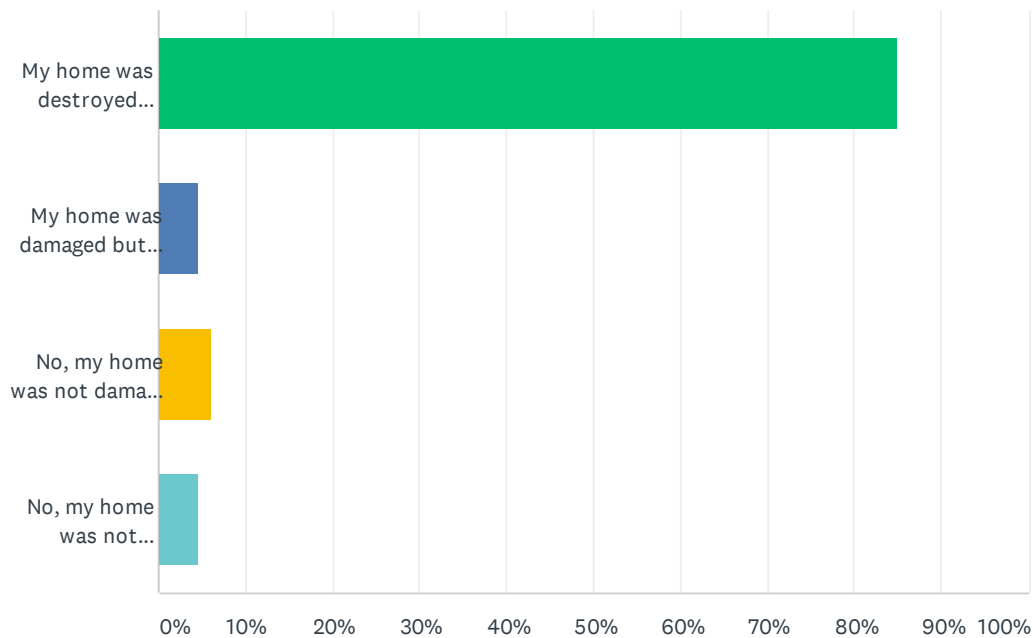


Q1 Thank you for your time completing this confidential survey. The information we collect will help our non-profit organization and our local partners support your community during the long term recovery. To see previous surveys we have conducted after past disasters, visit uphelp.org/surveyresults Was your home damaged or destroyed in a recent wildfire?

Answered: 66 Skipped: 0

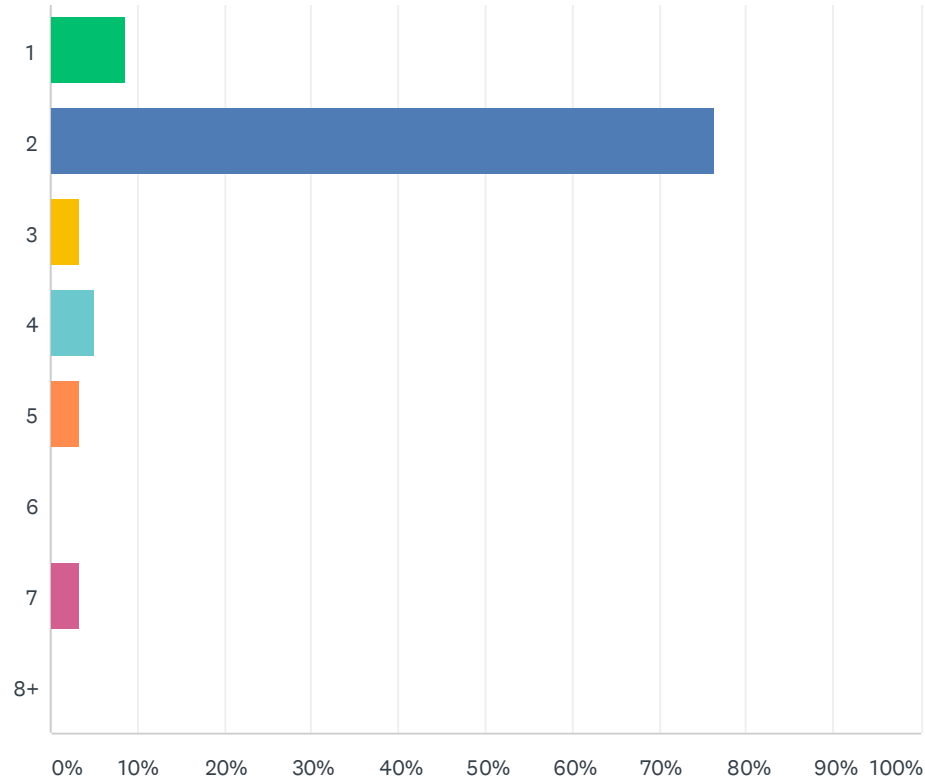


ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	84.85%	56
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	4.55%	3
No, my home was not damaged but other items were (trees, outbuildings, etc.)	6.06%	4
No, my home was not damaged/destroyed by a wildfire	4.55%	3
TOTAL		66

Q2 How many people are in your household?

Answered: 59 Skipped: 7

2020 Colorado Wildfires Mid-Year Survey

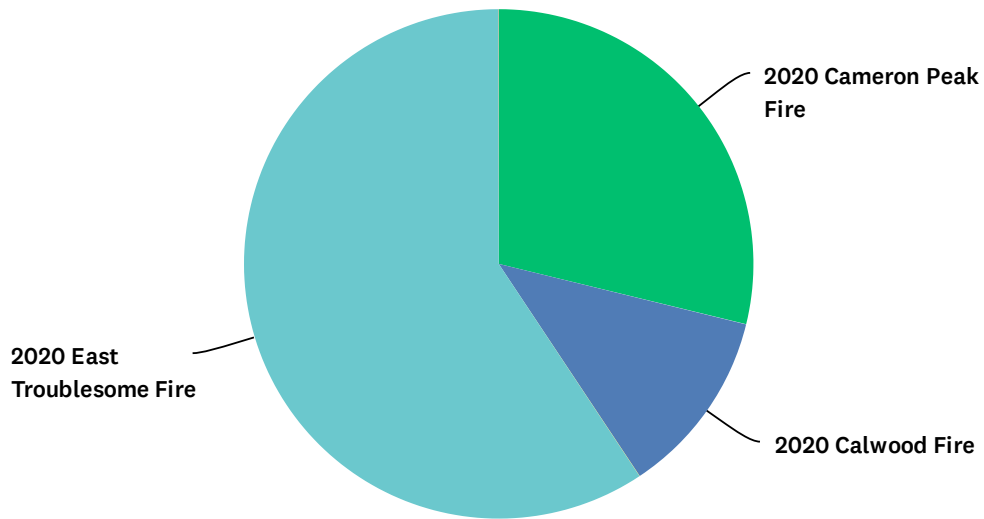


ANSWER CHOICES	RESPONSES
1	8.47% 5
2	76.27% 45
3	3.39% 2
4	5.08% 3
5	3.39% 2
6	0.00% 0
7	3.39% 2
8+	0.00% 0
TOTAL	59

Q3 What is the name of the wildfire that impacted your community?

Answered: 59 Skipped: 7

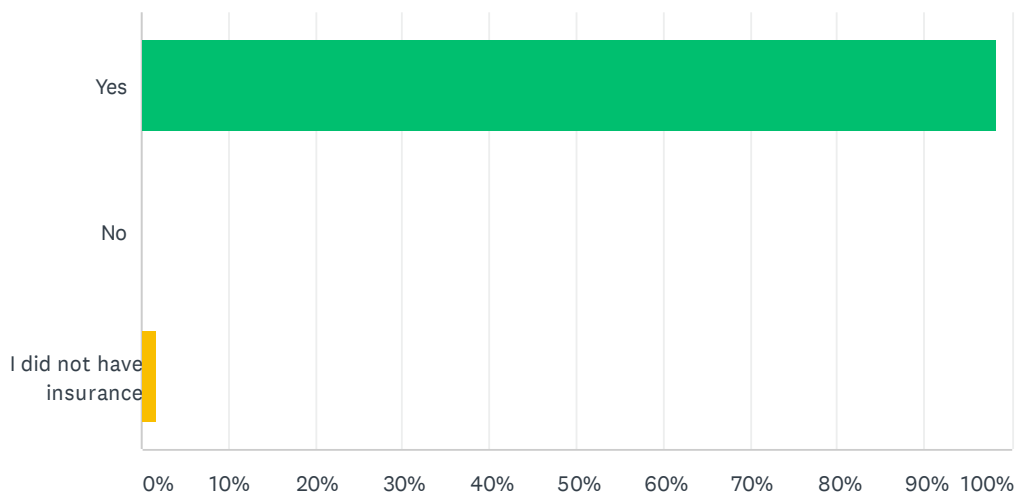
2020 Colorado Wildfires Mid-Year Survey



ANSWER CHOICES	RESPONSES	
2020 Cameron Peak Fire	28.81%	17
2020 Calwood Fire	11.86%	7
2020 Lefthand Canyon Fire	0.00%	0
2020 East Troublesome Fire	59.32%	35
Other (please specify)	0.00%	0
TOTAL		59

Q4 Have you filed a claim with your insurance company?

