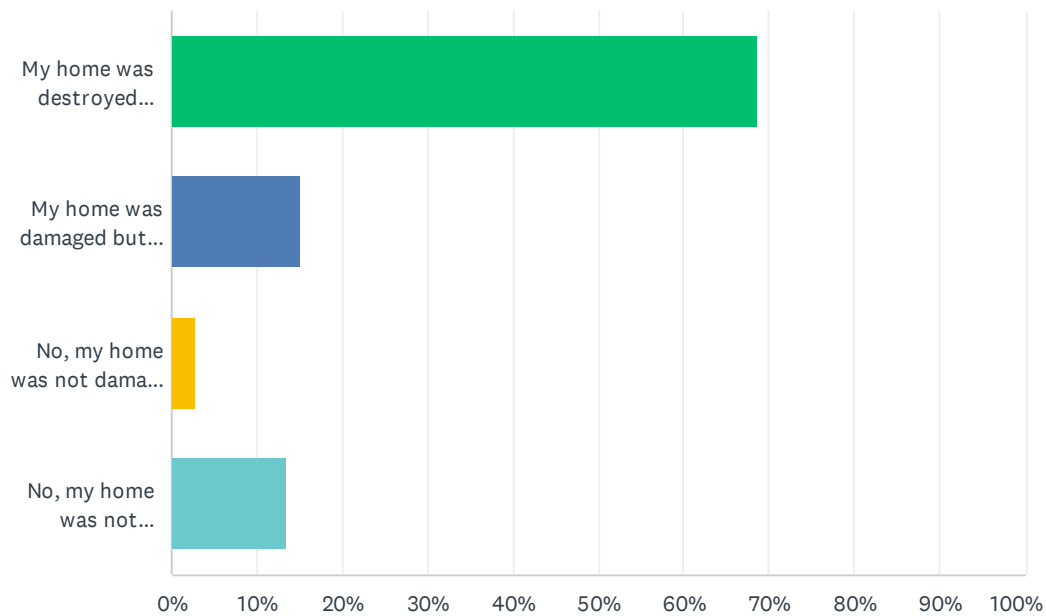


Q1 Thank you for your time completing this confidential survey. The information we collect will help our non-profit organization, the Colorado Department of Regulatory Agencies (DORA) and our local partners support your community during the long term recovery. To see previous surveys we have conducted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

