



North Bay Fires – 12 Month Survey Results

The purpose of this survey was 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 will be published at www.uphelp.org/surveyresults

Survey Sample Size and Information:

This survey was open from August 7th, 2018 – October 1st, 2018. This survey captures data approximately 12 months after the October 2017 wildfires that are collectively referenced as the North Bay Fires. Sample Size: 555 households representing a total of 1,335 individuals.

Insurance Claim Progress:

- 53% of survey respondents have **NOT settled the dwelling** portion of their claim.

Rebuilding:

- 62% of survey respondents plan to rebuild.
- 17% of survey respondents do not plan on rebuilding.
- 20% of survey respondents are undecided.

- 67% of survivors who responded that they do not plan on rebuilding, reported their insurance company is restricting their benefits to buy elsewhere. (ex. deducting land value, not willing to pay Extended Replacement Cost and/or not willing to pay code upgrade coverage)

Underinsurance:

- 66% of survey respondents who know if they have enough insurance to cover the cost of repairing, replacing or rebuilding their home, reported being underinsured.

Claim Issues:

- 34% 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 delays in payment of benefits.
- 31% of survey respondents reported receiving a “lowball” settlement offer.

Home Inventory Waiver:

- 24% of survey respondents received 100% of their contents (coverage C) benefits without being required to complete an itemized home inventory.
- 50% of survey respondents received varying amounts of contents benefits without being required to complete a home inventory.
- 62% of survey respondents have or intend to submit a **complete** itemized home inventory.

About Roadmap to Recovery Surveys:

United Policyholders conducts 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 fire survivors found the claim help they received from United Policyholders helpful. For question or comments, email media@uphelp.org