Answered: 59 Skipped: 7

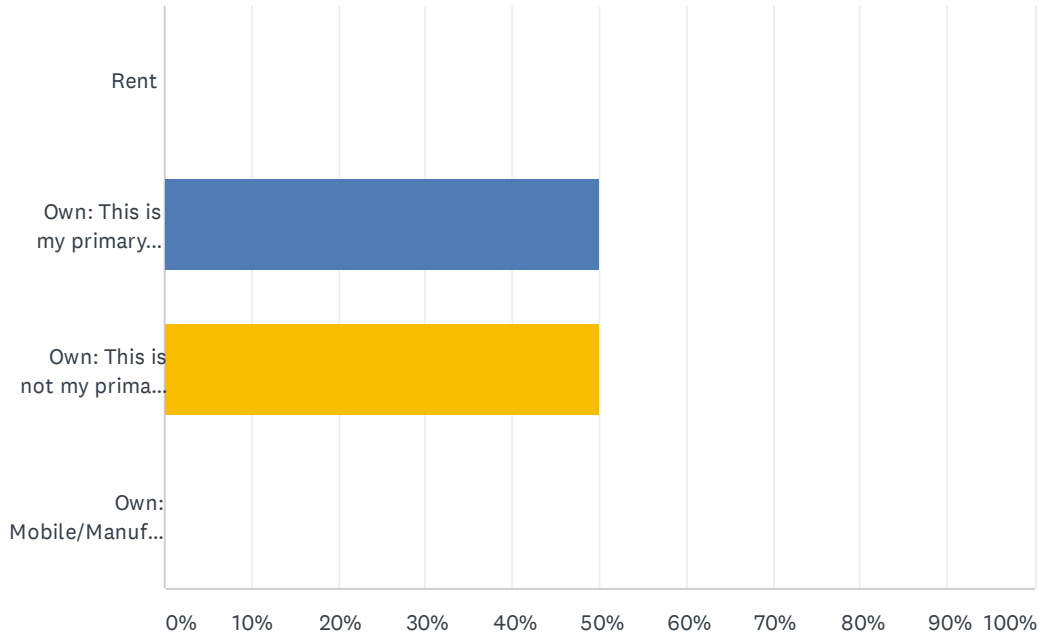


2020 Colorado Wildfires Mid-Year Survey

ANSWER CHOICES	RESPONSES	
Yes	98.31%	58
No	0.00%	0
I did not have insurance	1.69%	1
TOTAL		59

Q5 Do you rent or own the home that was damaged or destroyed?

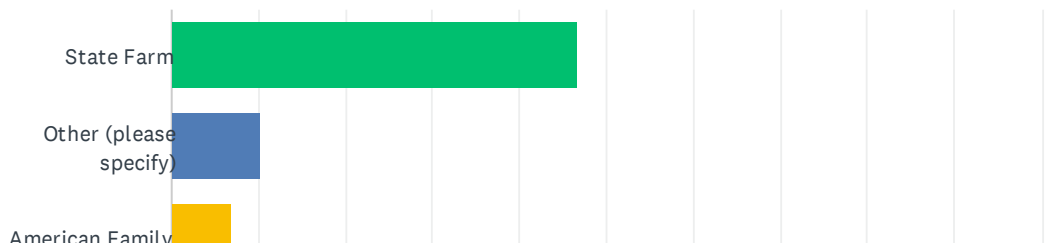
Answered: 58 Skipped: 8



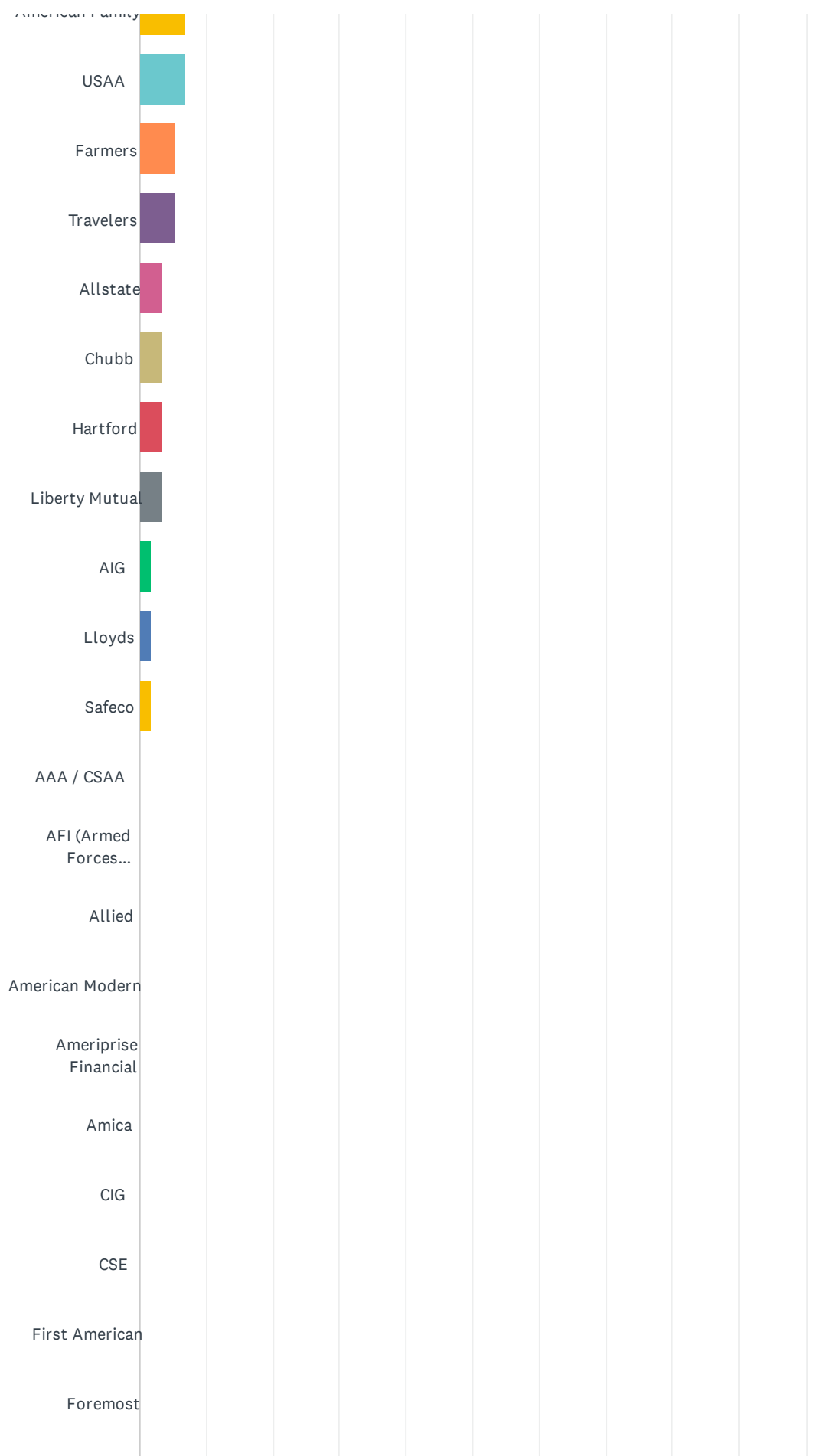
ANSWER CHOICES	RESPONSES	
Rent	0.00%	0
Own: This is my primary residence	50.00%	29
Own: This is not my primary residence	50.00%	29
Own: Mobile/Manufactured home	0.00%	0
TOTAL		58

Q6 What is the name of your insurance company?

