



North Bay Fires – 6 Month Survey Results

The purpose of this survey is to identify coverage issues, common problems, unique issues, solutions, the pace of the recovery, and to assess the claims handling performance of the various insurers in the region. All personal and identifying information of survey respondents is kept confidential. The official survey data is published at www.uphelp.org/surveyresults

Survey Sample Size and Information:

This survey was open from February 21st, 2018 - April 9th, 2018. This survey captures data approximately 6 months after the October 2017 wildfires that are collectively referenced as the North Bay Fires. Sample Size: 787 households representing a total of 1,957 individuals.

Insurance Claim Progress:

- 80% of survey respondents have NOT settled the dwelling portion of their claim.
- 60% of survey respondents have NOT settled the contents portion of their claim.

Rebuilding:

- 63% of survey respondents plan to rebuild.
- 12% of survey respondents do not plan on rebuilding.
- 25% of survey respondents are undecided.

Underinsurance:

- 66% of survey respondents report being underinsured on the dwelling portion of their claim by an average amount of \$317,000.
- 47% of survey respondents report being underinsured on the contents portion of their claim.



Claim Issues:

- 42% of survey respondents report they did not get the 4 month advance of Additional Living Expense benefits that is part of the CDI Voluntary Claim Handling Reforms.
- 33% of survey respondents reported experiencing delays in communication with their insurer such as getting answers to questions and return phone calls and emails.
- 30% of survey respondents reported receiving a “lowball” settlement offer.
- 54% of survey respondents reported having a problem with their insurance company. Of those respondents only 25% have filed a formal complaint with the California Department of Insurance.

Home Inventory Waiver:

- 23% of survey respondents received 100% of their contents (coverage C) benefits without being required to complete an itemized home inventory.
- 51% of survey respondents received varying amounts of contents benefits without being required to complete a home inventory.

About Roadmap to Recovery Surveys:

United Policyholders is a nonprofit 501(c)3 organization that serves as a voice and an information resource for insurance consumers in all 50 States. Through our Roadmap to Recovery Program we conduct surveys to collect data from disaster survivors on insurance claims and recovery progress throughout the long term recovery. For more information on United Policyholders work in the North Bay Fires, visit www.uphelp.org/northbayfires. 98% of North Bay Fire survivors found the insurance claim help they received from United Policyholders helpful. For questions or comments, please email info@uphelp.org