

## Colorado Wildfire Recovery - One Year Survey

Was your home damaged or destroyed in the June 2012, wildfires?		
Answer Options	Response Percent	Response Count
Total loss (home destroyed)	50.6%	41
Partial Loss (structure and/or smoke damage)	16.0%	13
Land/outbuildings damaged/destroyed but not dwelling	18.5%	15
No, my home was not damaged or destroyed by the wildfires	14.8%	12
Other (please specify)		12
<i>answered question</i>		<b>81</b>
<i>skipped question</i>		<b>0</b>

What is the name of the wildfire that damaged/destroyed your home?		
Answer Options	Response Percent	Response Count
High Park Wildfire	97.5%	79
Waldo Canyon Wildfire	0.0%	0
Woodland Heights Wildfire	2.5%	2
Other	0.0%	0
(please specify)		1
<i>answered question</i>		<b>81</b>
<i>skipped question</i>		<b>0</b>

Did you file a claim with your insurance company?		
Answer Options	Response Percent	Response Count
Yes	86.4%	70
No	6.2%	5
I did not have insurance	7.4%	6
<i>answered question</i>		<b>81</b>
<i>skipped question</i>		<b>0</b>

Do you rent or own the dwelling that was damaged or destroyed?		
Answer Options	Response Percent	Response Count
Rent	0.0%	0
Own (This is my primary residence)	80.0%	40
Own (This is not my primary residence)	20.0%	10
<i>answered question</i>		<b>50</b>
<i>skipped question</i>		<b>31</b>

**What is the name of your insurance company?**

Answer Options	Response Percent	Response Count
AAA	2.0%	1
Allstate	12.0%	6
American Family	8.0%	4
Auto Owners	2.0%	1
Chubb	0.0%	0
Country Financial	2.0%	1
Farmers	14.0%	7
Farm Bureau	8.0%	4
The Hartford	0.0%	0
Horace Mann	0.0%	0
Liberty Mutual	6.0%	3
Metlife	0.0%	0
QBE	0.0%	0
Residence Mutual	0.0%	0
Safeco	4.0%	2
Shelter Insurance	4.0%	2
State Farm	34.0%	17
Travelers	0.0%	0
USAA	0.0%	0
Other, please specify	4.0%	2
<i>answered question</i>		<b>50</b>
<i>skipped question</i>		<b>31</b>

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

Answer Options	Response Percent	Response Count
Yes	74.0%	37
No	26.0%	13
Why or why not?		27
<i>answered question</i>		<b>50</b>
<i>skipped question</i>		<b>31</b>

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

Answer Options	Response Percent	Response Count
Yes	50.0%	25
No	50.0%	25
If no, please explain what your current status is on collecting insurance money		29
<i>answered question</i>		<b>50</b>
<i>skipped question</i>		<b>31</b>

**When did you settle the dwelling portion of your insurance claim?**

Answer Options	Response Percent	Response Count
We have not yet reached a settlement	16.7%	8
June 2012	0.0%	0
July 2012	16.7%	8
August 2012	12.5%	6
September 2012	8.3%	4
October 2012	12.5%	6
November 2012	12.5%	6
December 2012	2.1%	1
January 2013	4.2%	2
February 2013	6.3%	3
March 2013	0.0%	0
April 2013	2.1%	1
May 2013	2.1%	1
June 2013	4.2%	2
July 2013	0.0%	0
<i>answered question</i>		<b>48</b>
<i>skipped question</i>		<b>33</b>

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

Answer Options	Response Percent	Response Count
Yes	45.8%	22
No	39.6%	19
No and I plan to take a casualty tax loss	14.6%	7
If you are underinsured and do not have enough insurance money to repair or		22
<i>answered question</i>		<b>48</b>
<i>skipped question</i>		<b>33</b>

**Did your mortgage company/lender force you to use insurance benefits to pay down or off your mortgage?**

Answer Options	Response Percent	Response Count
Yes	16.7%	8
No	75.0%	36
Partially	8.3%	4
Other (please specify)		12
<i>answered question</i>		<b>48</b>
<i>skipped question</i>		<b>33</b>

**Do you plan to rebuild on your old lot?**

Answer Options	Response Percent	Response Count
Yes	62.5%	30
No	27.1%	13

Undecided	10.4%	5
<b>answered question</b>		<b>48</b>
<b>skipped question</b>		<b>33</b>

**If you insurance policy had come up for renewal since the fire, did you receive a non-renewal notice from your insurer?**

Answer Options	Response Percent	Response Count
Yes	10.4%	5
No	79.2%	38
My policy has not yet come up for renewal	10.4%	5
<b>answered question</b>		<b>48</b>
<b>skipped question</b>		<b>33</b>

**Since your home was damaged/destroyed, has your insurer helped you make any adjustments to your coverage to meet your current needs?**

Answer Options	Response Percent	Response Count
Yes	58.3%	28
No	41.7%	20
<b>answered question</b>		<b>48</b>
<b>skipped question</b>		<b>33</b>

**How many months of Additional Living Expenses did you receive after the fire?**

Answer Options	Response Percent	Response Count
0-3 months	38.3%	18
4-6 months	8.5%	4
7-9 months	8.5%	4
9-12 months	21.3%	10
I will need more than 12 months	23.4%	11
Did you need more time and/or money? (please indicate what and how much		18
<b>answered question</b>		<b>47</b>
<b>skipped question</b>		<b>34</b>

