







Recovery Status Survey - 12 Months



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

		Response Percent	Response Count
My home was damaged (Partial Loss)		3.6%	2
My home was destroyed (Total Loss)		90.9%	50
My home was not damaged or destroyed in the wildfires		5.5%	3
answered question			55
skipped question			0








2. Did you file a claim with your insurance company?

		Response Percent	Response Count
Yes		74.5%	41
No		3.6%	2
I did not have insurance		21.8%	12
answered question			55
skipped question			0

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

		Response Percent	Response Count
Rent		10.9%	6
Own		89.1%	49
answered question			55
skipped question			0

4. What is the name of your insurance company?



		Response Percent	Response Count
AAA		0.0%	0
Allied		0.0%	0
Allstate		2.9%	1
American Family		0.0%	0
AMICA		0.0%	0
Auto Owners		0.0%	0
Century National		0.0%	0
Country Financial		0.0%	0
Encompass		0.0%	0
Farmers		11.4%	4
Farm Bureau		0.0%	0
Fidelity		0.0%	0
Firemans Fund		0.0%	0
Foremost		5.7%	2
Germania		8.6%	3
The Hartford		0.0%	0
Hochheim Prairie		17.1%	6
Liberty Mutual		0.0%	0
Lloyds		2.9%	1
Mercury		0.0%	0
Metlife		2.9%	1
Nationwide		0.0%	0
Residence Mutual		0.0%	0

Safeco		2.9%	1
State Farm		17.1%	6
Travelers		5.7%	2
USAA		5.7%	2
Wawanesa		0.0%	0
Other, please specify		17.1%	6
answered question			35
skipped question			20

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

	Agree	Undecided	Disagree	Rating Average	Response Count
The insurance company has been on my side.	51.4% (18)	25.7% (9)	22.9% (8)	2.29	35
The company's adjuster has been helpful and knowledgeable.	68.6% (24)	11.4% (4)	20.0% (7)	2.49	35
I'm being treated fairly.	54.3% (19)	25.7% (9)	20.0% (7)	2.34	35
I am satisfied with how my claim has been handled.	48.6% (17)	20.0% (7)	31.4% (11)	2.17	35
answered question					35
skipped question					20

6. Have you settled with your insurance company on the amount they owe for your "dwelling" (just the house, not your contents)?

		Response Percent	Response Count
Yes, we have reached a settlement.		85.3%	29
No, we have not reached a settlement.		14.7%	5

If no, please explain what your current status is on collecting insurance money to repair/rebuild:



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answered question	34
skipped question	21

7. When did you settle your insurance claim?

		Response Percent	Response Count
We have not yet reached a settlement		17.6%	6
September 2011		23.5%	8
October 2011		26.5%	9
November 2011		11.8%	4
December 2011		2.9%	1
January 2012		8.8%	3
February 2012		0.0%	0
March 2012		2.9%	1
April 2012		0.0%	0
May 2012		0.0%	0
June 2012		0.0%	0
July 2012		0.0%	0
August 2012		5.9%	2
September 2012		0.0%	0
October 2012		0.0%	0
answered question			34
skipped question			21



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

		Response Percent	Response Count
Yes		44.1%	15
No		55.9%	19

If you are underinsured and do not have enough insurance money to repair or replace what was damaged or destroyed, give your best estimate of how much money you are short. (estimated cost of repairs minus insurance money) 17

answered question	34
skipped question	21





9. Did your mortgage company/lender communicate to you that they would not release your insurance money unless you agreed to use it to pay down or pay off your home loan?

		Response Percent	Response Count
Yes		35.3%	12
No		64.7%	22



If "YES" what is the name of the lender? 12

answered question	34
skipped question	21



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

		Response Percent	Response Count
No		91.7%	33
Yes, I hired a public adjuster		2.8%	1
Yes, I hired an attorney		2.8%	1
Other, please specify		5.6%	2
answered question			36
skipped question			19

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

		Response Percent	Response Count
Yes		25.7%	9
No		74.3%	26
Do you have any other concerns or problems about your ALE benefits?			8
answered question			35
skipped question			20


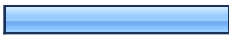

12. Do you have enough insurance on personal property/contents to replace everything that was damaged or lost?

		Response Percent	Response Count
Yes		19.4%	7
No		80.6%	29

If you do not have enough insurance to replace your personal property, give your best estimate of how much money you are short. 22

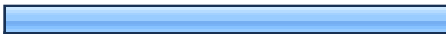

answered question	36
skipped question	19

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









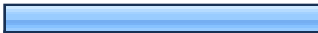
		Response Percent	Response Count
Yes		44.4%	16
Yes - And they are requiring me to use a specific form		33.3%	12
No		22.2%	8

answered question	36
skipped question	19

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

		Response Percent	Response Count
Yes		66.7%	24
No		33.3%	12
answered question			36
skipped question			19

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

		Response Percent	Response Count
It took a long time to get a current copy of my insurance policy		11.1%	4
Delays in payment of policy benefits		22.2%	8
Delays in answering my questions and/or phone calls and/or emails		25.0%	9
The insurance company/adjuster made a "lowball" settlement offer		11.1%	4
The insurance company/adjuster brought in experts I didn't trust		5.6%	2
The insurance company switched adjusters and we had to keep starting from scratch		16.7%	6
The insurance company/adjuster made me jump through too many hoops and wasted my time		19.4%	7
The insurance company/adjuster forced me to hire their contractor but wouldn't back up his/her work		0.0%	0
Unclear language in my insurance policy		22.2%	8
I did not have any problems with my insurance claim or with the insurance company representatives		47.2%	17
	Other, Please Explain.		9
answered question			36
skipped question			19

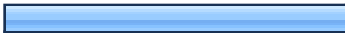







16. Have you filed a complaint (Request for Assistance "RFA") with the Texas Department of Insurance?

		Response Percent	Response Count
No, I do not have any complaints		63.9%	23
No, I have a problem with my insurance company, but have not filed a formal complaint		27.8%	10
Yes, I filed a complaint		8.3%	3
answered question			36
skipped question			19






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

		Response Percent	Response Count
Help with insurance		14.6%	6
Help with construction/rebuilding		39.0%	16
Help with emotional challenges		24.4%	10
Help replacing my contents and personal property		51.2%	21
Help finding a job		9.8%	4
Other, please specify		36.6%	15
answered question			41
skipped question			14

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

		Response Percent	Response Count
Newspaper		51.1%	23
Internet (Please specify websites in the box below)		40.0%	18
Radio		4.4%	2
Bulletin Boards		20.0%	9
Church or other Religious organization		24.4%	11
Non-Profit organization (Please specify organizations in the box below)		20.0%	9
Television		22.2%	10
Other (please specify)		57.8%	26
answered question			45
skipped question			10

19. 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 Visa gift card. The winner will be notified via email.

		Response Percent	Response Count
Name		97.8%	44
Permanent Address		88.9%	40
Temporary Address		53.3%	24
Phone		86.7%	39
Email Address		100.0%	45
answered question			45
skipped question			10