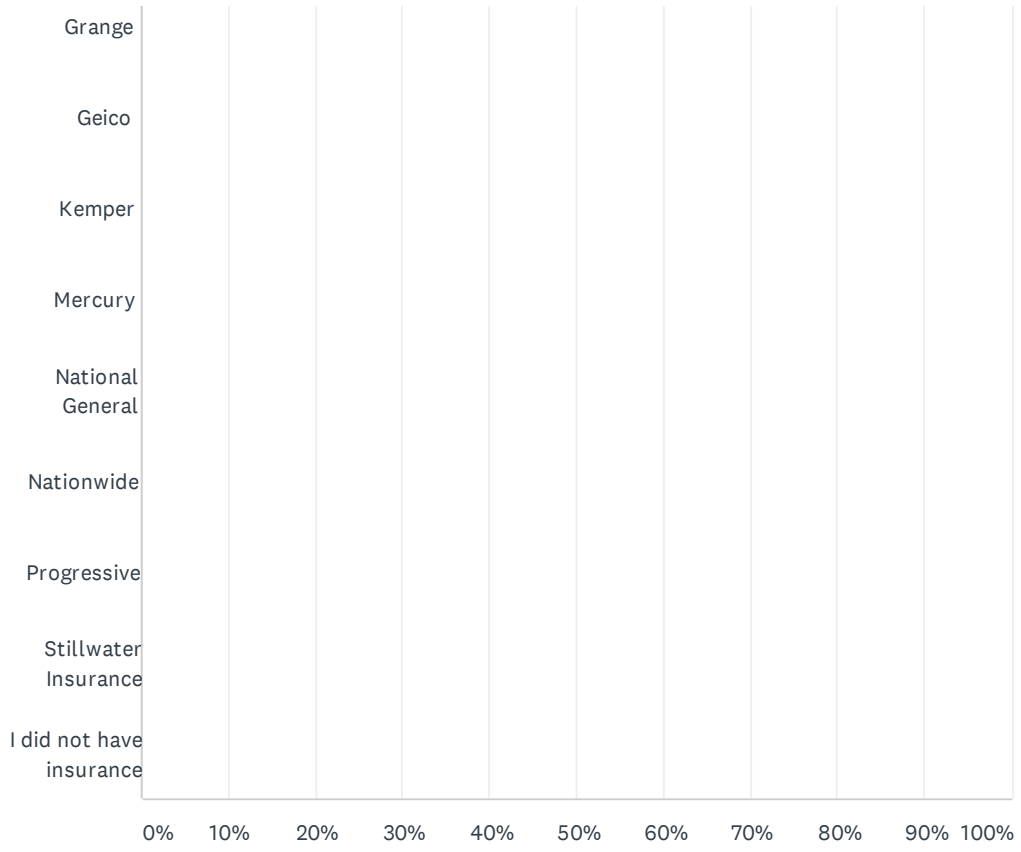
Answered: 58 Skipped: 8



2020 Colorado Wildfires Mid-Year Survey



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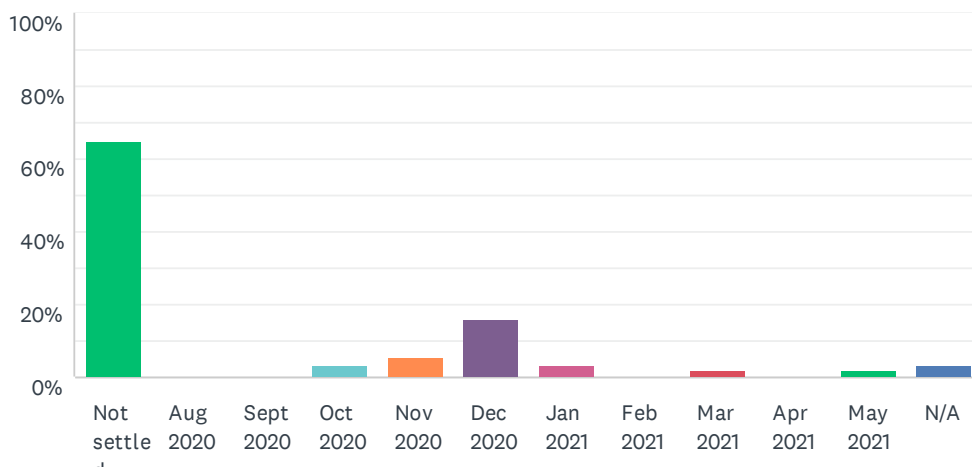


2020 Colorado Wildfires Mid-Year Survey

ANSWER CHOICES	RESPONSES	
State Farm	46.55%	27
Other (please specify)	10.34%	6
American Family	6.90%	4
USAA	6.90%	4
Farmers	5.17%	3
Travelers	5.17%	3
Allstate	3.45%	2
Chubb	3.45%	2
Hartford	3.45%	2
Liberty Mutual	3.45%	2
AIG	1.72%	1
Lloyds	1.72%	1
Safeco	1.72%	1
AAA / CSAA	0.00%	0
AFI (Armed Forces Insurance)	0.00%	0
Allied	0.00%	0
American Modern	0.00%	0
Ameriprise Financial	0.00%	0
Amica	0.00%	0
CIG	0.00%	0
CSE	0.00%	0
First American	0.00%	0
Foremost	0.00%	0
Grange	0.00%	0
Geico	0.00%	0
Kemper	0.00%	0
Mercury	0.00%	0
National General	0.00%	0
Nationwide	0.00%	0
Progressive	0.00%	0
Stillwater Insurance	0.00%	0
I did not have insurance	0.00%	0
TOTAL		58

Q7 Has your insurance company offered you the full amount of your available "dwelling" benefits? If so, when did you settle on that amount?

Answered: 57 Skipped: 9

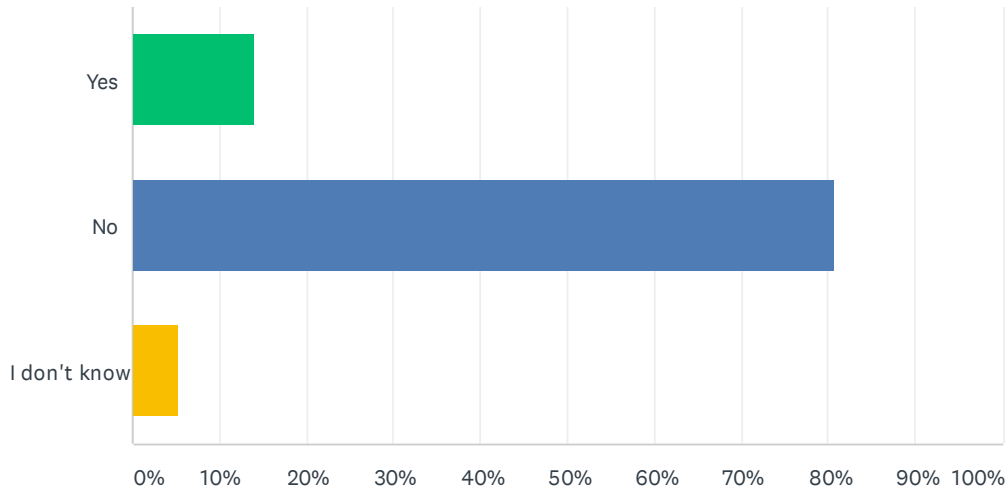


ANSWER CHOICES	RESPONSES
Not settled	64.91% 37
Aug 2020	0.00% 0
Sept 2020	0.00% 0
Oct 2020	3.51% 2
Nov 2020	5.26% 3
Dec 2020	15.79% 9
Jan 2021	3.51% 2
Feb 2021	0.00% 0
Mar 2021	1.75% 1
Apr 2021	0.00% 0
May 2021	1.75% 1
N/A	3.51% 2
TOTAL	57

Q8 Do your insurers' estimates of loss and/or claim payments reflect current building costs in your area?

Answered: 57 Skipped: 9

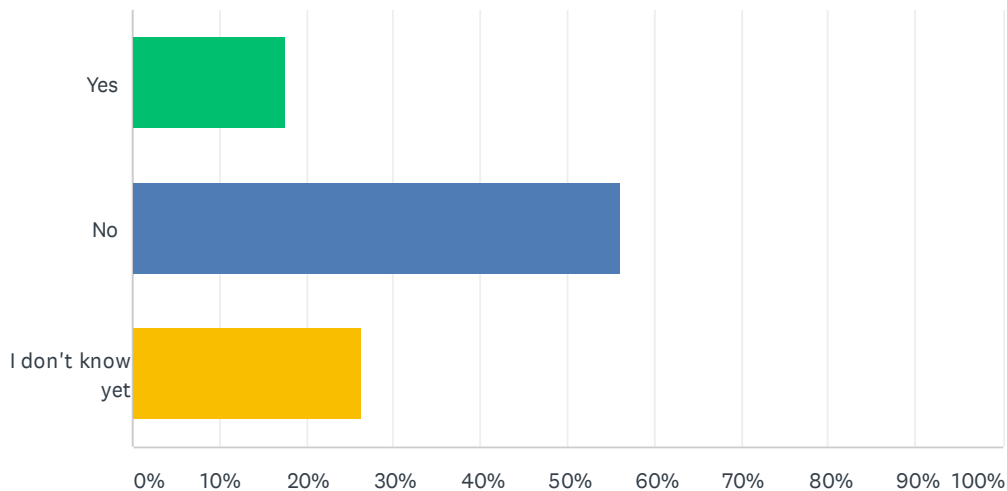
2020 Colorado Wildfires Mid-Year Survey



ANSWER CHOICES	RESPONSES
Yes	14.04% 8
No	80.70% 46
I don't know	5.26% 3
TOTAL	57

Q9 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your home?

