

Mid-Year Survey Results

2011 Central Texas Wildfire Recovery Survey

Response Status: Completes

Filter: No filter applied

1. Was your home damaged or destroyed in the Central Texas Wildfires in 2011?

| | | |
|---|-----------|-------------|
| Yes, my home was damaged (Partial Loss) | 4 | 7% |
| Yes, my home was destroyed (Total Loss) | 51 | 93% |
| My home was not damaged or destroyed in the wildfires | 0 | 0% |
| Total | 55 | 100% |

2. Have you filed a claim with your insurance company?

| | | |
|--------------------------|-----------|-------------|
| Yes | 48 | 87% |
| No | 1 | 2% |
| I did not have insurance | 6 | 11% |
| Total | 55 | 100% |

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

| | | |
|--------------|-----------|-------------|
| Rent | 2 | 4% |
| Own | 53 | 96% |
| Total | 55 | 100% |

4. What is the name of your insurance company?

| | | |
|-------------------|---|----|
| AAA | 1 | 2% |
| Allied | 0 | 0% |
| Allstate | 3 | 6% |
| American Family | 0 | 0% |
| AMICA | 0 | 0% |
| Auto Owners | 0 | 0% |
| Century National | 0 | 0% |
| Country Financial | 0 | 0% |
| Encompass | 0 | 0% |

| | | |
|-----------------------|-----------|-------------|
| Farmers | 4 | 8% |
| Farm Bureau | 4 | 8% |
| Fidelity | 0 | 0% |
| Firemans Fund | 0 | 0% |
| The Hartford | 1 | 2% |
| Hochheim Prairie | 4 | 8% |
| Liberty Mutual | 0 | 0% |
| Lloyds | 4 | 8% |
| Mercury | 0 | 0% |
| Metlife | 1 | 2% |
| Nationwide | 0 | 0% |
| Residence Mutual | 0 | 0% |
| Safeco | 3 | 6% |
| State Farm | 9 | 19% |
| Travelers | 1 | 2% |
| Wawanesa | 0 | 0% |
| USAA | 2 | 4% |
| Other, please specify | 11 | 23% |
| Total | 48 | 100% |

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

| Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option. | Strongly Agree | Agree | Disagree | Strongly Disagree |
|---|-----------------------|--------------|-----------------|--------------------------|
| The insurance company has been on my side. | 14 29% | 17 35% | 12 25% | 5 10% |
| The company's adjuster has been helpful and knowledgeable. | 19 40% | 19 40% | 3 6% | 7 15% |
| I'm being treated fairly. | 14 29% | 16 33% | 13 27% | 5 10% |
| I am satisfied with how my claim has been handled so far. | 14 29% | 17 35% | 11 23% | 6 12% |

6. Do you feel your insurance company still owes you money for the cost of repairing or replacing your house? (just the house, not your contents)

| | | |
|--|-----------|-------------|
| No, we have reached a settlement. | 37 | 77% |
| Yes. My insurance company has not yet paid everything they owe for dwelling repairs/replacement. | 11 | 23% |
| Total | 48 | 100% |
| 12 Responses | | |

7. When did you settle your insurance claim?

| | | |
|--------------------------------------|-----------|-------------|
| We have not yet reached a settlement | 11 | 23% |
| Sep-11 | 12 | 25% |
| Oct-11 | 10 | 21% |
| Nov-11 | 5 | 10% |
| Dec-11 | 2 | 4% |
| Jan-12 | 3 | 6% |
| Feb-12 | 1 | 2% |
| Mar-12 | 1 | 2% |
| Apr-12 | 1 | 2% |
| May-12 | 2 | 4% |
| Total | 48 | 100% |

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

| | | |
|--------------|-----------|-------------|
| Yes | 23 | 48% |
| No | 25 | 52% |
| Total | 48 | 100% |
| 24 Responses | | |

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

| | | |
|--------------|-----------|-------------|
| Yes | 21 | 44% |
| No | 27 | 56% |
| Total | 48 | 100% |
| 24 Responses | | |

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

| | | |
|--------------------------------|----|-----|
| No | 45 | 94% |
| Yes, I hired a public adjuster | 1 | 2% |
| Yes, I hired an attorney | 1 | 2% |
| Other, please specify | 2 | 4% |

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

| | | |
|--------------|-----------|-------------|
| Yes | 14 | 31% |
| No | 31 | 69% |
| Total | 45 | 100% |
| 13 Responses | | |

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

| | | |
|--------------|-----------|-------------|
| Yes | 15 | 31% |
| No | 33 | 69% |
| Total | 48 | 100% |
| 29 Responses | | |

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

| | | |
|--|-----------|-------------|
| Yes | 21 | 44% |
| Yes - And they are requiring me to use a specific form | 15 | 31% |
| No | 12 | 25% |
| Total | 48 | 100% |

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

| | | |
|--------------|-----------|-------------|
| Yes | 29 | 60% |
| No | 19 | 40% |
| Total | 48 | 100% |

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

| | | |
|---|---|-----|
| It took a long time to get a current copy of my insurance policy | 9 | 19% |
| Delays in payment of policy benefits | 9 | 19% |
| Delays in answering my questions and/or phone calls and/or emails | 6 | 12% |

| | | |
|---|----|-----|
| The insurance company/adjuster made a "lowball" settlement offer | 3 | 6% |
| The insurance company/adjuster brought in experts I didn't trust | 2 | 4% |
| The insurance company switched adjusters and we had to keep starting from scratch | 8 | 17% |
| The insurance company/adjuster made me jump through too many hoops and wasted my time | 11 | 23% |
| 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 | 28 | 58% |
| 11 Responses | | |

16. Have you filed a complaint (Request for Assistance "RFA") with the Texas Department of Insurance?

| | | |
|---|-----------|-------------|
| No, I do not have any complaints | 35 | 73% |
| No, I have a problem with my insurance company, but have not filed a formal complaint | 11 | 23% |
| Yes, I filed a complaint | 2 | 4% |
| Total | 48 | 100% |

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

| | | |
|---|----|-----|
| Newspaper | 29 | 62% |
| Internet (Please specify websites in the box below) | 26 | 55% |
| Radio | 5 | 11% |
| Bulletin Boards | 9 | 19% |
| Church or other Religious organization | 13 | 28% |
| Non-Profit organization (Please specify organizations in the box below) | 15 | 32% |
| Other (please specify) | 31 | 66% |

18. 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

42 Responses