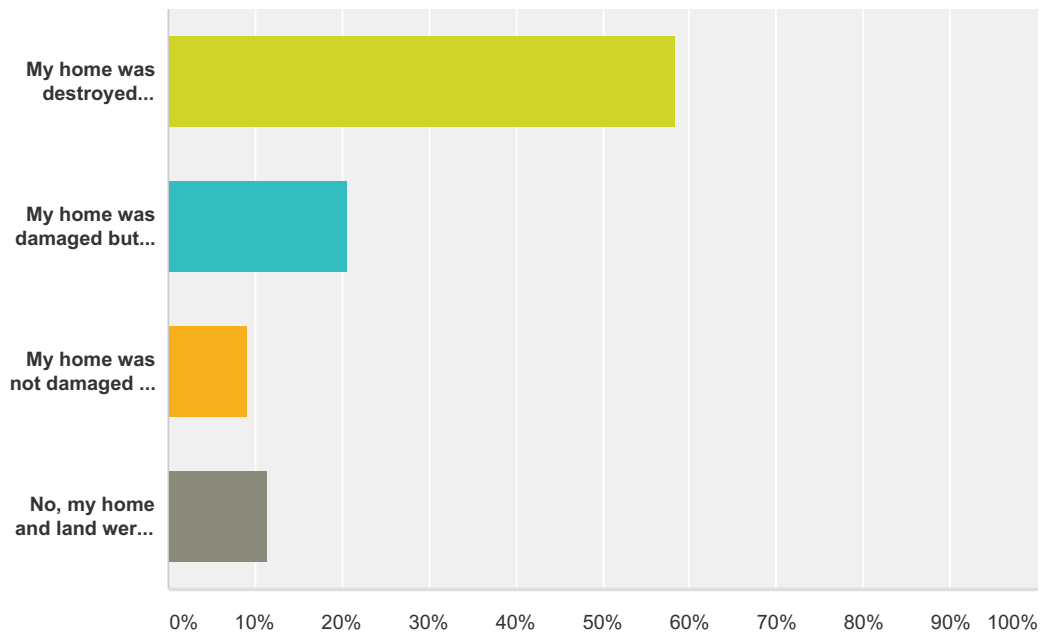


Black Forest Fire One Year Recovery Survey

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

Answered: 130 Skipped: 0

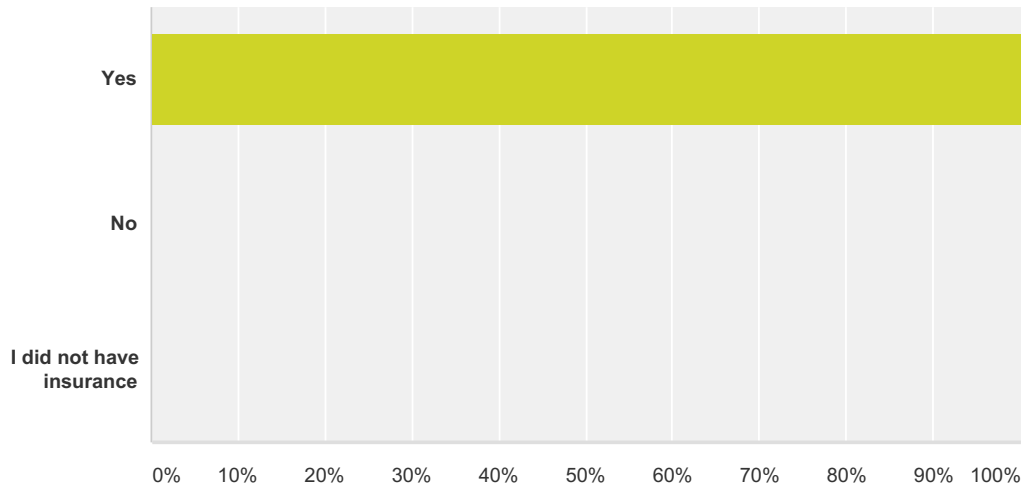


Answer Choices	Responses
My home was destroyed (total loss)	58.46% 76
My home was damaged but still standing - (partial loss to structure and/or smoke/ash damage)	20.77% 27
My home was not damaged but my land/outbuildings were damaged/destroyed	9.23% 12
No, my home and land were not damaged/destroyed by the wildfires	11.54% 15
Total	130

Black Forest Fire One Year Recovery Survey

Q2 Have you filed a claim with your insurance company?

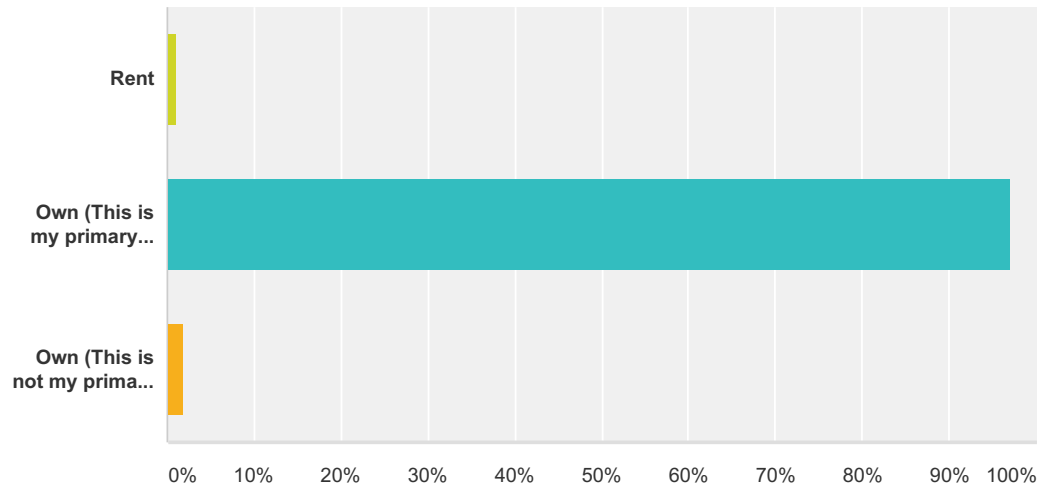
Answered: 102 Skipped: 28



Answer Choices	Responses
Yes	100.00% 102
No	0.00% 0
I did not have insurance	0.00% 0
Total	102