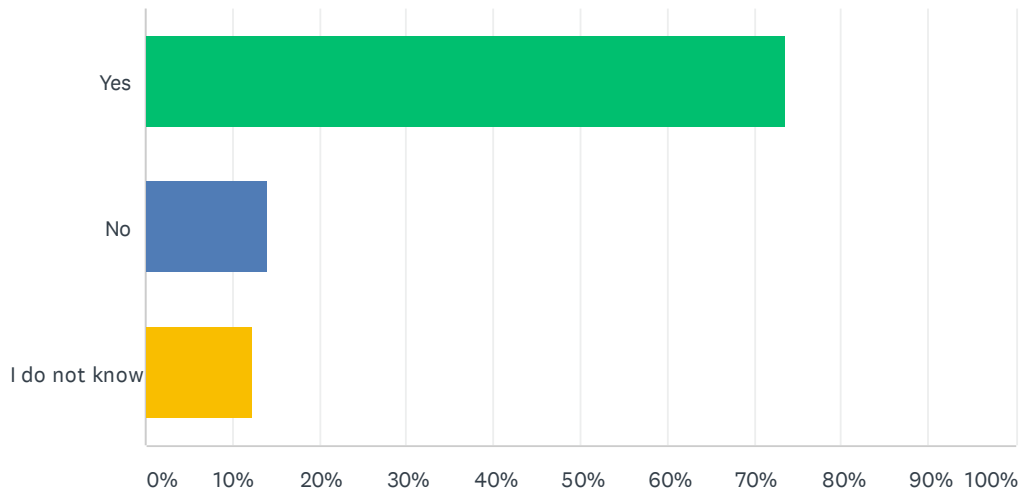
Answered: 57 Skipped: 9



ANSWER CHOICES	RESPONSES
Yes	17.54% 10
No	56.14% 32
I don't know yet	26.32% 15
TOTAL	57

Q10 Do you have "Extended Replacement Cost" coverage equal to at least 20% of the dwelling limit?

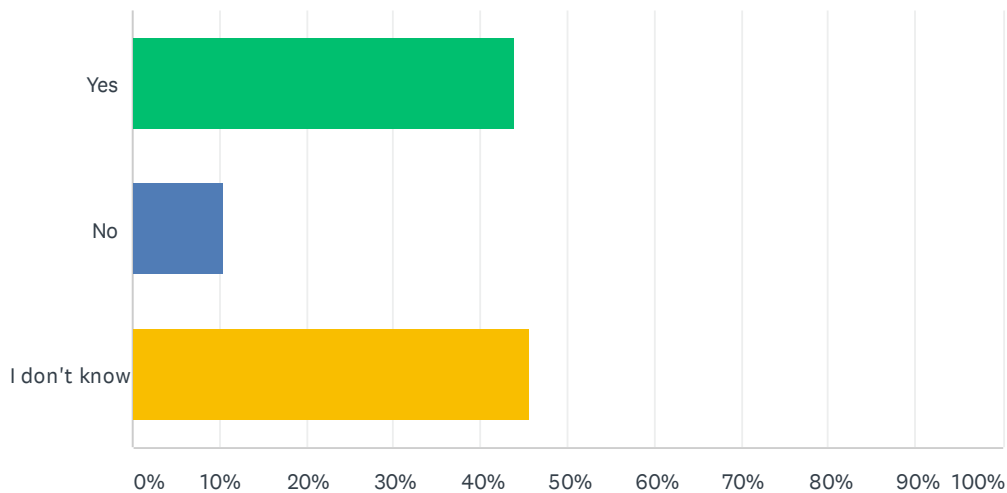
Answered: 57 Skipped: 9



ANSWER CHOICES	RESPONSES
Yes	73.68% 42
No	14.04% 8
I do not know	12.28% 7
TOTAL	57

Q11 Do you have "Law and Ordinance" coverage equal to 10% of the dwelling limit?

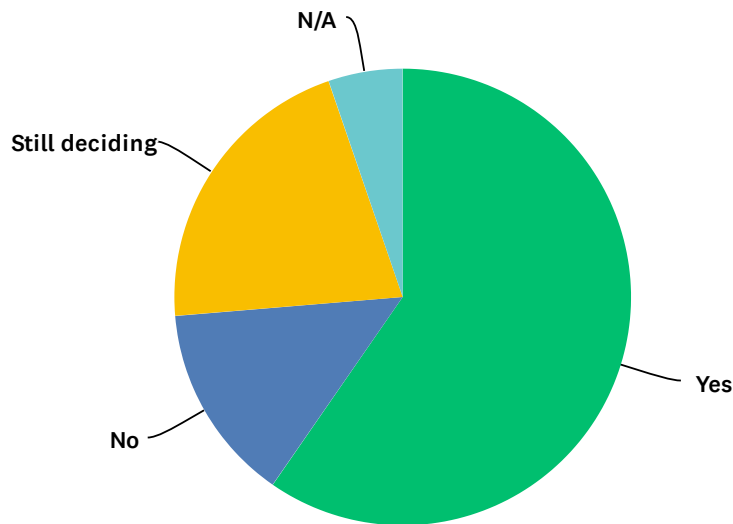
Answered: 57 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes	43.86%	25
No	10.53%	6
I don't know	45.61%	26
TOTAL		57

Q12 Do you plan to rebuild at the original location?

Answered: 57 Skipped: 9

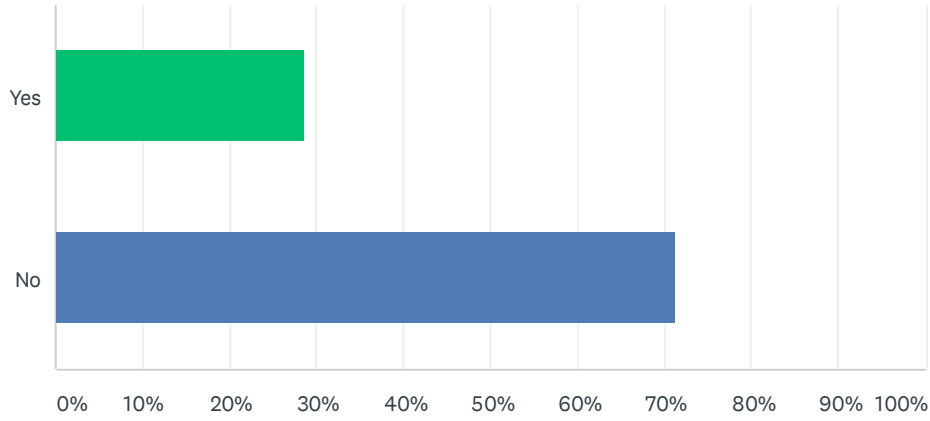


ANSWER CHOICES	RESPONSES	
Yes	59.65%	34
No	14.04%	8
Still deciding	21.05%	12
N/A	5.26%	3
TOTAL		57

Q13 Did your insurance company allow you to use your Additional / Temporary Living Expense benefits for a creative housing solution (something other than paying rent or staying in a hotel)?

Answered: 56 Skipped: 10

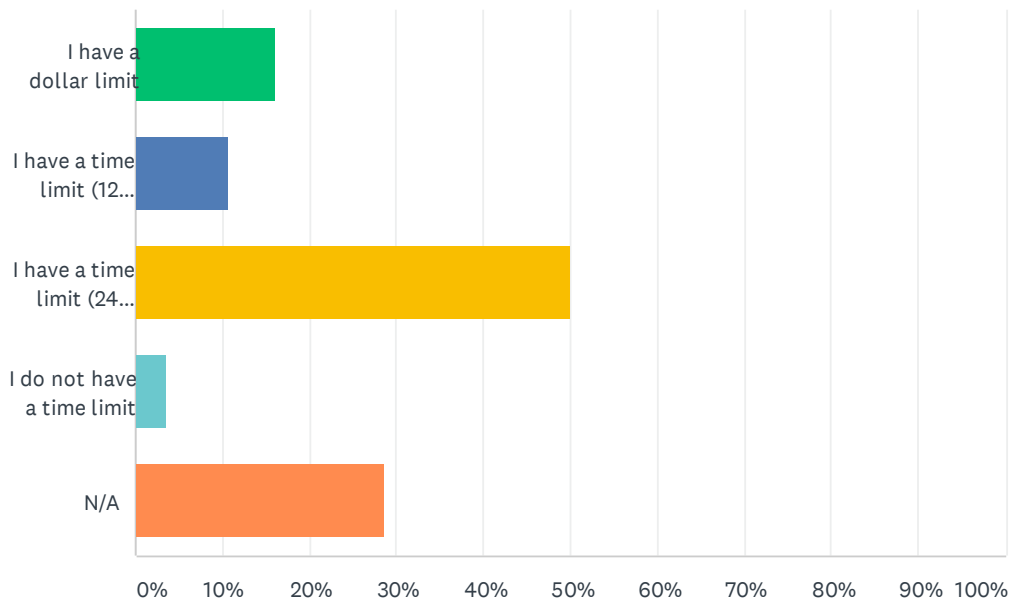
2020 Colorado Wildfires Mid-Year Survey



ANSWER CHOICES	RESPONSES
Yes	28.57% 16
No	71.43% 40
TOTAL	56

Q14 Tell us about your "Additional Living Expenses" coverage limits (check all that apply)

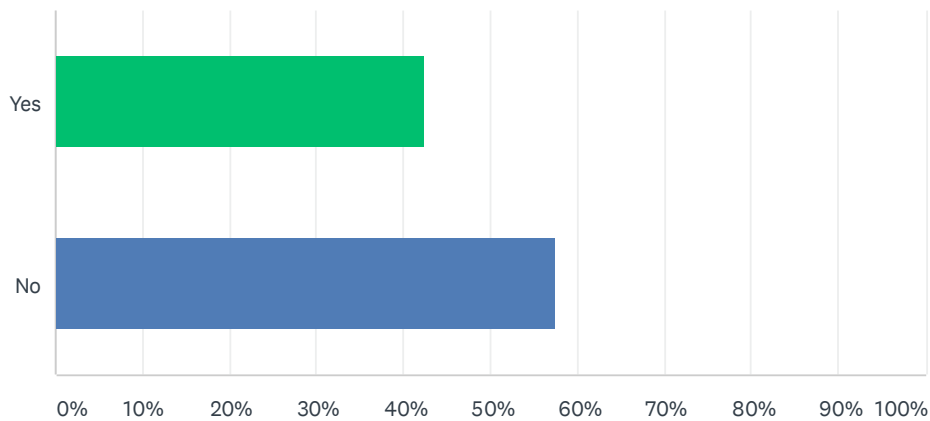
Answered: 56 Skipped: 10



ANSWER CHOICES	RESPONSES	
I have a dollar limit	16.07%	9
I have a time limit (12 months)	10.71%	6
I have a time limit (24 months)	50.00%	28
I do not have a time limit	3.57%	2
N/A	28.57%	16
Total Respondents: 56		

Q15 Were any of your personal property items underinsured because of fine print in your policy that capped or excluded them specifically?