Answered: 112 Skipped: 0

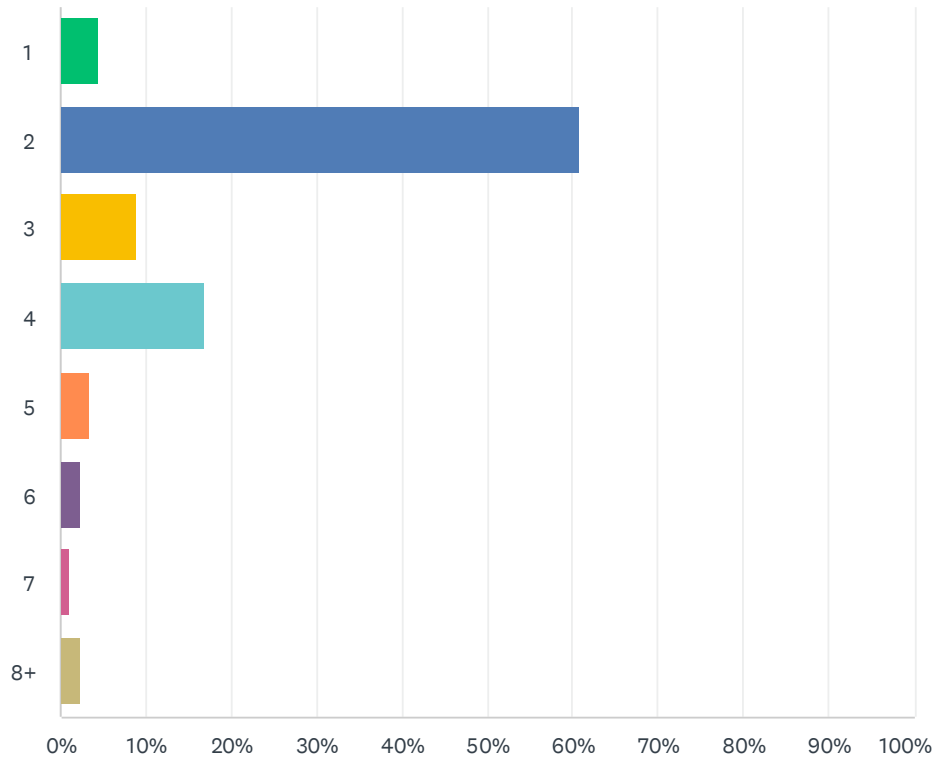


ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	68.75%	77
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	15.18%	17
No, my home was not damaged but other items were (trees, outbuildings, etc.)	2.68%	3
No, my home was not damaged/destroyed by a wildfire	13.39%	15
TOTAL		112

Q2 How many people are in your household?