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

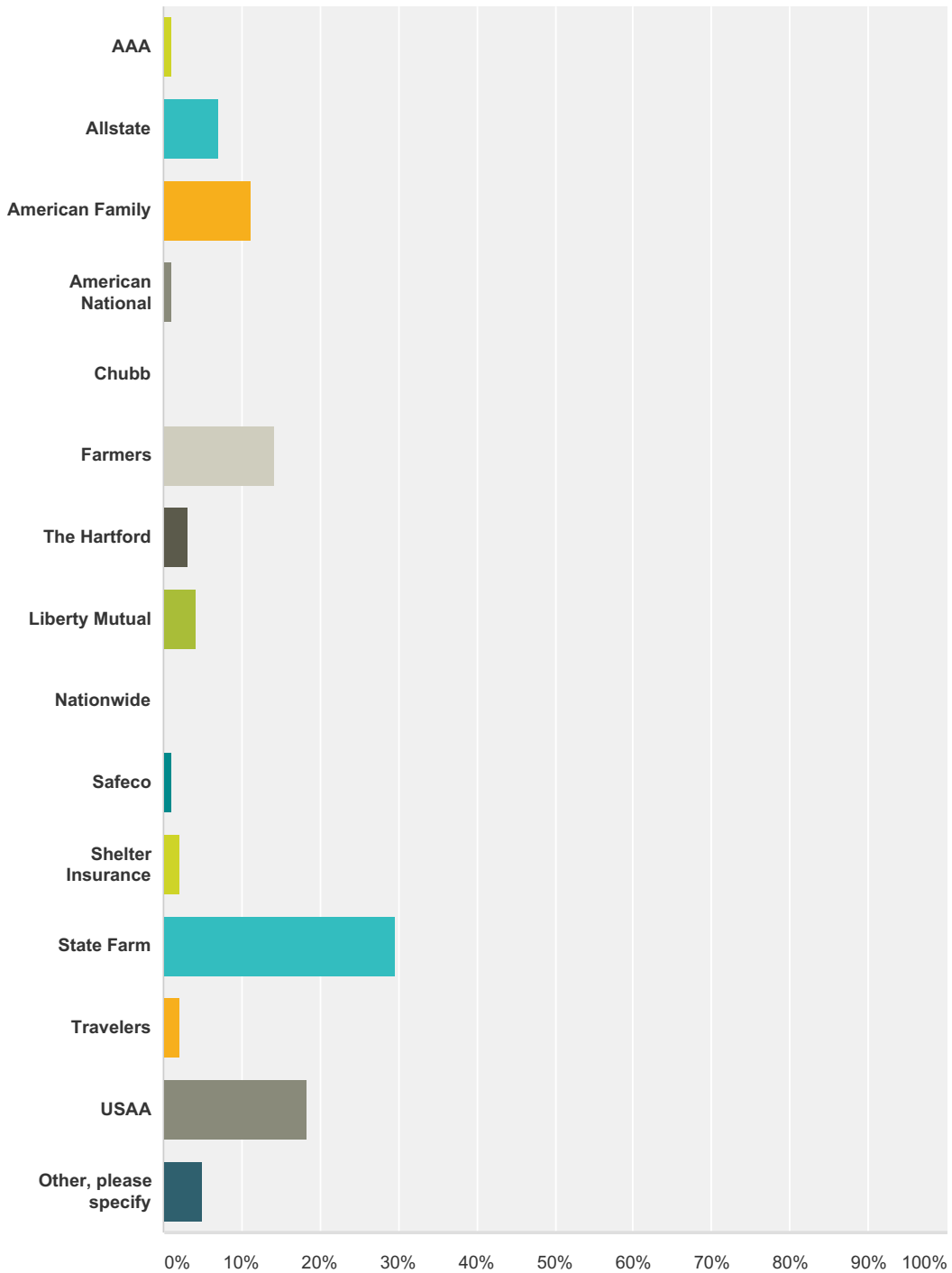
Answered: 102 Skipped: 28



Answer Choices	Responses
Rent	0.98% 1
Own (This is my primary residence)	97.06% 99
Own (This is not my primary residence)	1.96% 2
Total	102

Q4 What is the name of your insurance company?

Answered: 98 Skipped: 32



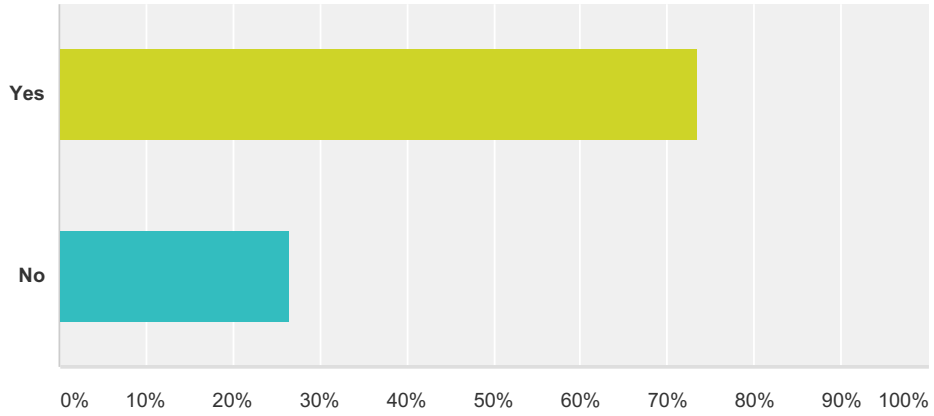
Answer Choices	Responses
AAA	1.02% 1
Allstate	7.14% 7

Black Forest Fire One Year Recovery Survey

American Family	11.22%	11
American National	1.02%	1
Chubb	0.00%	0
Farmers	14.29%	14
The Hartford	3.06%	3
Liberty Mutual	4.08%	4
Nationwide	0.00%	0
Safeco	1.02%	1
Shelter Insurance	2.04%	2
State Farm	29.59%	29
Travelers	2.04%	2
USAA	18.37%	18
Other, please specify	5.10%	5
Total		98