Answered: 47 Skipped: 19

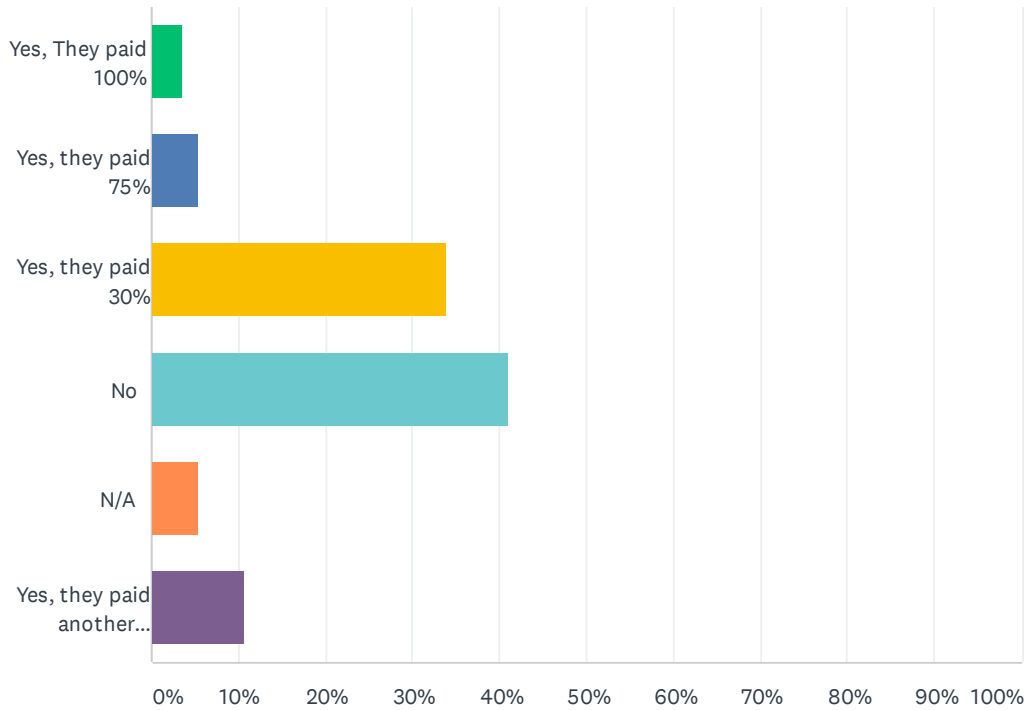


ANSWER CHOICES	RESPONSES	
Yes	42.55%	20
No	57.45%	27
TOTAL		47

Q16 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

Answered: 56 Skipped: 10

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ANSWER CHOICES	RESPONSES	
Yes, They paid 100%	3.57%	2
Yes, they paid 75%	5.36%	3
Yes, they paid 30%	33.93%	19
No	41.07%	23
N/A	5.36%	3
Yes, they paid another percentage (please specify)	10.71%	6
TOTAL		56

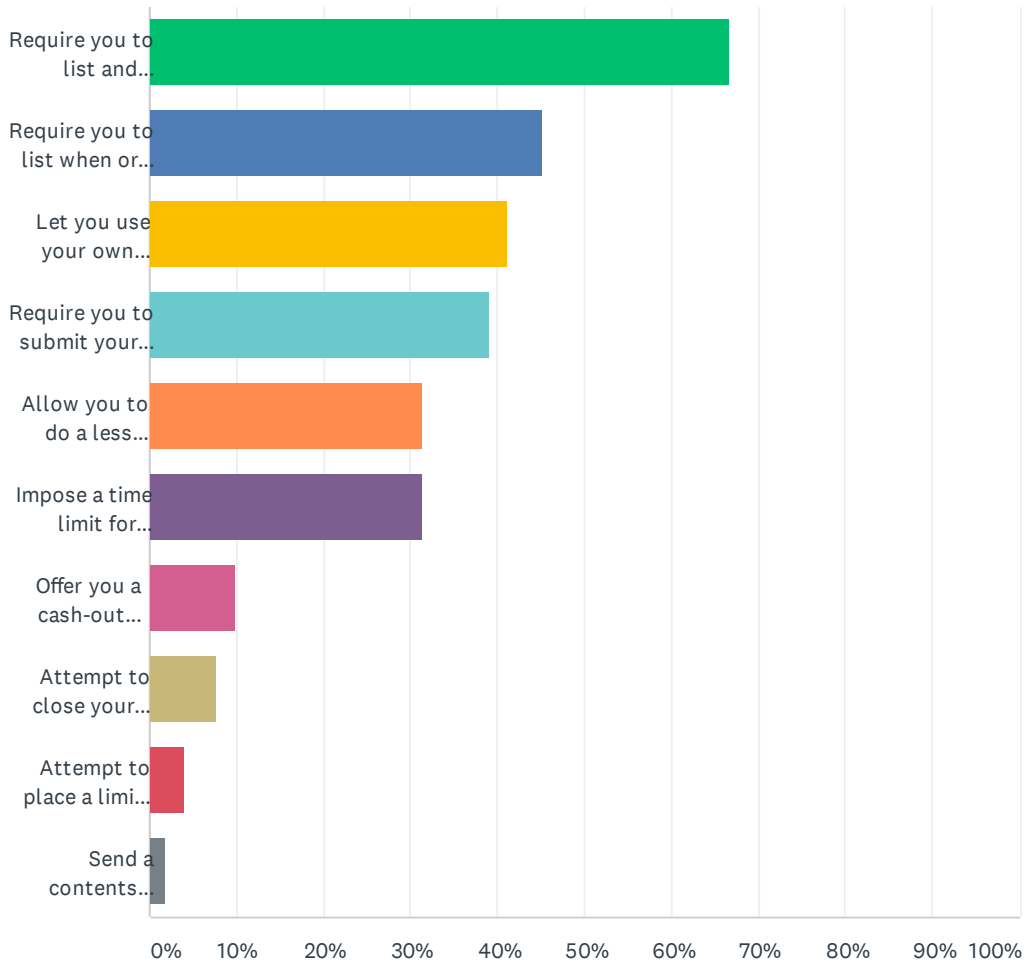
Q17 What is your understanding of what you need to do to collect the full amount of your personal property limits?

Answered: 47 Skipped: 19

Q18 For your personal property/contents claim, did your insurer: (please check all that apply)

Answered: 51 Skipped: 15

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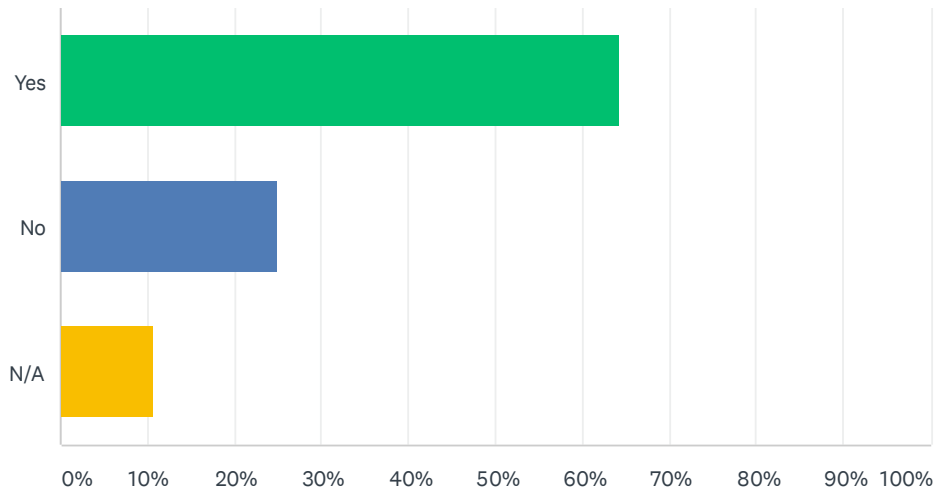


ANSWER CHOICES	RESPONSES	
Require you to list and describe every single damaged or destroyed item	66.67%	34
Require you to list when or where each item was obtained	45.10%	23
Let you use your own inventory form	41.18%	21
Require you to submit your inventory on a specific form	39.22%	20
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	31.37%	16
Impose a time limit for submitting your inventory	31.37%	16
Offer you a cash-out contents settlement to close this portion of your claim	9.80%	5
Attempt to close your contents claim	7.84%	4
Attempt to place a limit on the time you can replace your property and receive replacement value payments shorter than 365 days after your ALE coverage expires	3.92%	2
Send a contents "specialist" to help you prepare your inventory	1.96%	1
Total Respondents: 51		

Q19 Did your insurance company explain "depreciation" or "hold-backs" and what you need to do to collect full replacement value on items that

have depreciated?