Answered: 89 Skipped: 23

2020 Colorado Wildfires One Year Survey

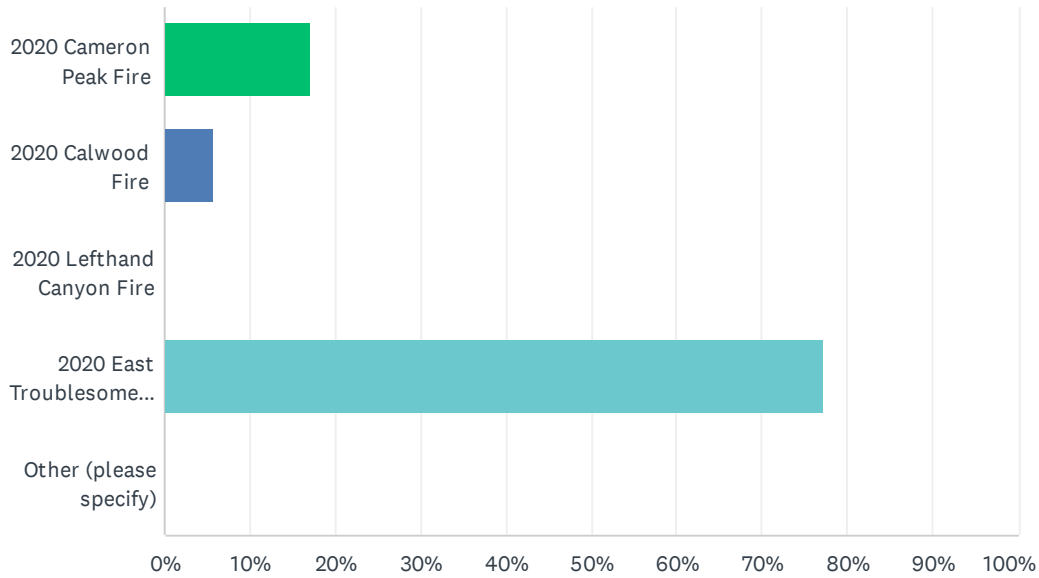


ANSWER CHOICES	RESPONSES
1	4.49% 4
2	60.67% 54
3	8.99% 8
4	16.85% 15
5	3.37% 3
6	2.25% 2
7	1.12% 1
8+	2.25% 2
TOTAL	89

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

Answered: 88 Skipped: 24

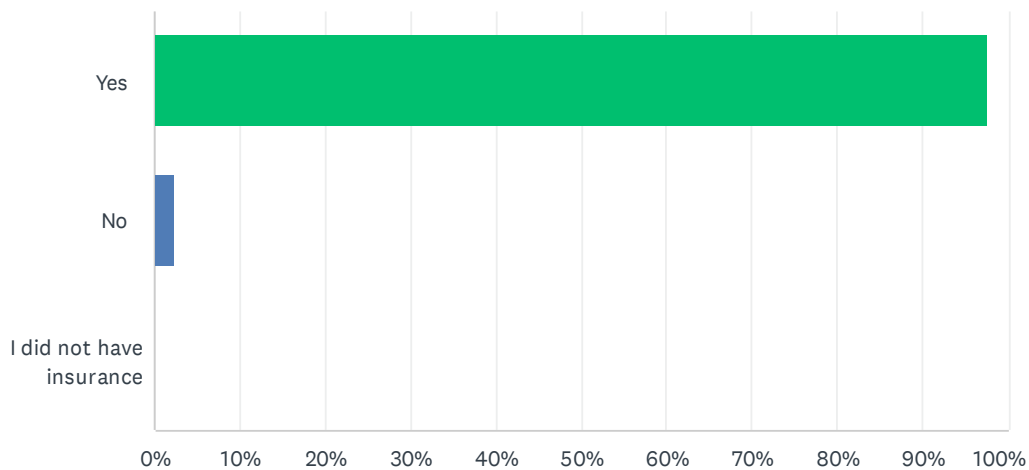
2020 Colorado Wildfires One Year Survey



ANSWER CHOICES	RESPONSES	
2020 Cameron Peak Fire	17.05%	15
2020 Calwood Fire	5.68%	5
2020 Lefthand Canyon Fire	0.00%	0
2020 East Troublesome Fire	77.27%	68
Other (please specify)	0.00%	0
TOTAL		88

Q4 Have you filed a claim with your insurance company?

Answered: 89 Skipped: 23

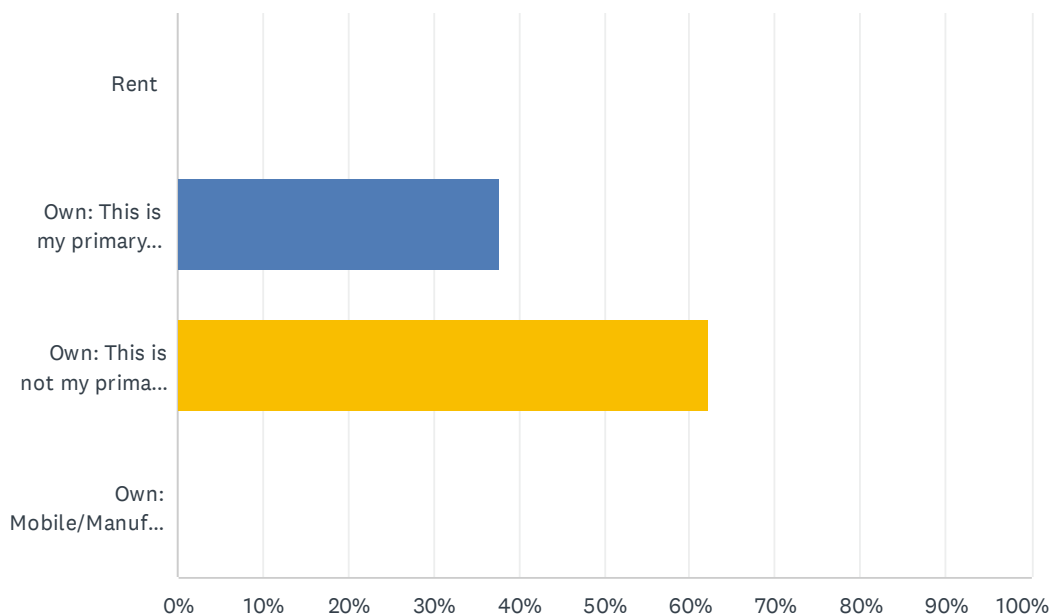


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Yes	97.75%	87
No	2.25%	2
I did not have insurance	0.00%	0
TOTAL		89

