



2020 Colorado Wildfires Survey Report: *Mid Year Recovery Status*

This United Policyholders' Roadmap to Recovery™ survey collected data from all Colorado households that sustained partial or total losses in 2020 wildfires ("2020 CO Wildfire Survivors".) Survey outreach was conducted via all available household email addresses, media alerts and assistance from partner entities including Grand, Boulder and Larimer County public officials and agencies.

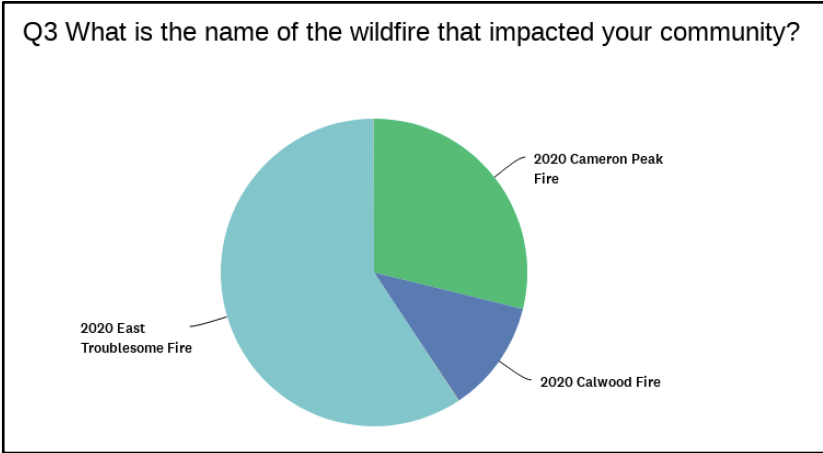
The goal of the survey was to identify individual and common insurance and recovery problems and progress and assess the claims handling performance of insurers in the region. Aggregated survey data can be viewed at www.uphelp.org/surveyresults. UP maintains the confidentiality of survey participants'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

Significant findings include pervasive underinsurance (policy limits that are too low to cover the actual cost of replacing destroyed assets), insurer non-compliance with a state law that requires that an advance of 30% of contents benefits be paid to claimants, and a very high level of stress associated with the insurance claim process.

Survey Sample Size and Information:

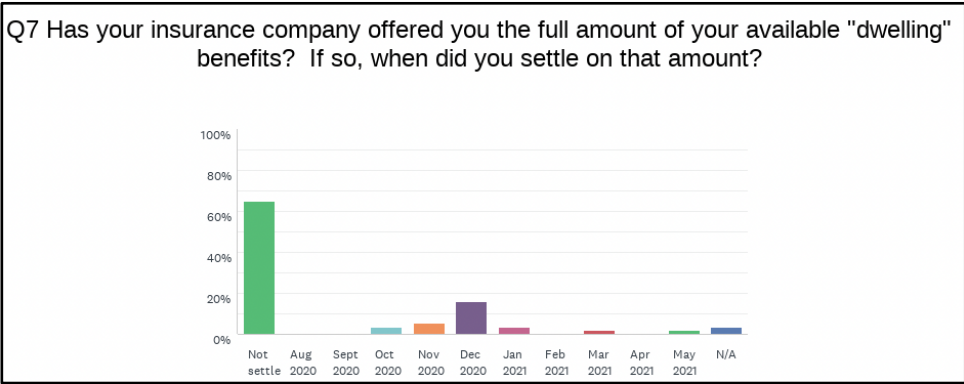
This survey was open from April 7th, 2021 to June 11th, 2021. This survey captures data approximately 6 months after the August - October 2020 Colorado Wildfires in Grand, Larimer and Boulder Counties. Sample Size: 66 households representing a total of 137 individual fire survivors.

This report tabulates the results of the insured sample size: 98% of survey respondents filed an insurance claim following the 2020 Colorado Wildfires.



Insurance Claim Progress:

- 81% of survey respondents reported that their insurer’s estimates of loss and/or claim payments do NOT reflect current building costs in the area.
- 65% of survey respondents have not yet settled the dwelling portion of their claim.