Answered: 56 Skipped: 10

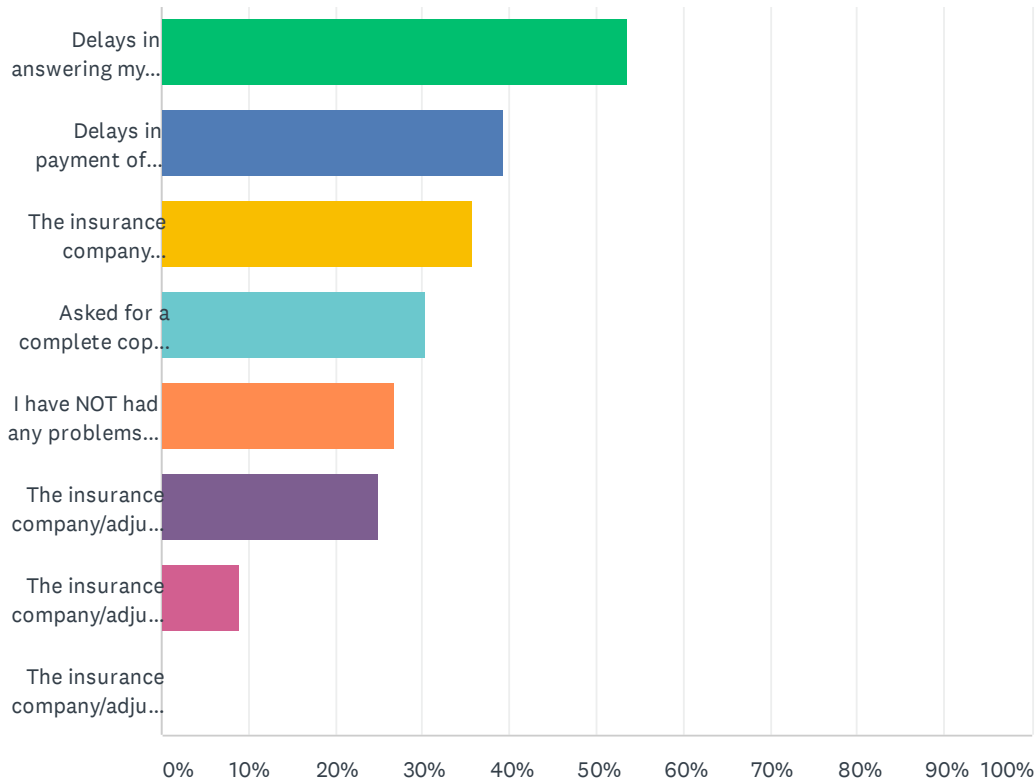


ANSWER CHOICES	RESPONSES	
Yes	64.29%	36
No	25.00%	14
N/A	10.71%	6
TOTAL		56

Q20 Have you experienced any of the following problems? (please check all that apply)

Answered: 56 Skipped: 10

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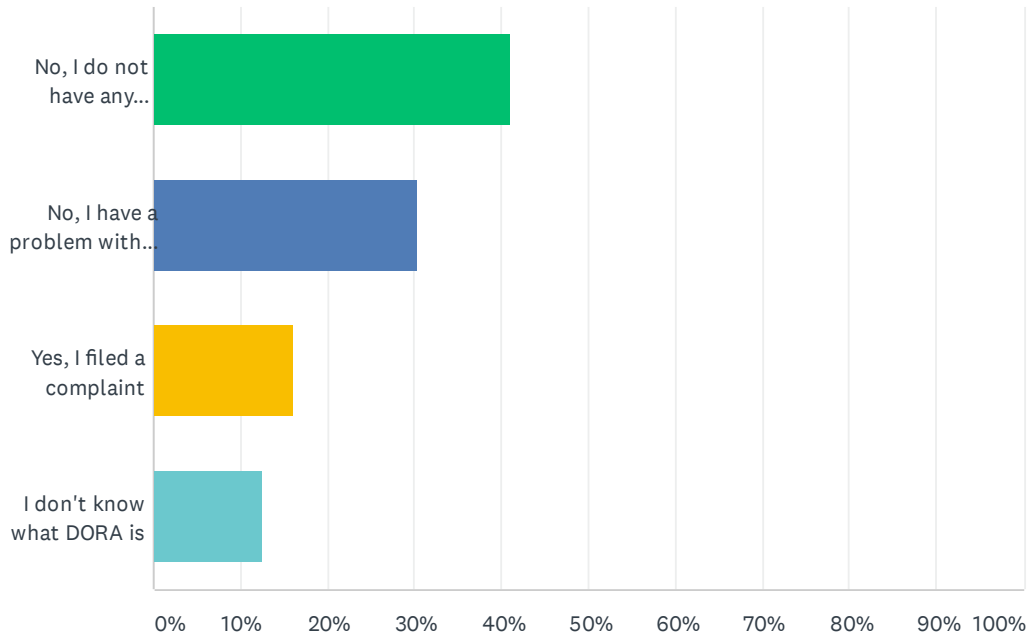


ANSWER CHOICES	RESPONSES	
Delays in answering my questions, phone calls and/or emails	53.57%	30
Delays in payment of policy benefits	39.29%	22
The insurance company switched adjusters and we had to keep starting from scratch	35.71%	20
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	30.36%	17
I have NOT had any problems with my insurance claim or with the insurance company representatives	26.79%	15
The insurance company/adjuster made a "lowball" settlement offer	25.00%	14
The insurance company/adjuster brought in experts I didn't trust	8.93%	5
The insurance company/adjuster required me to hire their contractor	0.00%	0
Total Respondents: 56		

Q21 Have you filed a complaint with the Colorado Division of Insurance (DORA)?

Answered: 56 Skipped: 10

2020 Colorado Wildfires Mid-Year Survey

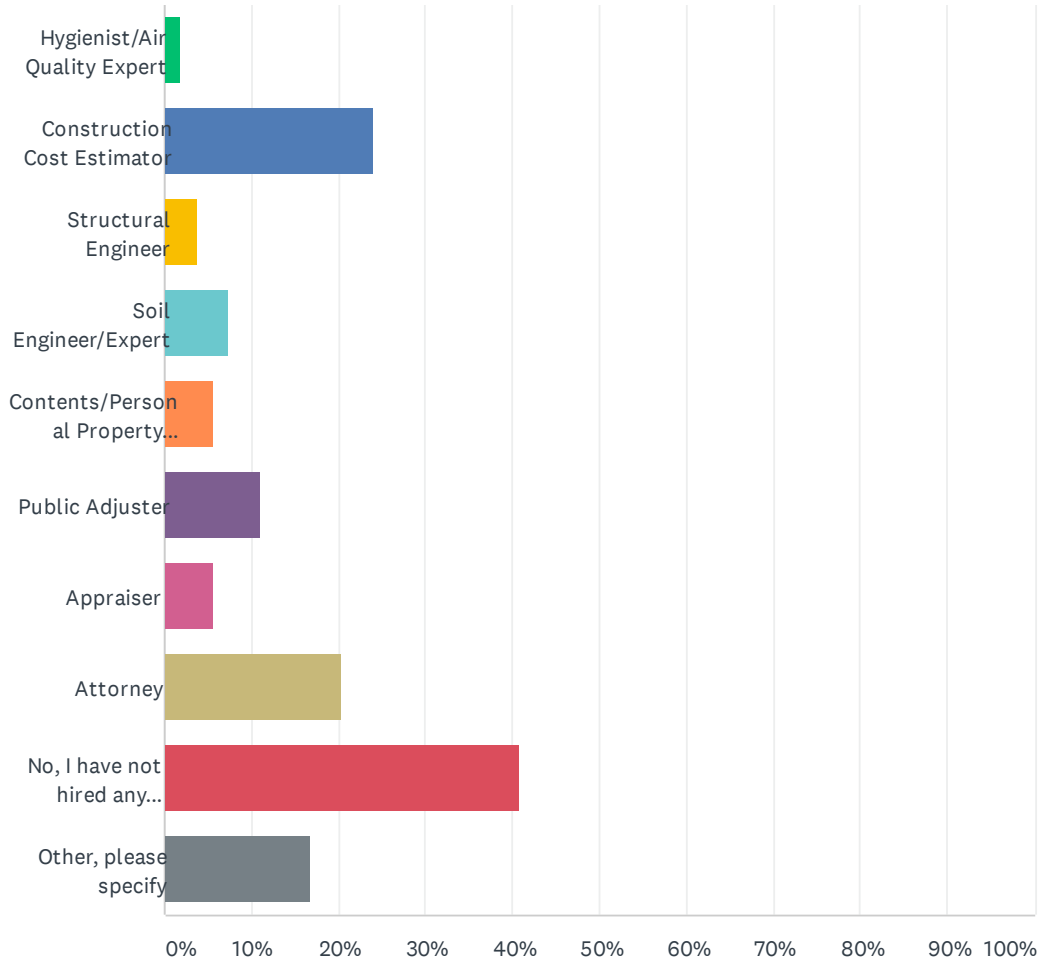


ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	41.07%	23
No, I have a problem with my insurance company, but have chosen not to file a formal complaint	30.36%	17
Yes, I filed a complaint	16.07%	9
I don't know what DORA is	12.50%	7
TOTAL		56