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

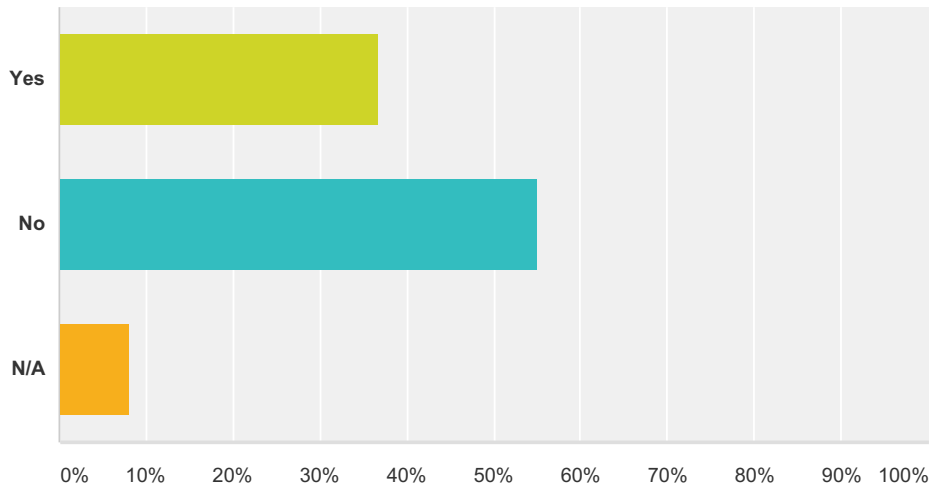
Answered: 98 Skipped: 32



Answer Choices	Responses
Yes	73.47% 72
No	26.53% 26
Total	98

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

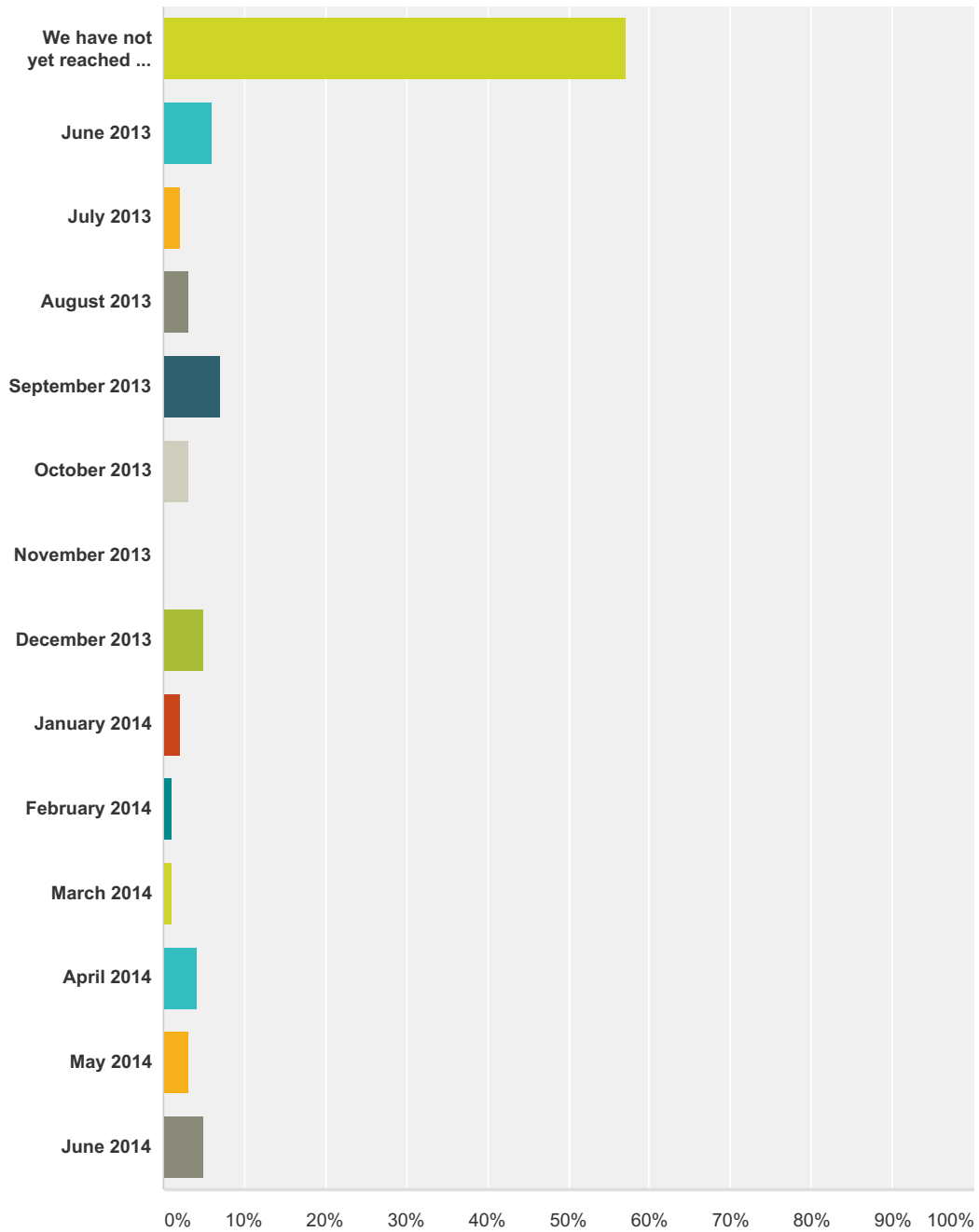
Answered: 98 Skipped: 32



Answer Choices	Responses
Yes	36.73% 36
No	55.10% 54
N/A	8.16% 8
Total	98

Q7 When did you settle your insurance claim?

Answered: 98 Skipped: 32



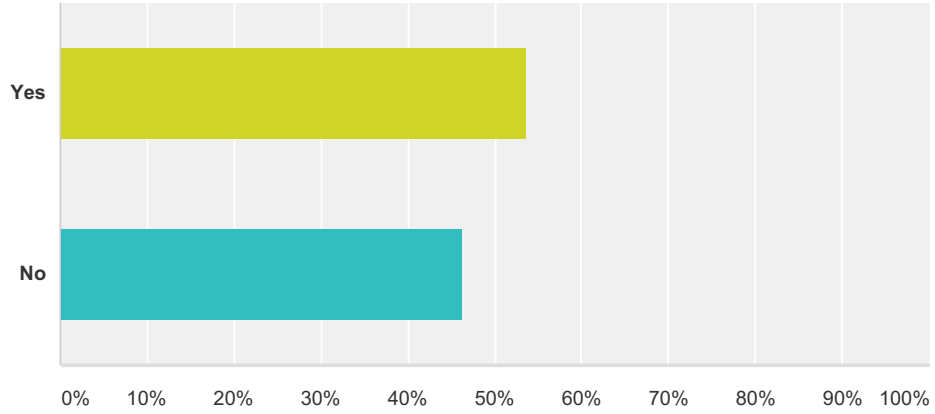
Answer Choices	Responses
We have not yet reached a settlement	57.14% 56
June 2013	6.12% 6
July 2013	2.04% 2

Black Forest Fire One Year Recovery Survey

August 2013	3.06%	3
September 2013	7.14%	7
October 2013	3.06%	3
November 2013	0.00%	0
December 2013	5.10%	5
January 2014	2.04%	2
February 2014	1.02%	1
March 2014	1.02%	1
April 2014	4.08%	4
May 2014	3.06%	3
June 2014	5.10%	5
Total		98