**Do you have enough insurance on your personal property/contents to restore or replace everything that was damaged or lost (if you could replace everything)?**

Answer Options	Response Percent	Response Count
Yes	44.7%	21
No	55.3%	26
If you do not have enough insurance to replace your personal property, give		25
<b>answered question</b>		<b>47</b>
<b>skipped question</b>		<b>34</b>

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

Answer Options	Response Percent	Response Count
Require you to list and describe every single damaged or	77.3%	34
Require you to state when or where each item was obtained	52.3%	23
Waive the requirement that you itemize your inventory	13.6%	6
Relax the requirement that you itemize your inventory	4.5%	2
Allow you to do a less specific inventory with similar items	31.8%	14
Insist you submit your inventory on a specific form	27.3%	12
Let you use your own inventory form	43.2%	19
Give you a time extension to complete your inventory or	29.5%	13
Offer you a cash-out contents settlement to close this portion	11.4%	5
Send a contents "specialist" to help you prepare your	20.5%	9
Other		12
<i>answered question</i>		<b>44</b>
<i>skipped question</i>		<b>37</b>

**How did your insurance company depreciate your personal property? (Check all that apply)**

Answer Options	Response Percent	Response Count
They depreciated my entire inventory by a set percentage	8.5%	4
They asked me to list the age of each item to calculate	61.7%	29
They asked me to list the condition of each item to calculate	19.1%	9
They did not explain to me how they applied depreciation	46.8%	22
Other (please specify)		12
<i>answered question</i>		<b>47</b>
<i>skipped question</i>		<b>34</b>

**Did you use any of the following UP tools?**

Answer Options	Response Percent	Response Count
The Disaster Recovery Handbook and Household Inventory	74.2%	23
UP Roadmap to Recovery Flashdrive	32.3%	10
UP Home Inventory Spreadsheet	29.0%	9
Attended Roadmap to Recovery meeting(s)/workshop(s)	58.1%	18
Watched recovery workshops online	41.9%	13
UP tip sheets/materials from website	19.4%	6
Other (please specify)		10
<i>answered question</i>		<b>31</b>
<i>skipped question</i>		<b>50</b>

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

Answer Options	Response Percent	Response Count
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It took a long time to get a current copy of my insurance	12.8%	6
Delays in payment of policy benefits	27.7%	13
Delays in answering my questions and/or phone calls and/or	23.4%	11
The insurance company/adjuster made a "lowball" settlement	8.5%	4
The insurance company/adjuster brought in experts I didn't	4.3%	2
The insurance company switched adjusters and we had to	17.0%	8
The insurance company/adjuster made me jump through too	17.0%	8
The insurance company/adjuster forced me to hire their	0.0%	0
I did not have any problems with my insurance claim or with	55.3%	26
Other, Please Explain.		15
<b>answered question</b>		<b>47</b>
<b>skipped question</b>		<b>34</b>

#### Have you filed a Request for Assistance "RFA" with the Colorado Division of Regulatory Agencies?

Answer Options	Response Percent	Response Count
No.	87.2%	41
No. I have a problem with my insurance claim, but have not	8.5%	4
Yes, I filed a complaint.	4.3%	2
If yes, please describe the status or outcome.		2
<b>answered question</b>		<b>47</b>
<b>skipped question</b>		<b>34</b>

#### Did you have to hire any professionals to help you on your insurance claim related to the wildfire?

Answer Options	Response Percent	Response Count
Hygienist/Air Quality Expert	0.0%	0
Construction Cost Estimator	12.5%	2
Structural Engineer	18.8%	3
Soil Engineer/Expert	12.5%	2
Contents/Personal Property Specialist	6.3%	1
Public Adjuster	0.0%	0
Appraiser	6.3%	1
Attorney	6.3%	1
Other, please specify	68.8%	11
<b>answered question</b>		<b>16</b>
<b>skipped question</b>		<b>65</b>

#### What sources of information have you been using to find out about wildfire recovery help and related events?

Answer Options	Response Percent	Response Count
Newspaper	37.5%	24
Internet (Please specify websites in the box below)	75.0%	48
Radio	10.9%	7
Bulletin Boards	10.9%	7
Church or other Religious organization	14.1%	9

Non-Profit organization (Please specify organizations in the	29.7%	19
Television	9.4%	6
Other (please specify)		45
<b>answered question</b>		<b>64</b>
<b>skipped question</b>		<b>17</b>

**What help do you and/or your family need to recover/replace/rebuild?**

Answer Options	Response Percent	Response Count
Help with insurance	33.3%	12
Help with construction/rebuilding	25.0%	9
Help with emotional challenges	38.9%	14
Help replacing my contents and personal property	33.3%	12
Help with transportation	8.3%	3
Help with clean-up	55.6%	20
Help with employment	8.3%	3
Other (please specify)		30
<b>answered question</b>		<b>36</b>
<b>skipped question</b>		<b>45</b>

**Is there anything else you would like to share?**

Answer Options	Response Count
	44
<b>answered question</b>	<b>44</b>
<b>skipped question</b>	<b>37</b>