Q22 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 54 Skipped: 12

2020 Colorado Wildfires Mid-Year Survey

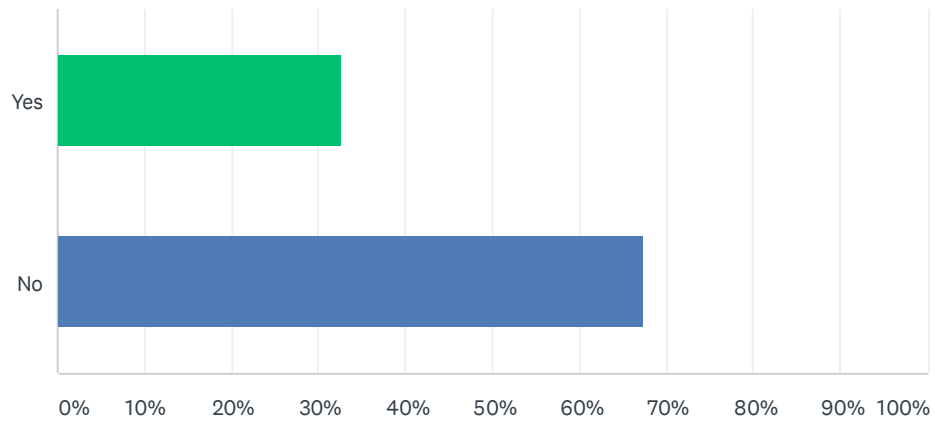


ANSWER CHOICES	RESPONSES	
Hygienist/Air Quality Expert	1.85%	1
Construction Cost Estimator	24.07%	13
Structural Engineer	3.70%	2
Soil Engineer/Expert	7.41%	4
Contents/Personal Property Specialist	5.56%	3
Public Adjuster	11.11%	6
Appraiser	5.56%	3
Attorney	20.37%	11
No, I have not hired any professionals or experts	40.74%	22
Other, please specify	16.67%	9
Total Respondents: 54		

Q23 Has COVID impacted your progress in moving your recovery and/or your insurance claim forward?

Answered: 55 Skipped: 11

2020 Colorado Wildfires Mid-Year Survey

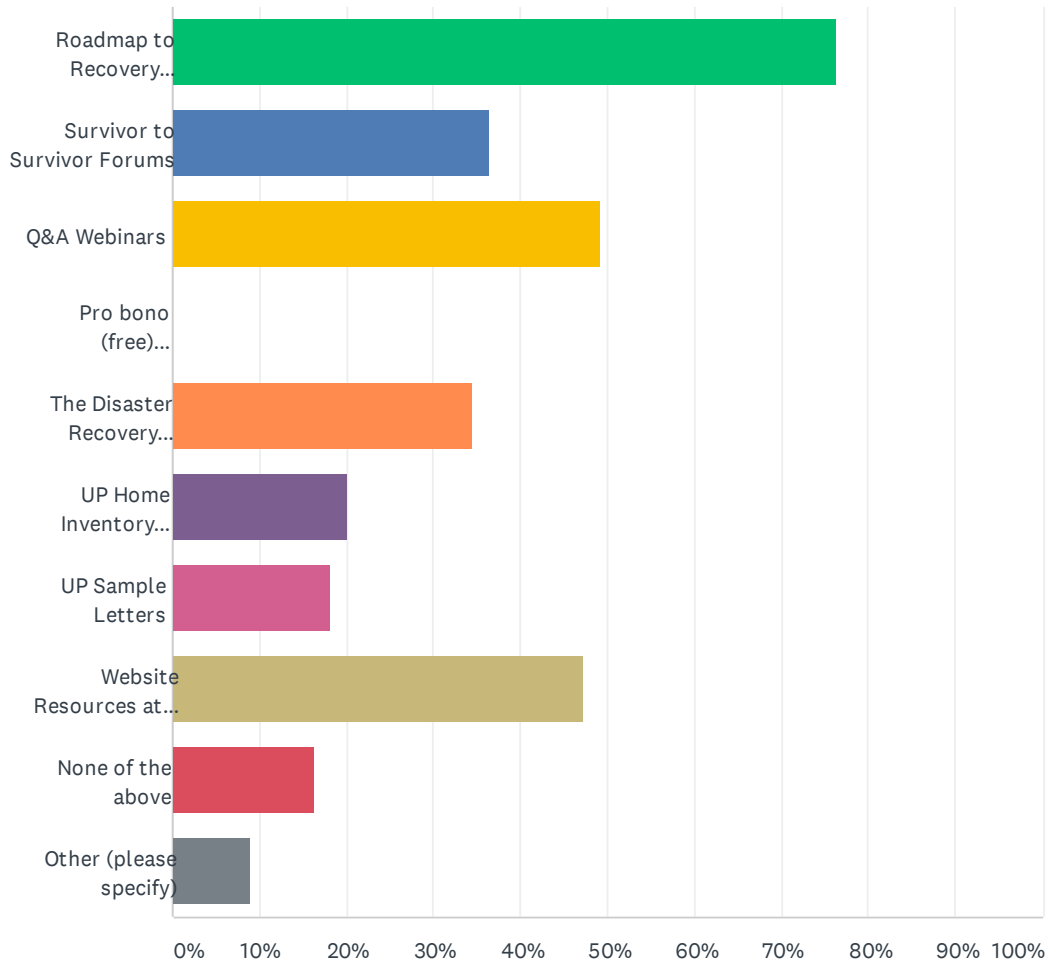


ANSWER CHOICES	RESPONSES	
Yes	32.73%	18
No	67.27%	37
TOTAL		55

Q24 Which United Policyholders resources have you used? (please check all that apply)

Answered: 55 Skipped: 11

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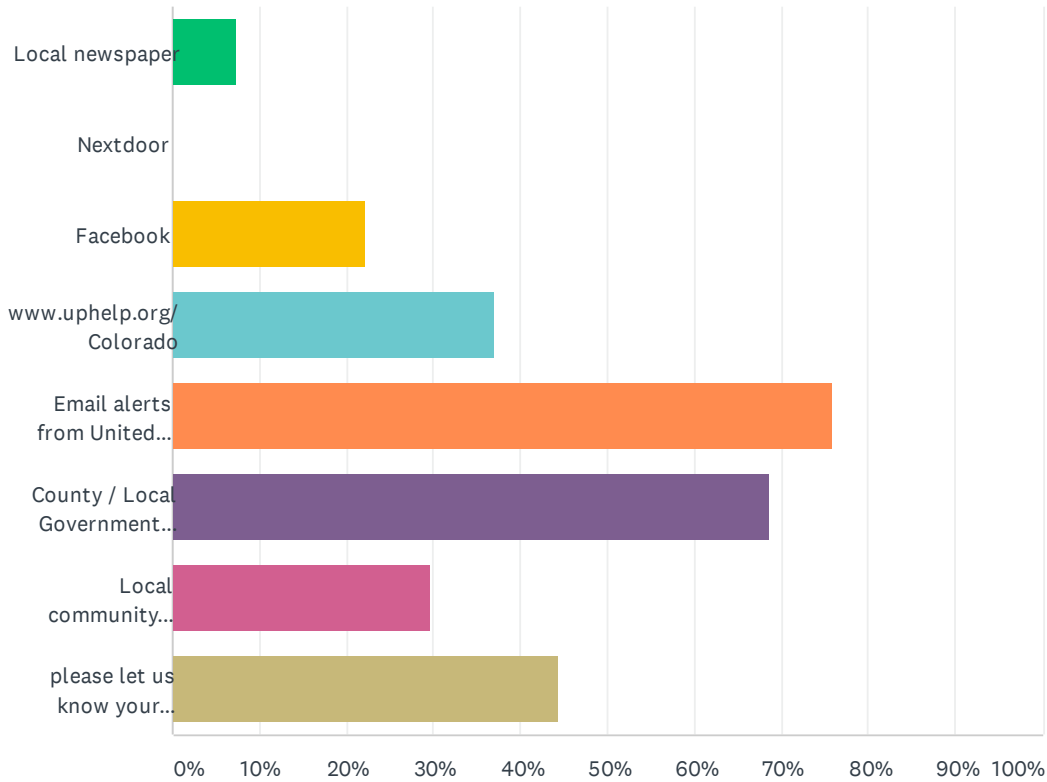
ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	76.36%	42
Survivor to Survivor Forums	36.36%	20
Q&A Webinars	49.09%	27
Pro bono (free) Professional Legal Help Clinic	0.00%	0
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	34.55%	19
UP Home Inventory Spreadsheet	20.00%	11
UP Sample Letters	18.18%	10
Website Resources at www.uphelp.org	47.27%	26
None of the above	16.36%	9
Other (please specify)	9.09%	5
Total Respondents: 55		

Q25 Which topics would you like us to cover at future Roadmap to Recovery Workshops?