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

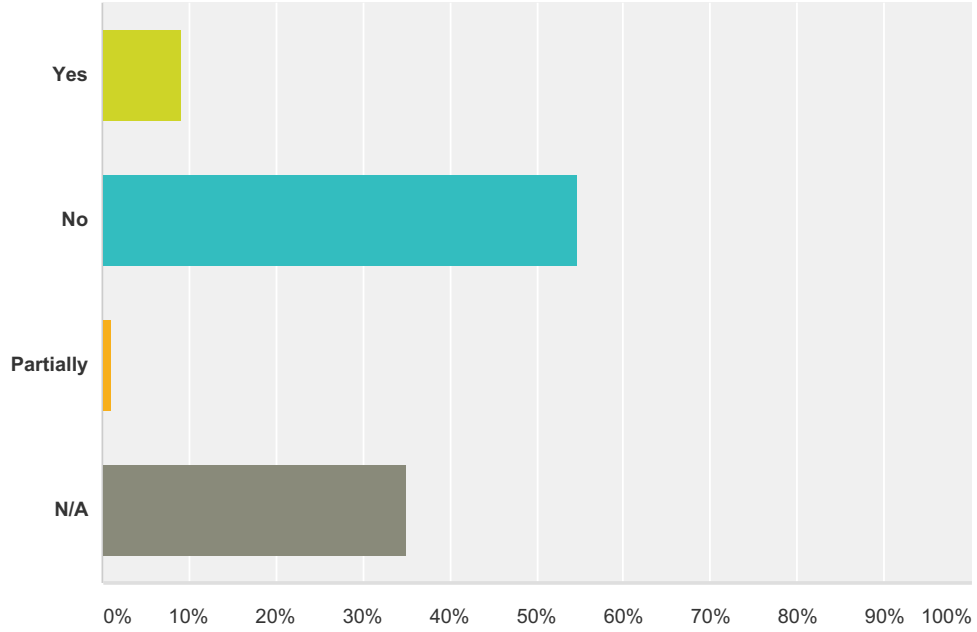
Answered: 97 Skipped: 33



Answer Choices	Responses	
Yes	53.61%	52
No	46.39%	45
Total		97

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

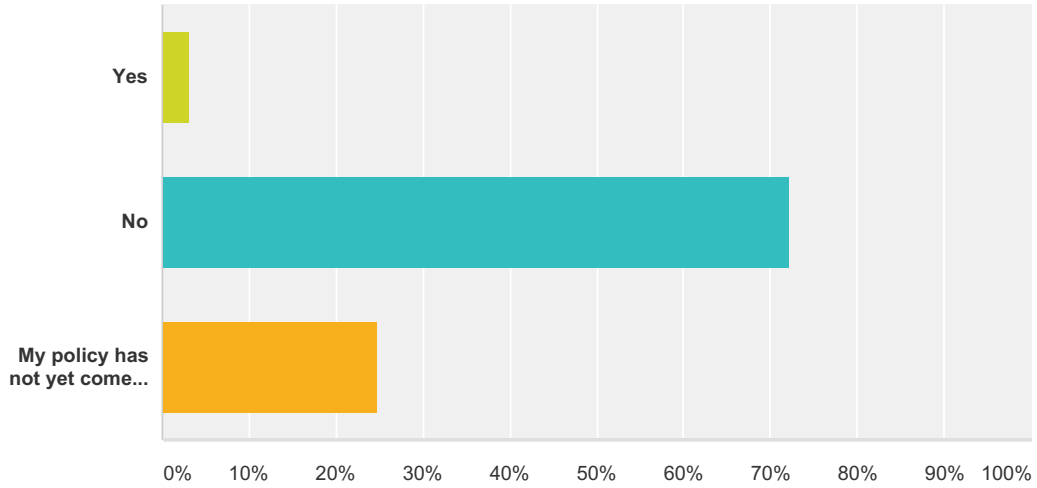
Answered: 97 Skipped: 33



Answer Choices	Responses
Yes	9.28% 9
No	54.64% 53
Partially	1.03% 1
N/A	35.05% 34
Total	97

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

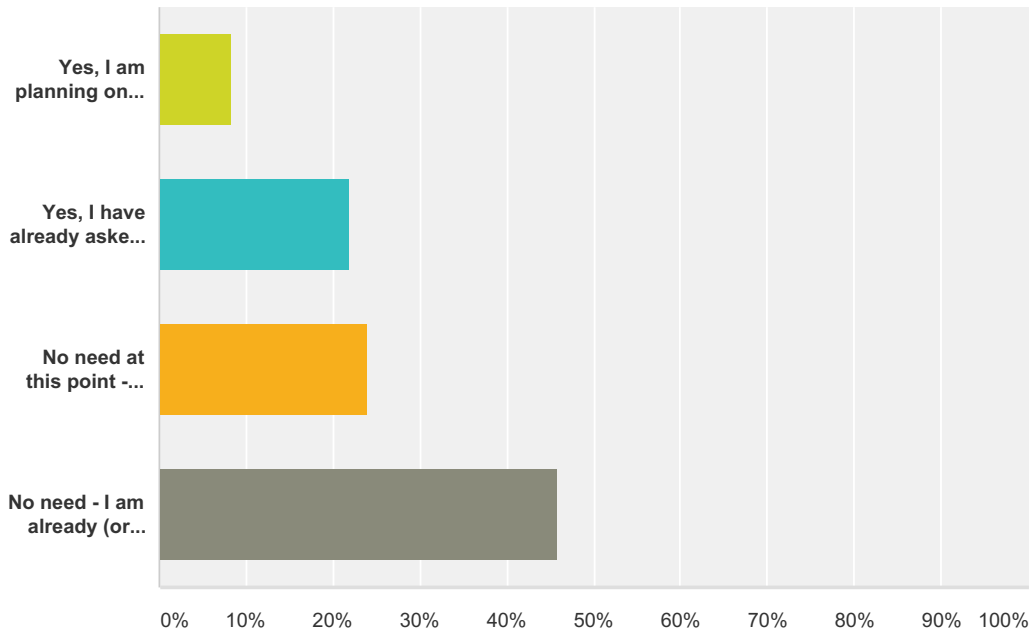
Answered: 97 Skipped: 33



Answer Choices	Responses
Yes	3.09% 3
No	72.16% 70
My policy has not yet come up for renewal	24.74% 24
Total	97

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

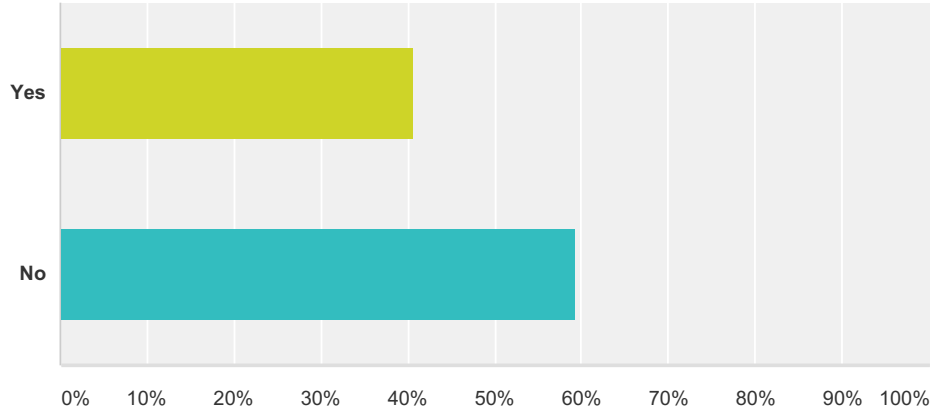
Answered: 96 Skipped: 34



Answer Choices	Responses
Yes, I am planning on asking for an extension	8.33% 8
Yes, I have already asked for an extension	21.88% 21
No need at this point - I have 2 years of ALE coverage	23.96% 23
No need - I am already (or soon will be) back home	45.83% 44
Total	96

