

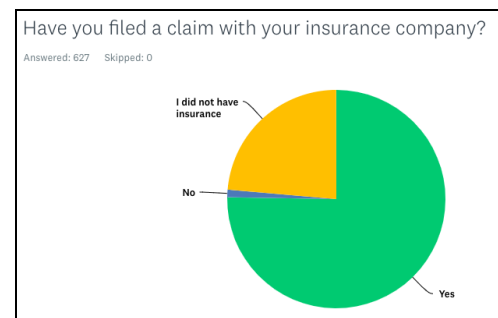


Camp Fire (Paradise, CA) Survey Report: Recovery Status at Year Two

The purpose of this United Policyholders' (UP) Roadmap to Recovery™ survey was to identify individual and common insurance and recovery problems and progress and assess the claims handling performance of insurers in the region. Aggregated survey data can be viewed at www.uphelp.org/surveyresults. UP maintains the confidentiality of survey participants' personal and identifying information.

Survey Sample Size and Information:

This survey was open from October 23rd 2020 to December 17th, 2020. This survey captures data approximately 24 months after the November 2018 Camp Fire. Sample Size: 627 households representing a total of 1,671 individual fire survivors.



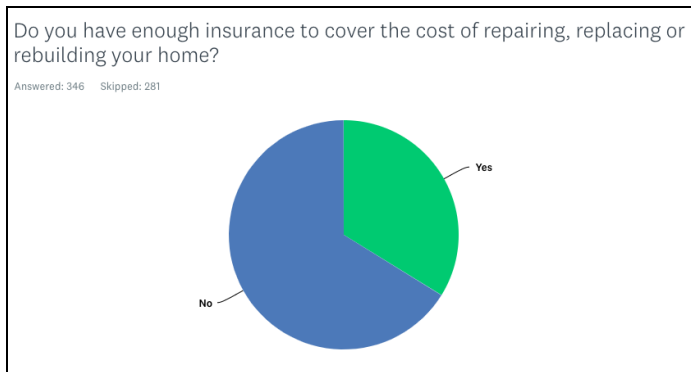
This report tabulates the results of the insured sample size: 75% of survey respondents filed a claim following the Camp Fire. The sample size of insured households includes 472 representing 1,245 individual fire survivors.

Insurance Claim Progress:

23% of survey respondents have not yet settled the dwelling portion of their claim.

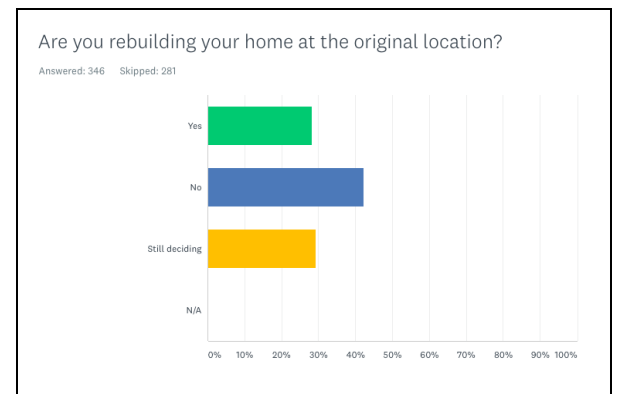
Underinsurance:

66% of survey respondents reported they do not have enough insurance to cover the cost of repairing, replacing or rebuilding their home. The average reported shortfall was \$203,000



Rebuilding:

- 28% of survey respondents plan to rebuild. (-3% change from 1 year survey report)
- 42% of survey respondents do not plan on rebuilding. (+10% change from 1 year survey report)
- 29% of survey respondents are undecided. (-8% change from 1 year survey report)

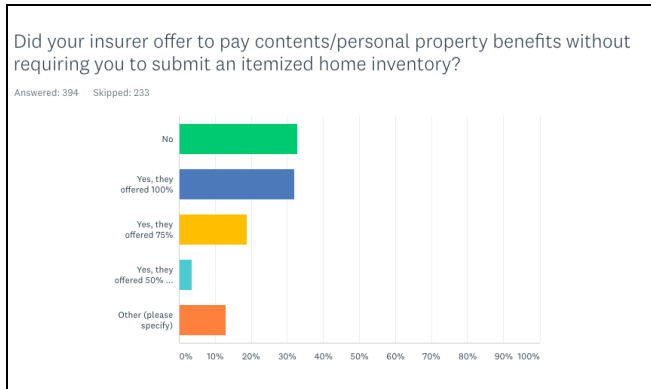


Claim Issues:

- 31% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails. (+4% change from 1 year survey report)
- 25% of survey respondents reported delays of payments. (no change from 1 year survey report)
- 24% of survey respondents reported receiving a “lowball” settlement offer. (+6% change from 1 year survey report)

Home Inventory Waiver:

32% of survey respondents received 100% of their contents benefits without being required to complete a home inventory.



Of survey respondents that did not receive 100% waiver of their inventory,

- 55% have submitted a home inventory to their insurer
- 22% are still working on their home inventory
- 23% are not intending to submit an itemized home inventory

Post-Disaster Stress:

When asked what are your biggest sources of post-fire stress, insured fire survivors responded:

- 67% of survey respondents reported mental health stress (+5% change from 1 year survey report)
- 66% of survey respondents reported overwhelmed by too many decisions (-1% change from 1 year survey report)
- 49% of survey respondents reported general financial stress (+2% change from 1 year survey report)

- 47% of survey respondents reported insurance claim process (-3% change from 1 year survey report)
- 40% of survey respondents reported housing issues (-5% change from 1 year survey report)

At the end of the survey, we ask survivors: is anything else you would like to share?

Here are quotes from survivors in their own words:

“This has been the hardest thing I have been through in my life; having to go through all this alone was hard, so I was glad to have the support of UP”

“UP has been a valuable resource that I have passed along to those with insurance problems”

“I miss my community , family and friends and it feels really difficult losing contact with most. The overall feeling of total losses we incurred and trying to get back on our feet.”

“I know I’m lucky my insurance policy was a good one and they honored it. This is still about the hardest thing I’ve ever had to go through in my life... I don’t know how I’m still standing, but it takes all I have to get through each day and then get up again the next day. I don’t sleep well.”

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 Camp Fire, visit www.uphelp.org/campfire. For questions or comments, please email info@uphelp.org.

Special thanks to Help Central 2-1-1 Butte County and Rebuild Paradise for survey outreach assistance. Thank you to our individual donors and volunteers and the Butte Strong Fund at the North Valley Community Foundation, Entertainment Industry Foundation, Golden State Finance Authority, Rural County Representatives of California, and partners supporting our Camp Fire Roadmap to Recovery™ program.

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