Answered: 18 Skipped: 48

Q26 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

Answered: 54 Skipped: 12

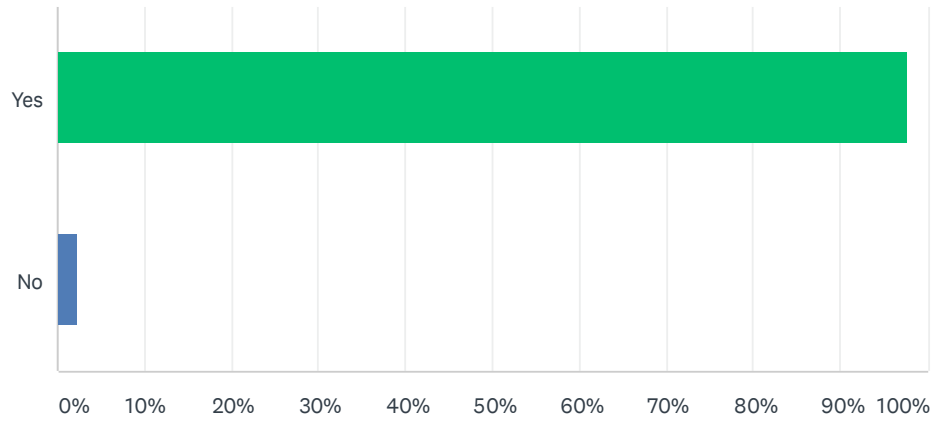


ANSWER CHOICES	RESPONSES	
Local newspaper	7.41%	4
Nextdoor	0.00%	0
Facebook	22.22%	12
www.uphelp.org/Colorado	37.04%	20
Email alerts from United Policyholders	75.93%	41
County / Local Government emails or website	68.52%	37
Local community organization	29.63%	16
please let us know your PREFERRED way of receiving information	44.44%	24
Total Respondents: 54		

Q27 Have United Policyholders' services been helpful to you?

Answered: 45 Skipped: 21

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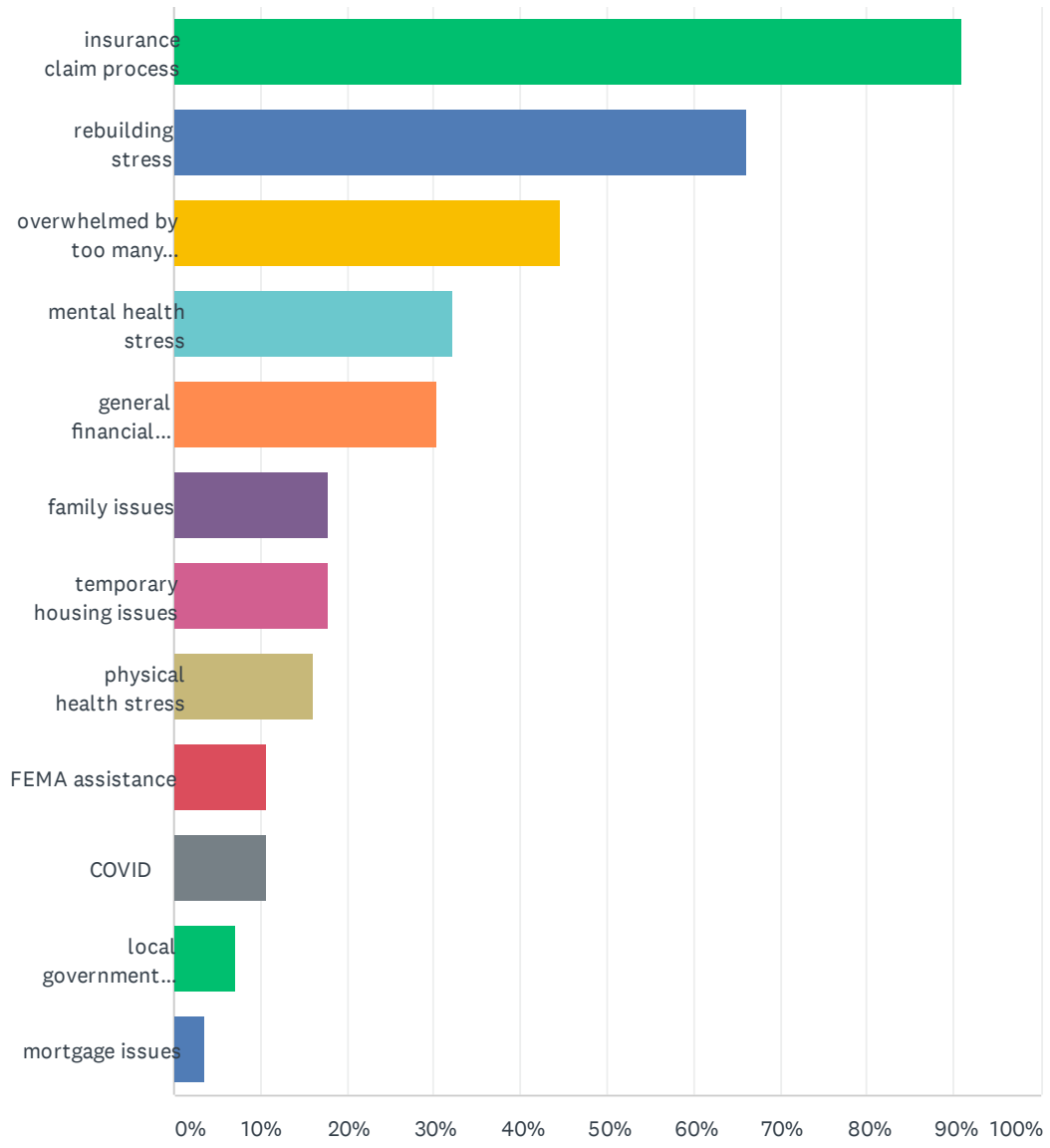


ANSWER CHOICES	RESPONSES
Yes	97.78% 44
No	2.22% 1
TOTAL	45

Q28 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 56 Skipped: 10

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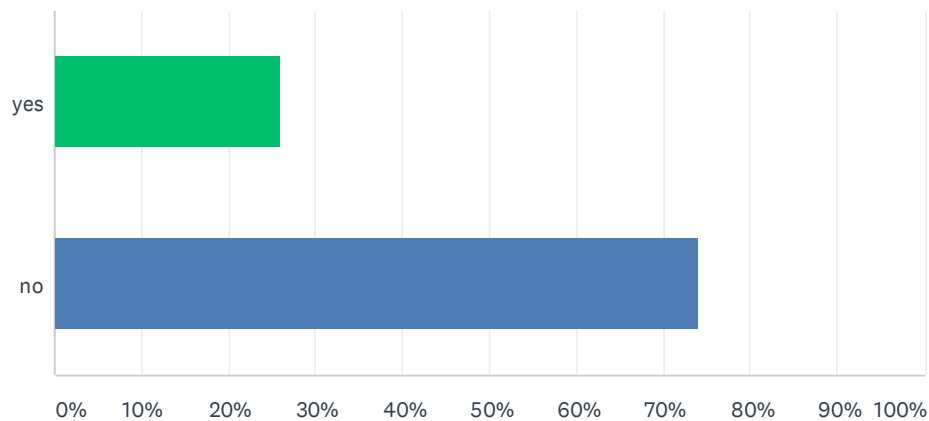


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ANSWER CHOICES	RESPONSES	
insurance claim process	91.07%	51
rebuilding stress	66.07%	37
overwhelmed by too many decisions	44.64%	25
mental health stress	32.14%	18
general financial stress	30.36%	17
family issues	17.86%	10
temporary housing issues	17.86%	10
physical health stress	16.07%	9
FEMA assistance	10.71%	6
COVID	10.71%	6
local government hoops	7.14%	4
mortgage issues	3.57%	2
Total Respondents: 56		

Q29 Would you like to be notified of opportunities to share your story with the media?

Answered: 58 Skipped: 8



ANSWER CHOICES	RESPONSES	
yes	25.86%	15
no	74.14%	43
TOTAL		58

Q30 Is there anything else you would like to share?

Answered: 17 Skipped: 49

Q31 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 Amazon giftcard. The winner will be notified via email.

Answered: 51 Skipped: 15

ANSWER CHOICES	RESPONSES	
Name	98.04%	50
Address of Damaged Home	98.04%	50
Temporary Address	58.82%	30
Phone	0.00%	0
Email Address	0.00%	0
Would you like to the opportunity to share your story with the media or elected officials?	0.00%	0
ZIP/Postal Code:	0.00%	0
Please tell us your county	0.00%	0
Email Address:	100.00%	51
Phone Number:	80.39%	41