

# Zoomerang Survey Results

## 2007 WILDFIRES INSURANCE CLAIM STATUS & RECOVERY SURVEY

Response Status: Completes

Filter: No filter applied

Nov 17, 2008 10:13 AM PST

### 1. Was your home damaged or destroyed?

Damaged	14	5%
Destroyed	251	95%
<b>Total</b>	<b>265</b>	<b>100%</b>

### 2. What is the name of your insurance company?

AAA	16	6%
Allied	9	3%
Allstate	23	9%
AMICA	4	2%
Century National	4	2%
Encompass	3	1%
Farmers	47	18%
Fidelity	2	1%
Firemans Fund	0	0%
The Hartford	4	2%
Liberty Mutual	13	5%
Lloyds of London	0	0%
Mercury	4	2%
Residence Mutual	3	1%
Safeco	3	1%
State Farm	49	18%
Travelers	6	2%
USAA	23	9%
Wawanesa	7	3%
Other	45	17%
<b>Total</b>	<b>265</b>	<b>100%</b>

### 3. What is the name of the agent or broker that sold you the policy?

233 Responses

**4. Have you settled the dwelling claim portion of your insurance claim?**

Yes	122	46%
No	143	54%
<b>Total</b>	<b>265</b>	<b>100%</b>

**5. If yes, when did you settle?**

Nov-07	4	3%
Dec-07	12	10%
Jan-08	9	7%
Feb-08	11	9%
Mar-08	12	10%
Apr-08	17	14%
May-08	11	9%
Jun-08	7	6%
Jul-08	9	7%
Aug-08	10	8%
Sep-08	9	7%
Oct-08	10	8%
<b>Total</b>	<b>121</b>	<b>100%</b>

**6. Were you underinsured?**

Yes	186	70%
No	79	30%
<b>Total</b>	<b>265</b>	<b>100%</b>

**7. Please provide your best estimate of the the amount you were underinsured on your dwelling. Enter "N/A" if you were not underinsured.**

265 Responses

8. If you were underinsured in categories other than dwelling, please provide your best estimate of the dollar amounts in the categories below

183 Responses

9. Has your insurance company paid over policy limits in any category? ["Policy limits" include all extended coverages, adjustment provisions, etc.]

Yes	82	31%
No	183	69%
<b>Total</b>	<b>265</b>	<b>100%</b>

10. Did your insurer ask you to complete a set of written questions relating to how your policy limits were set?

Yes	33	12%
No	232	88%
<b>Total</b>	<b>265</b>	<b>100%</b>

11. During the claim process did any representative of your insurance company refer to "the Everett case", or words to that effect? If so, please explain.

Yes	11	4%
No	251	96%
<b>Total</b>	<b>262</b>	<b>100%</b>

12. Have you settled the contents portion of your insurance claim?

Yes	149	56%
No	116	44%
<b>Total</b>	<b>265</b>	<b>100%</b>

13. Did your insurer waive the requirement that you itemize every single item in order to recover fully for your contents loss?

Yes	103	39%
No	162	61%
<b>Total</b>	<b>265</b>	<b>100%</b>

**14. Did your insurer ask you or your spouse to submit to an Examination Under Oath and if so, when?**

Yes	39	15%
No	226	85%
<b>Total</b>	<b>265</b>	<b>100%</b>

**15. If you are considering buying instead of rebuilding, has your insurer told you it will deduct land value?**

142 Responses

**16. How satisfied are you with the way your insurance company has handled your claim? (1= Very Unsatisfied, 5 = Very Satisfied)**

Top number is the count of respondents selecting the option.  
Bottom % is percent of the total respondents selecting the option.

	1	2	3
Adequacy of coverage	87 33%	49 18%	45 17%
Communication	56 21%	49 18%	65 25%
Prompt payments	43 16%	33 12%	59 22%
Customer service	49 18%	55 21%	52 20%

**17. Have you filed a complaint (Request for Assistance) with the California Department of Insurance?**

Yes	46	17%
No	219	83%
<b>Total</b>	<b>265</b>	<b>100%</b>

**18. If you have not filed an RFA with the California Department of Insurance, please explain why you have not.**

I'm afraid it will make things worse	6	3%
I don't want my insurance company to be angry with me	5	2%
I don't know how to file an RFA	6	3%
I can't file an RFA yet because we are still negotiating	33	16%
I don't think it will do any good	20	10%
I don't need to, my claim was handled fairly	67	32%
I've been told it will hurt me if I file a lawsuit	3	1%
Other, please specify	67	32%
<b>Total</b>	<b>207</b>	<b>100%</b>

**19. Which of the following insurance claim help offered by United Policyholders did you use? (Check all that apply)**

Meetings	193	73%
Insurance Group break out sessions	138	52%
The [little yellow] Disaster Recovery Handbook and Household Inventory Guide book	162	61%
CDI Workshops co-sponsored with RB United	69	26%
CDI Workshops co-sponsored with Rebuilding Mountain Hearts and Lives	26	10%
The "Ask An Expert" Online Forum	41	15%
The Survivor to Survivor Listserv	102	38%
The Mentor program	39	15%
One on one phone/in person consults with UP staff	67	25%
Emailed questions	77	29%
Tips and publications at <a href="http://www.unitedpolicyholders.org">www.unitedpolicyholders.org</a>	132	50%
None of the above	37	14%

**20. OPTIONAL: Please do your best to estimate the amount of additional insurance funds you recovered as a result of using resources offered by United Policyholders.**

121 Responses

**21. What area was your home in?**

Barrett Junction	0	0%
Borrego Springs	0	0%
Dulzura	0	0%
Escondido	33	12%
Fallbrook	17	6%
Lake Arrowhead	17	6%
Poway	29	11%
Ramona	26	10%
Rancho Bernardo	110	42%
Rancho Santa Fe	8	3%
Other, please specify	25	9%
<b>Total</b>	<b>265</b>	<b>100%</b>

**22. Have you attended or utilized insurance claim support programs provided by:**

RB United	148	65%
Rebuilding Mountain Hearts and Lives	29	13%
Fire Recovery Centers	62	27%
Jewish Family Services of San Diego	22	10%
CARe	129	57%
Other	21	9%

**23. (Optional) name and e-mail address:**

140 Responses









4	5
47 18%	37 14%
52 20%	43 16%
72 27%	58 22%
64 24%	45 17%