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

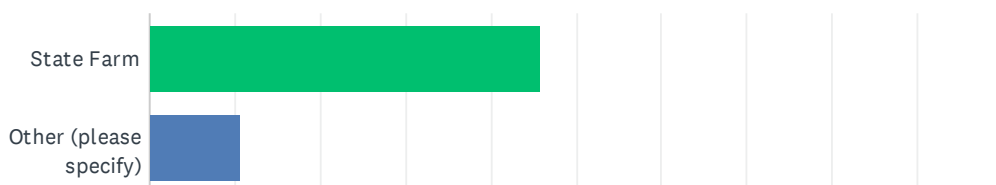
Answered: 85 Skipped: 27



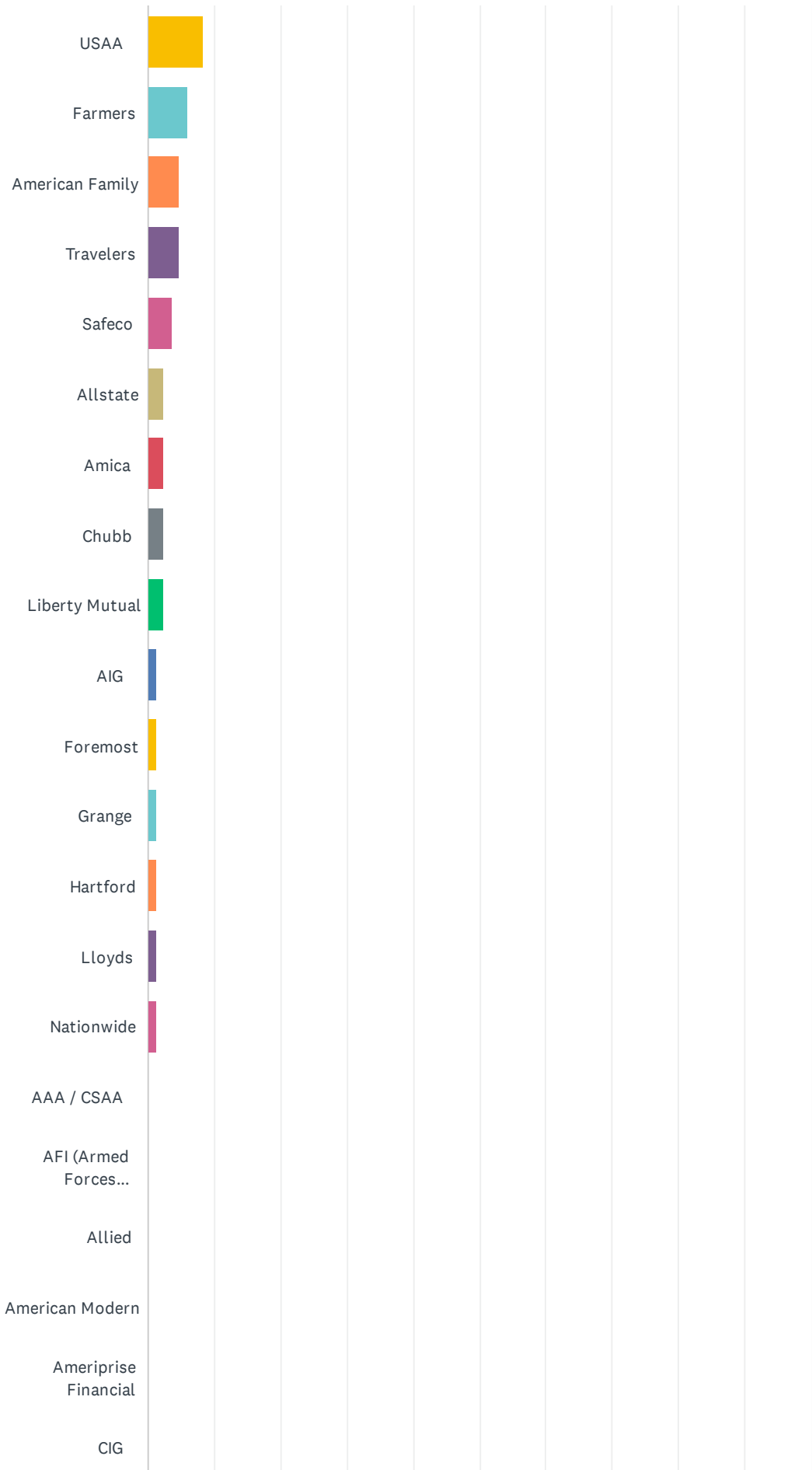
ANSWER CHOICES	RESPONSES	
Rent	0.00%	0
Own: This is my primary residence	37.65%	32
Own: This is not my primary residence	62.35%	53
Own: Mobile/Manufactured home	0.00%	0
TOTAL		85

Q6 What is the name of your insurance company?