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

Answered: 96 Skipped: 34

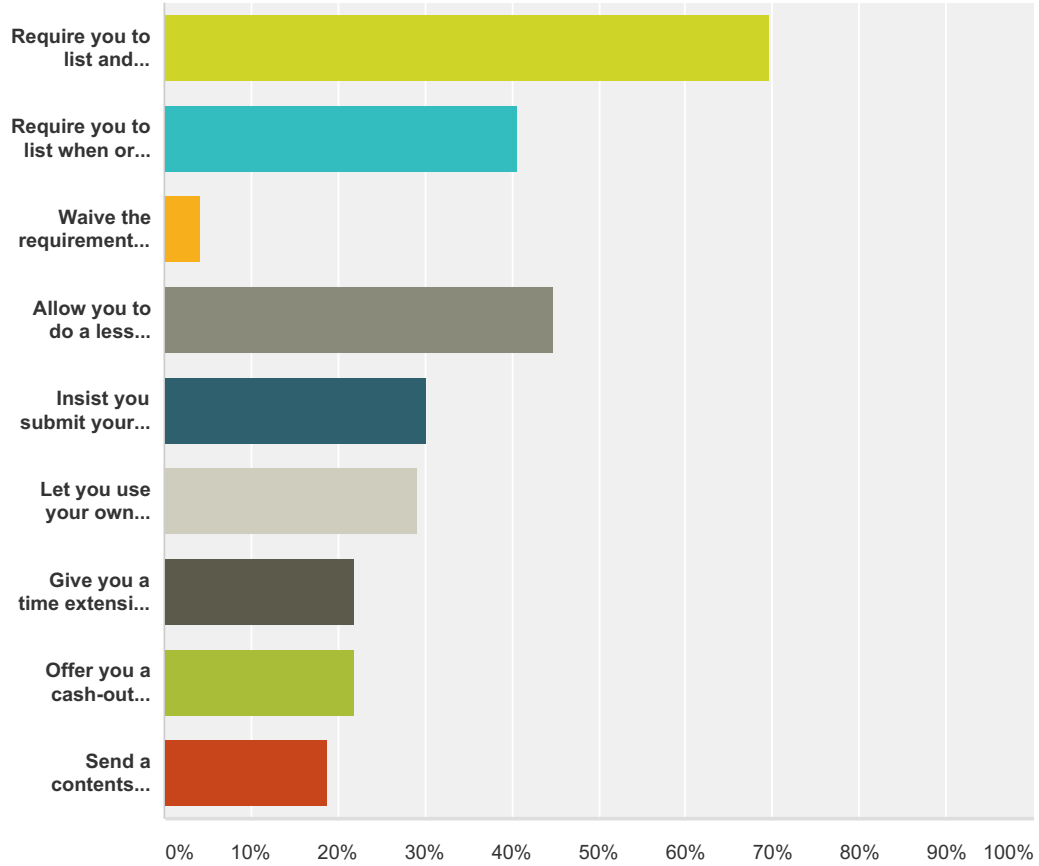


Answer Choices	Responses	
Yes	40.63%	39
No	59.38%	57
Total		96

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):

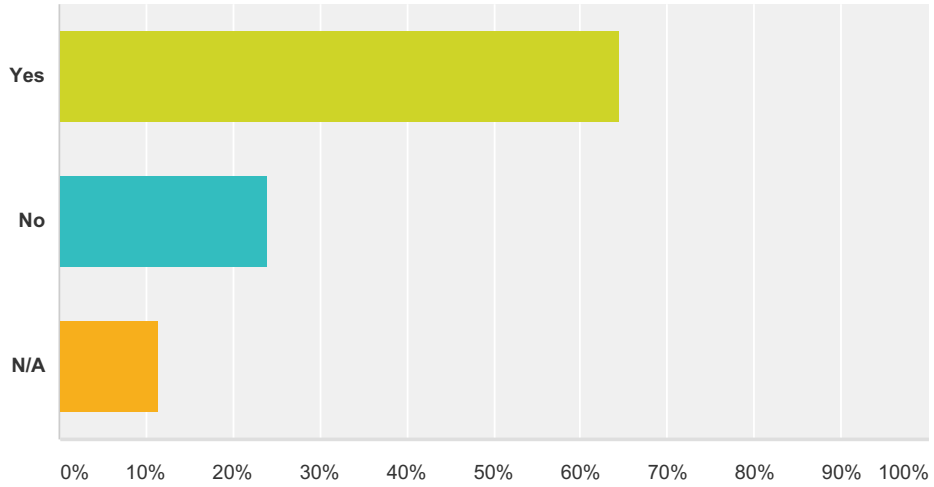
Answered: 96 Skipped: 34



Answer Choices	Responses
Require you to list and describe every single damaged or destroyed item	69.79% 67
Require you to list when or where each item was obtained	40.63% 39
Waive the requirement that you itemize your inventory	4.17% 4
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	44.79% 43
Insist you submit your inventory on a specific form	30.21% 29
Let you use your own inventory form	29.17% 28
Give you a time extension to complete your inventory or replace items	21.88% 21
Offer you a cash-out contents settlement to close this portion of your claim	21.88% 21
Send a contents "specialist" to help you prepare your inventory	18.75% 18
Total Respondents: 96	