Coverage:

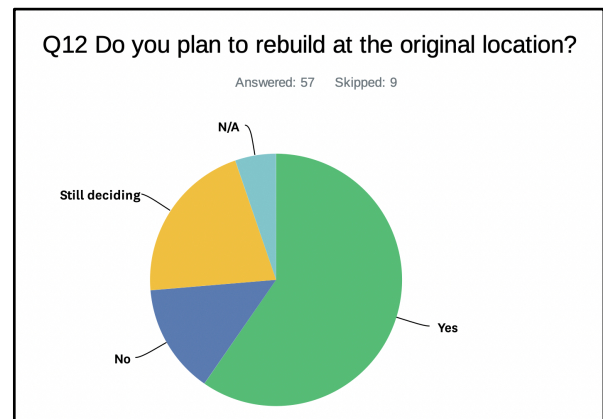
- 74% of survey respondents reported that they have “Extended Replacement Cost Coverage” equal to at least 20% of their dwelling limit.
- 46% of survey respondents reported that they have “Law and Ordinance” coverage equal to 10% of the dwelling limit.

Underinsurance:

- Only 18% of survey respondents reported they have enough insurance to cover the cost of repairing, replacing or rebuilding their home.
- 56% of survey respondents reported they **do not** have enough insurance to cover the cost of repairing, replacing or rebuilding their home.
- 26% of survey respondents reported they do not know yet if they are underinsured.

Rebuilding:

- 63% of survey respondents plan to rebuild.
- 15% of survey respondents do not plan on rebuilding.
- 22% of survey respondents are undecided.



Loss of Use / Additional Living Expense Coverage:

- 29% of survey respondents reported their insurance company allowed them to use their Additional Living Expense benefits for a creative housing solution.

Personal Property Claim:

When asked did your insurer pay personal property / contents benefits without requiring you to submit an itemized home inventory:

- 17% of survey respondents reported they received 50% or higher of their personal property benefits without the home inventory requirement
- 38% of survey respondents reported they received 30% of their personal property benefits without the home inventory requirement as required by law
- 45% of survey respondents reported they **did not** receive any advance of their personal property benefits without submitting a home inventory.

Home Inventory Process:

- 66% of survey respondents reported being required to list and describe every single damaged or destroyed item.
- 45% of survey respondents reported being required to list when and where each item was obtained.
- 39% of survey respondents reported being required to submit inventory on a specific form
- 31% of survey respondents reported their insurer imposed a time limit for submitting their inventory.

Claim Issues:

- 54% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails.
- 39% of survey respondents reported delays of payments.
- 36% of survey respondents reported the insurance company has switched adjusters.
- 30% of survey respondents reported after requesting a complete copy of their policy, it took more than 30 days to receive it.
- 25% of survey respondents reported receiving a “lowball” settlement offer.
- 27% of survey respondents reported they **have not** had any problems with their insurance claim or with insurance company representatives.

Post-Disaster Stress:

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

- 91% - insurance claim process
- 66% - rebuilding stress
- 44% - overwhelmed by too many decisions

COVID Considerations

- 33% of survey respondents reported that COVID has impacted moving their recovery and/or insurance claim forward.

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:

“Only that we love the Willow Creek valley and want to rebuild. Seeing the land in its devastated condition is sad and hard. We want to help it come back and currently feel so thwarted by the insurance company wanting to give us only about half of what it would take to rebuild the house.”

“UP has been great. I can't imagine going through this process without the help I have received from UP!”

“Advocates should push the legislature for much more than 30% payout from insurance on personal property without detailed listing. Perhaps 75%. This is the biggest hassle of a total loss situation. And the insurance companies do not play fairly or honestly.”

“Just thank you SO much. We would have been so in the dark without your work.”

About Roadmap to Recovery Surveys:

United Policyholders routinely conducts post-disaster surveys to collect data from impacted households on the long term recovery process, insurance claims, repairs and rebuilding. Our organization uses the collected data to identify problems, progress, community and individual needs. The survey results inform the Roadmap to Recovery® workshop, webinar and website guidance and services we provide in disaster-impacted communities. 98% of those who responded to this survey reported that United Policyholders services have been helpful. For more information on United Policyholders’ work assisting in the 2020 Colorado wildfire recovery, visit:

www.uphelp.org/COwildfires. For questions or comments, please email emily.rogan@uphelp.org.