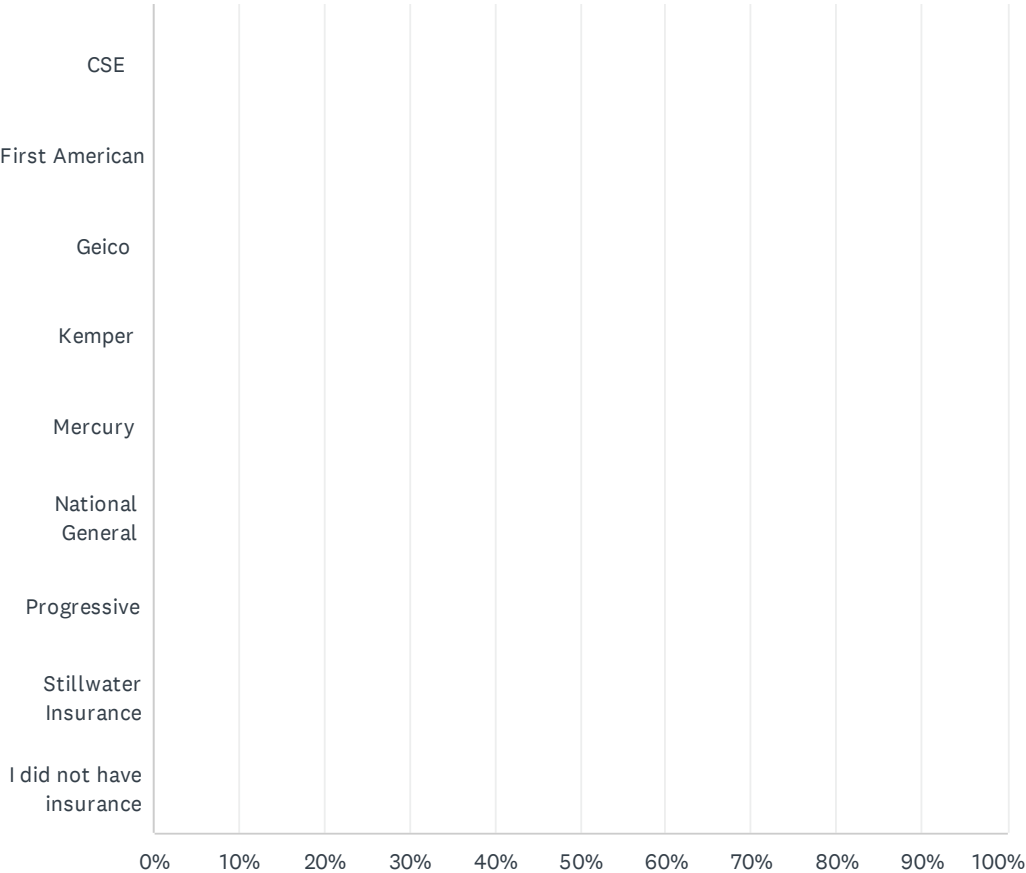
Answered: 85 Skipped: 27



2020 Colorado Wildfires One Year Survey



2020 Colorado Wildfires One Year Survey



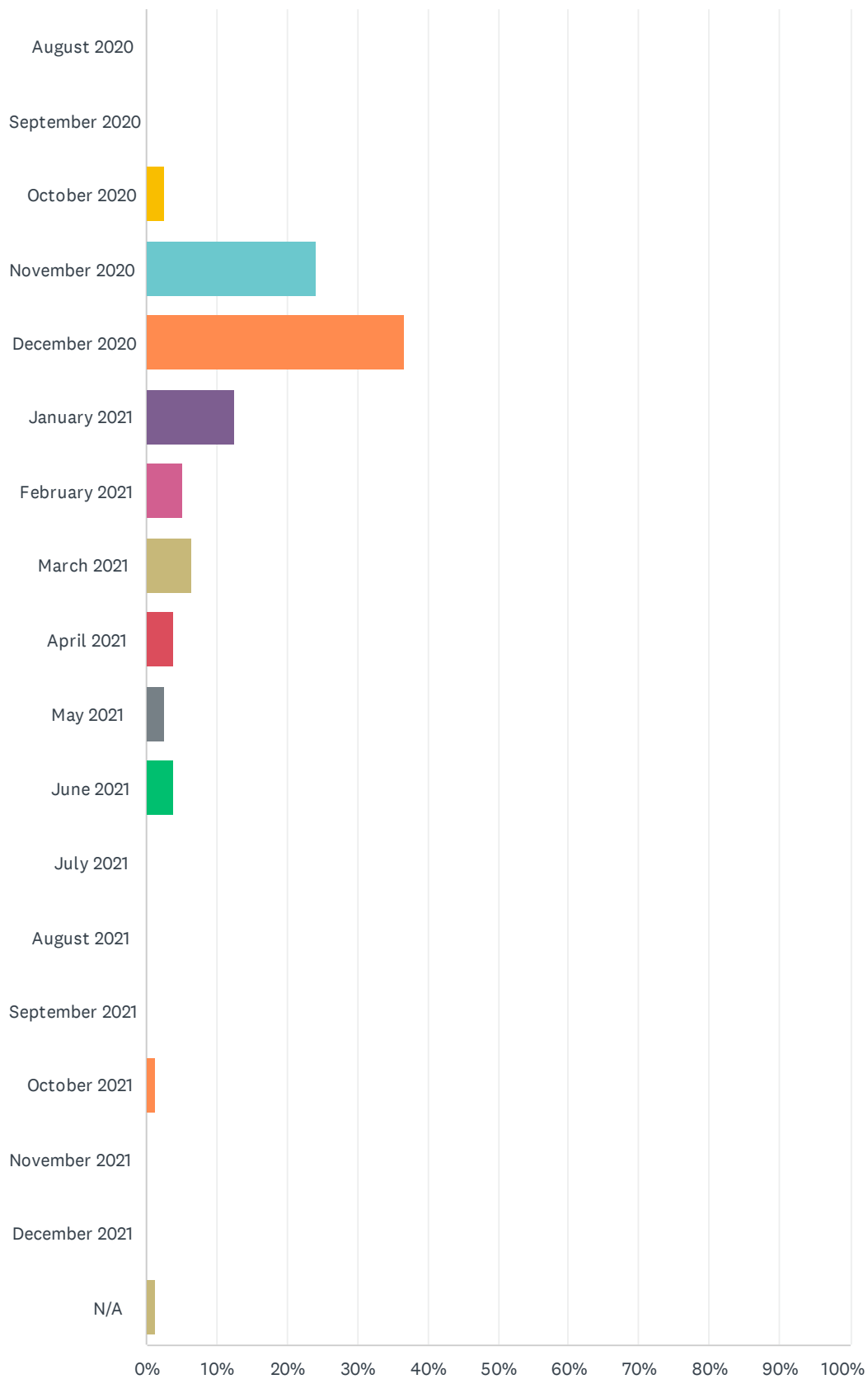
2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
State Farm	45.88%	39
Other (please specify)	10.59%	9
USAA	8.24%	7
Farmers	5.88%	5
American Family	4.71%	4
Travelers	4.71%	4
Safeco	3.53%	3
Allstate	2.35%	2
Amica	2.35%	2
Chubb	2.35%	2
Liberty Mutual	2.35%	2
AIG	1.18%	1
Foremost	1.18%	1
Grange	1.18%	1
Hartford	1.18%	1
Lloyds	1.18%	1
Nationwide	1.18%	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
CIG	0.00%	0
CSE	0.00%	0
First American	0.00%	0
Geico	0.00%	0
Kemper	0.00%	0
Mercury	0.00%	0
National General	0.00%	0
Progressive	0.00%	0
Stillwater Insurance	0.00%	0
I did not have insurance	0.00%	0

Q7 When did your insurer give you the first payment for repairing or replacing your "dwelling"?