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

Answered: 96 Skipped: 34

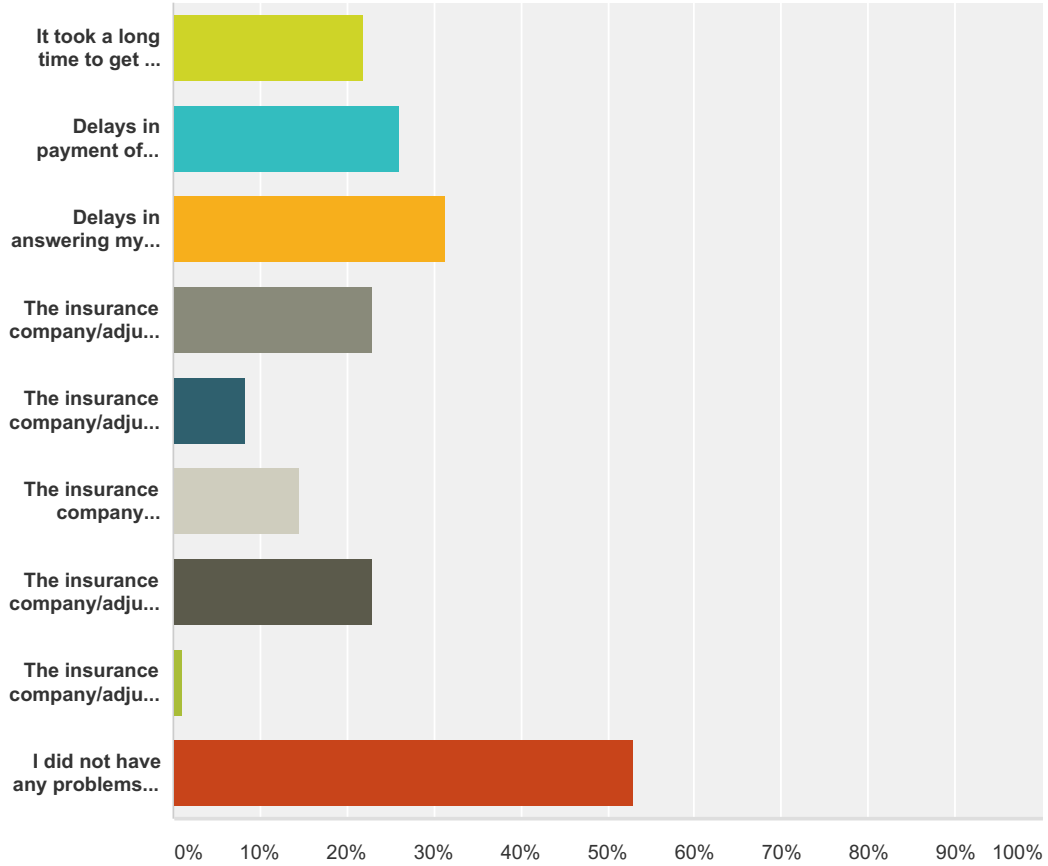


Answer Choices	Responses
Yes	64.58% 62
No	23.96% 23
N/A	11.46% 11
Total	96

Black Forest Fire One Year Recovery Survey

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

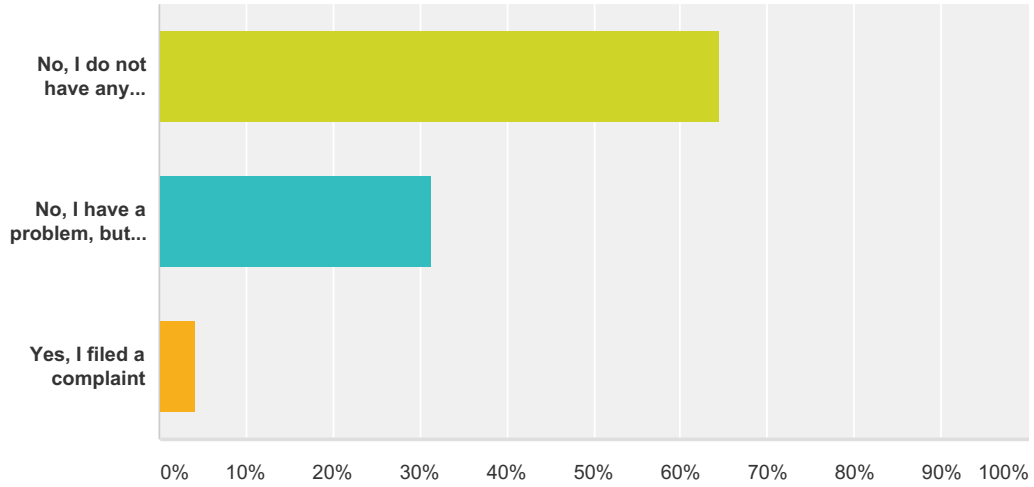
Answered: 96 Skipped: 34



Answer Choices	Responses
It took a long time to get a current copy of my insurance policy	21.88% 21
Delays in payment of policy benefits	26.04% 25
Delays in answering my questions and/or phone calls and/or emails	31.25% 30
The insurance company/adjuster made a "lowball" settlement offer	22.92% 22
The insurance company/adjuster brought in experts I didn't trust	8.33% 8
The insurance company switched adjusters and we had to keep starting from scratch	14.58% 14
The insurance company/adjuster made me jump through too many hoops and wasted my time	22.92% 22
The insurance company/adjuster forced me to hire their contractor but wouldn't back up his/her work	1.04% 1
I did not have any problems with my insurance claim or with the insurance company representatives	53.13% 51
Total Respondents: 96	

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

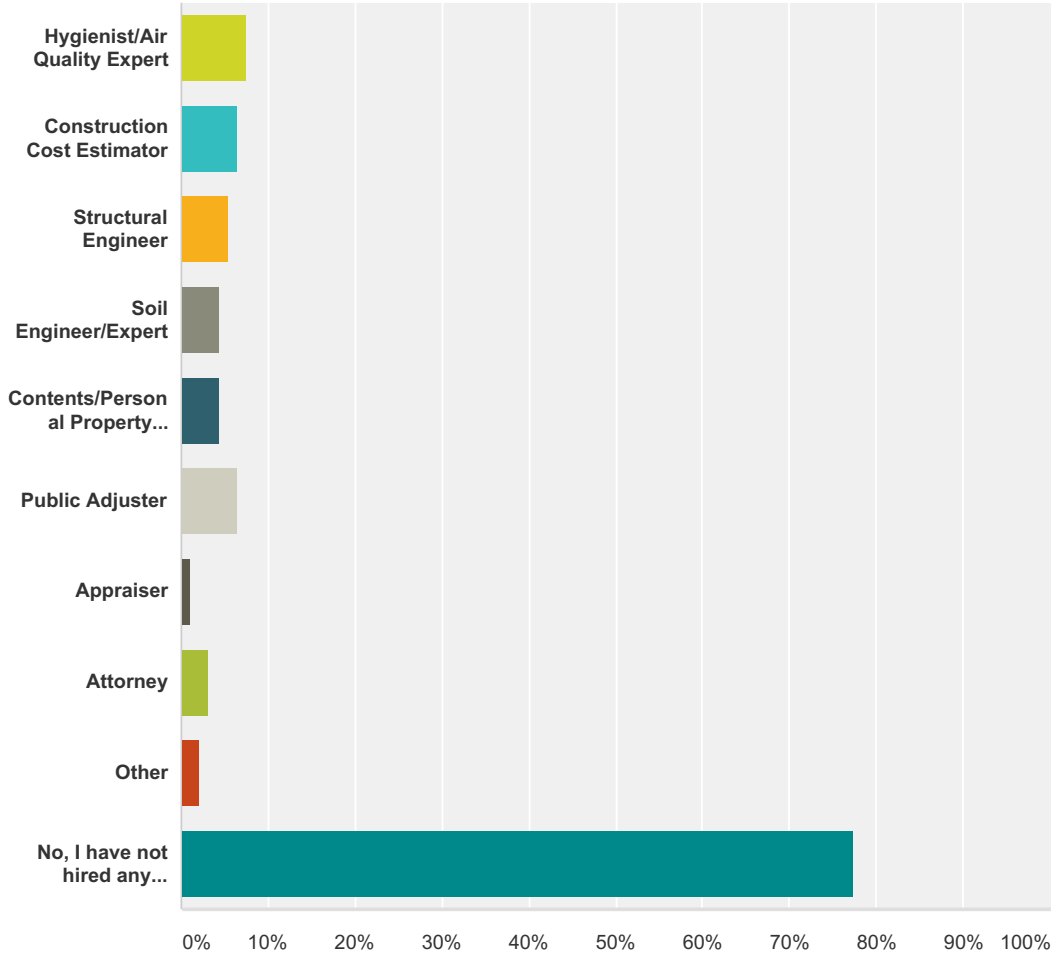
Answered: 96 Skipped: 34



Answer Choices	Responses
No, I do not have any complaints	64.58% 62
No, I have a problem, but have not filed a complaint	31.25% 30
Yes, I filed a complaint	4.17% 4
Total	96

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

Answered: 93 Skipped: 37



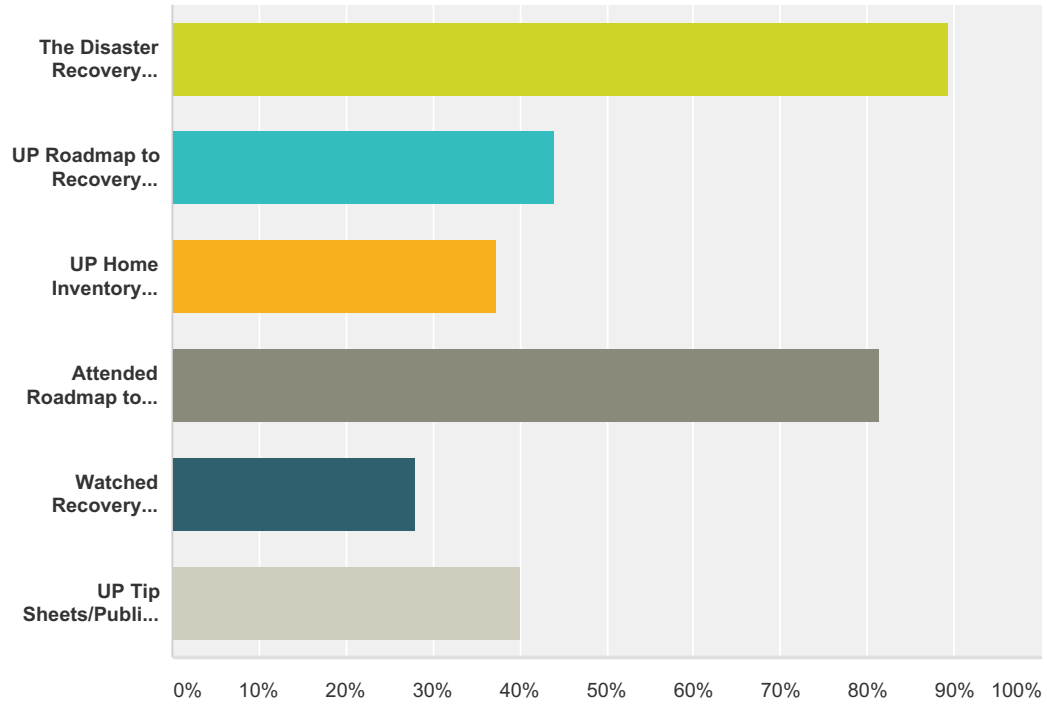
Answer Choices	Responses
Hygienist/Air Quality Expert	7.53% 7
Construction Cost Estimator	6.45% 6
Structural Engineer	5.38% 5
Soil Engineer/Expert	4.30% 4
Contents/Personal Property Inventory Help	4.30% 4
Public Adjuster	6.45% 6
Appraiser	1.08% 1
Attorney	3.23% 3
Other	2.15% 2

Black Forest Fire One Year Recovery Survey

No, I have not hired any professionals or experts	77.42%	72
Total Respondents: 93		

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

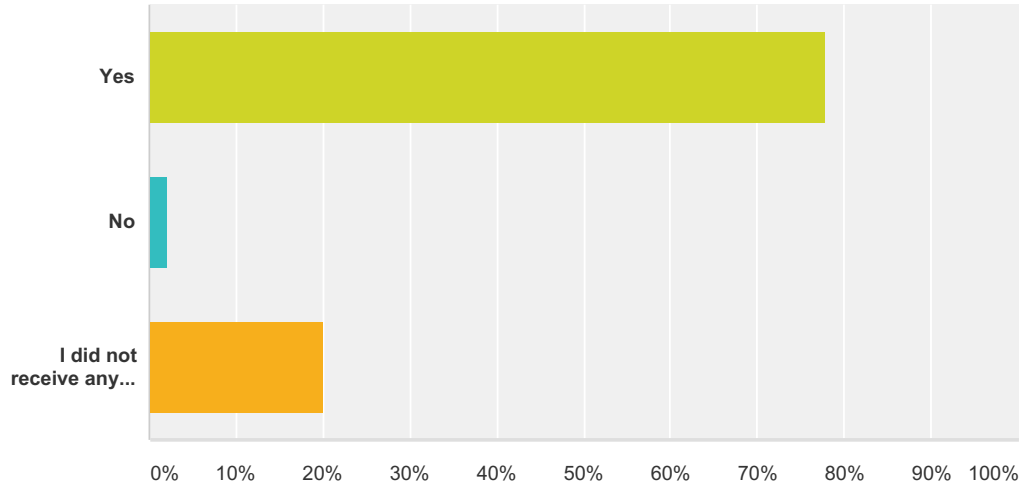
Answered: 75 Skipped: 55



Answer Choices	Responses
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	89.33% 67
UP Roadmap to Recovery Flashdrive	44.00% 33
UP Home Inventory Spreadsheet	37.33% 28
Attended Roadmap to Recovery Meetings/Workshops	81.33% 61
Watched Recovery Workshops online	28.00% 21
UP Tip Sheets/Publications from website	40.00% 30
Total Respondents: 75	

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

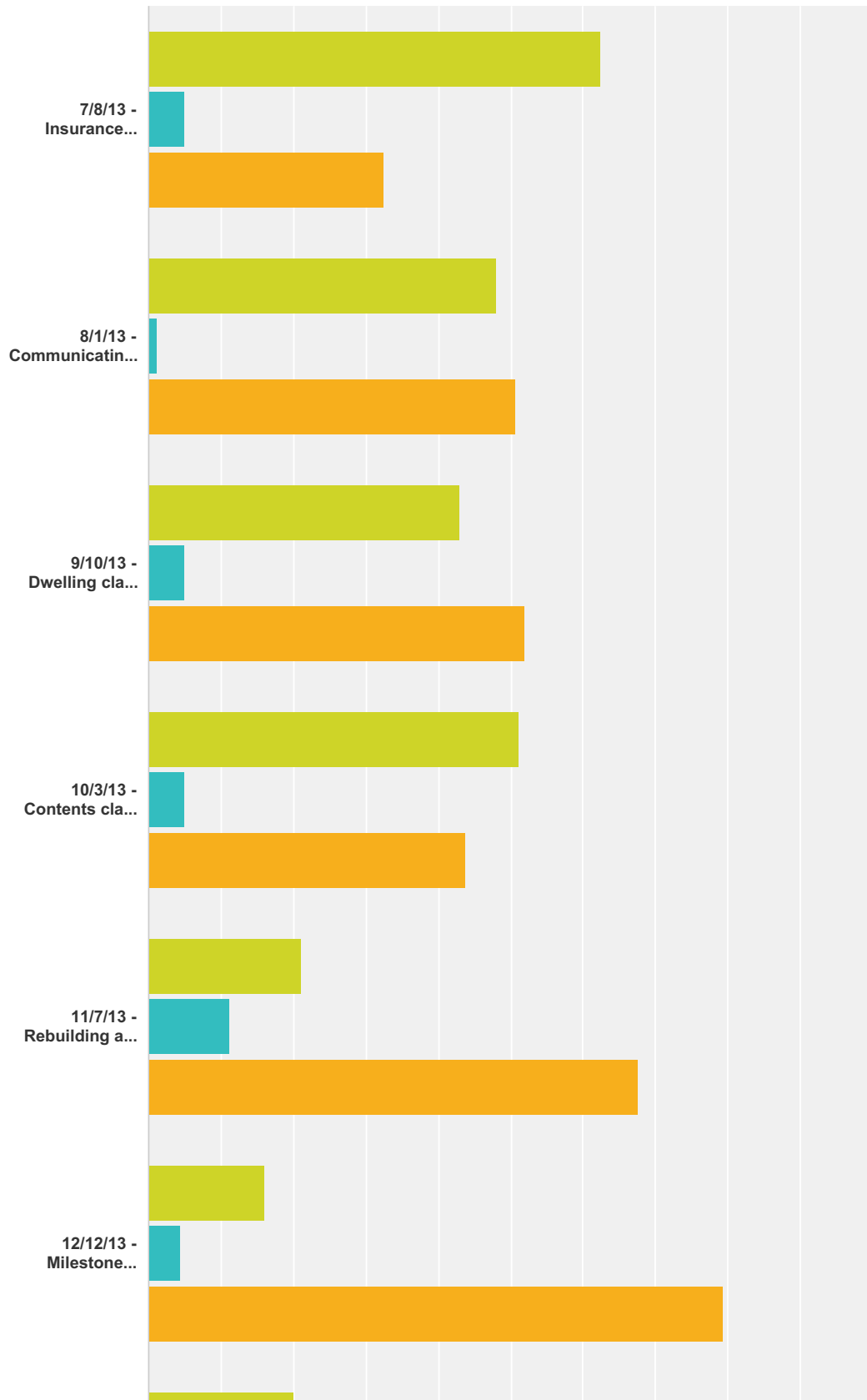
Answered: 95 Skipped: 35



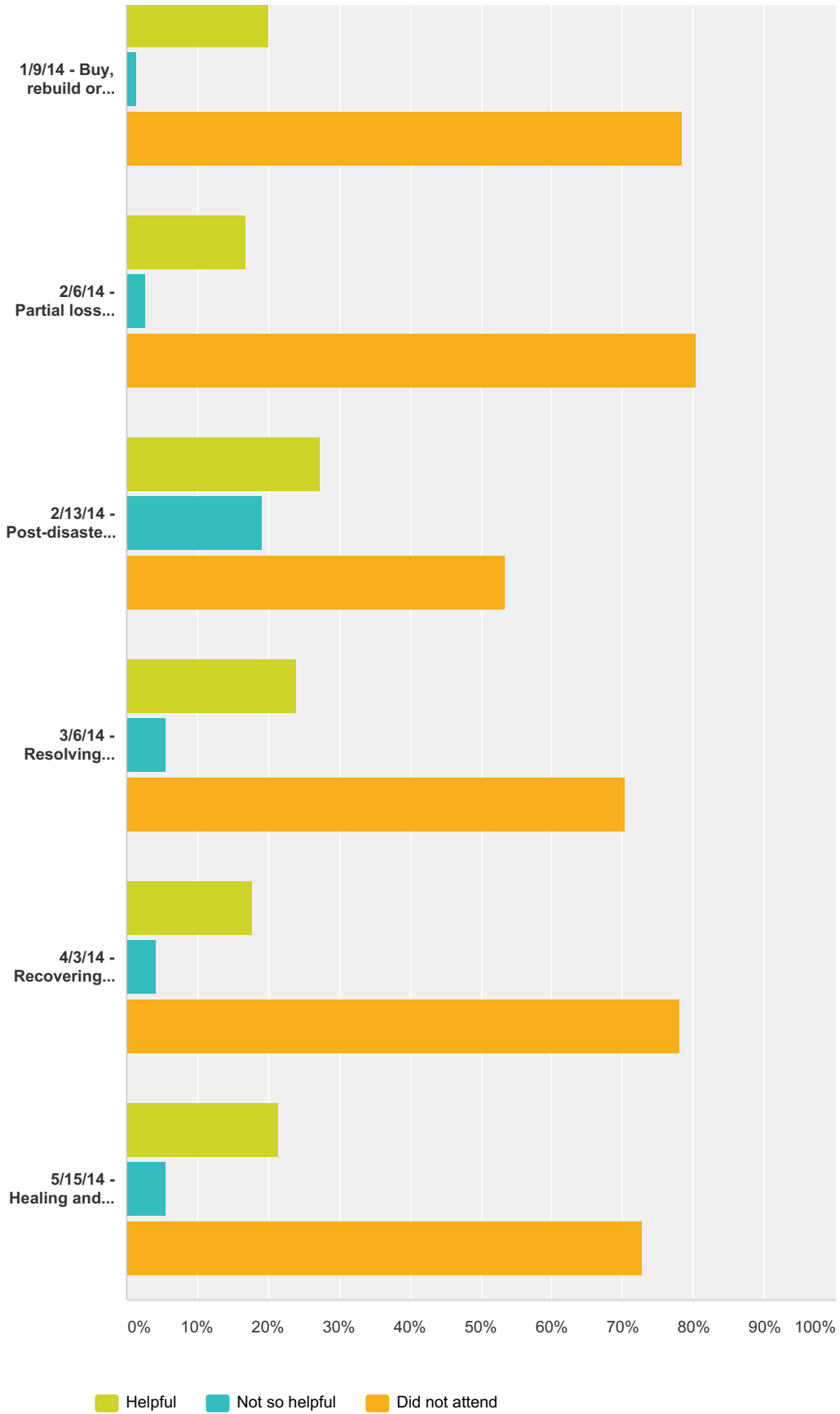
Answer Choices	Responses
Yes	77.89% 74
No	2.11% 2
I did not receive any help	20.00% 19
Total	95

Q20 Please let us know which workshops were most useful

Answered: 84 Skipped: 46



Black Forest Fire One Year Recovery Survey



	Helpful	Not so helpful	Did not attend	Total
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Black Forest Fire One Year Recovery Survey

7/8/13 - Insurance recovery orientation	62.50% 50	5.00% 4	32.50% 26	80
8/1/13 - Communicating with your insurer	48.05% 37	1.30% 1	50.65% 39	77
9/10/13 - Dwelling claim tips	43.04% 34	5.06% 4	51.90% 41	79
10/3/13 - Contents claim tips	51.25% 41	5.00% 4	43.75% 35	80
11/7/13 - Rebuilding and construction 101	21.13% 15	11.27% 8	67.61% 48	71
12/12/13 - Milestone gathering (holiday workshop)	16.18% 11	4.41% 3	79.41% 54	68
1/9/14 - Buy, rebuild or "cash out"	20.00% 14	1.43% 1	78.57% 55	70
2/6/14 - Partial loss damage from smoke, ash and heat	16.90% 12	2.82% 2	80.28% 57	71
2/13/14 - Post-disaster income tax issues	27.40% 20	19.18% 14	53.42% 39	73
3/6/14 - Resolving insurance claim disputes	23.94% 17	5.63% 4	70.42% 50	71
4/3/14 - Recovering replacement cost and "held back" dollars	17.81% 13	4.11% 3	78.08% 57	73
5/15/14 - Healing and Dealing - 1 Year deadlines and decisions	21.43% 15	5.71% 4	72.86% 51	70

Q21 Is there anything else you would like to share?

Answered: 58 Skipped: 72

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: 101 Skipped: 29

Answer Choices	Responses	
Name	98.02%	99
Temporary Address	73.27%	74
Permanent Address	67.33%	68
Phone	88.12%	89
Email Address	97.03%	98
State/Province:	0.00%	0
ZIP/Postal Code:	0.00%	0
Country:	0.00%	0
Email Address:	0.00%	0
Phone Number:	0.00%	0