Answered: 79 Skipped: 33

2020 Colorado Wildfires One Year Survey



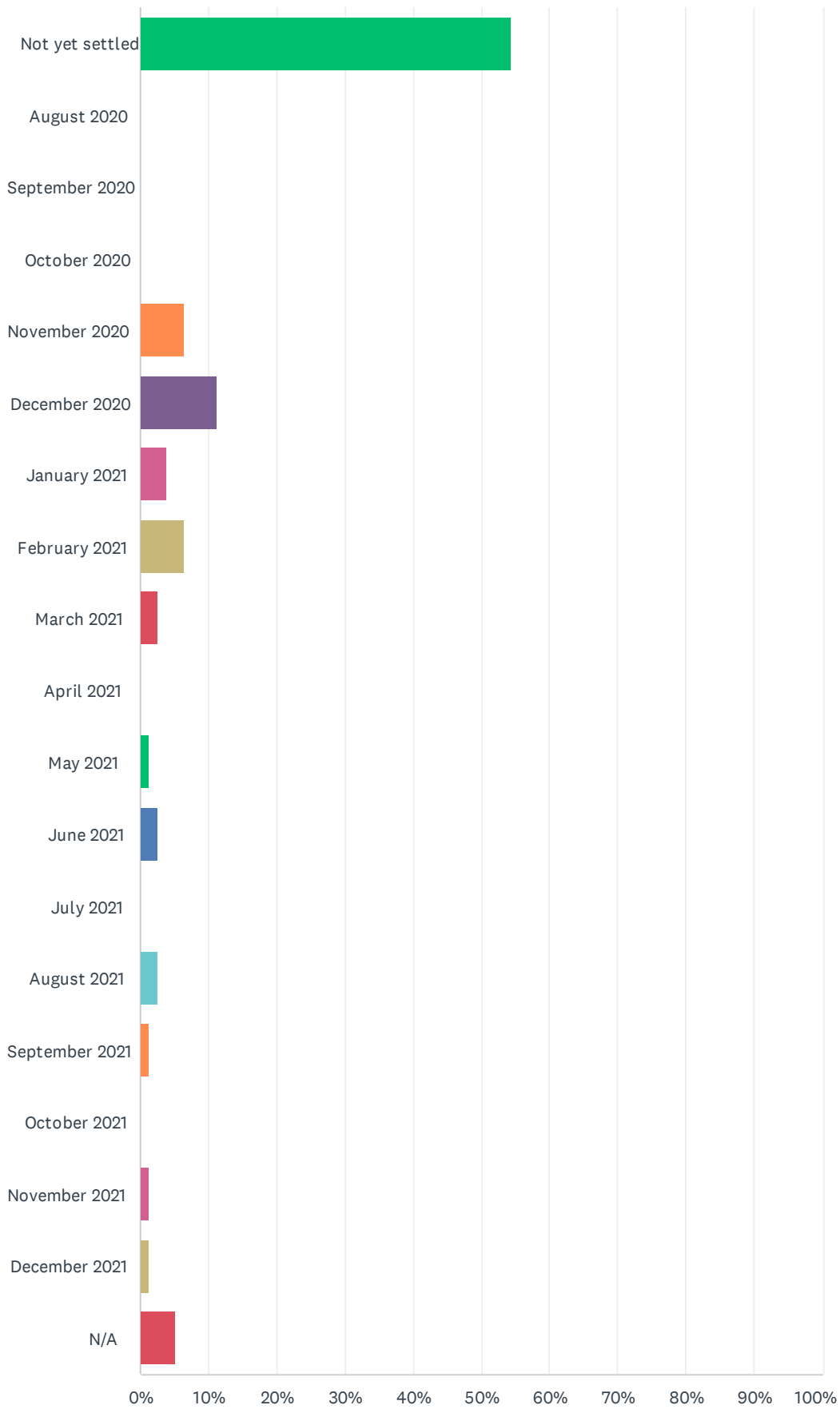
2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
August 2020	0.00%	0
September 2020	0.00%	0
October 2020	2.53%	2
November 2020	24.05%	19
December 2020	36.71%	29
January 2021	12.66%	10
February 2021	5.06%	4
March 2021	6.33%	5
April 2021	3.80%	3
May 2021	2.53%	2
June 2021	3.80%	3
July 2021	0.00%	0
August 2021	0.00%	0
September 2021	0.00%	0
October 2021	1.27%	1
November 2021	0.00%	0
December 2021	0.00%	0
N/A	1.27%	1
TOTAL		79

Q8 Has your insurance company offered you the full amount of your available "dwelling" benefits? If so, when did you settle on that amount?

Answered: 79 Skipped: 33

2020 Colorado Wildfires One Year Survey



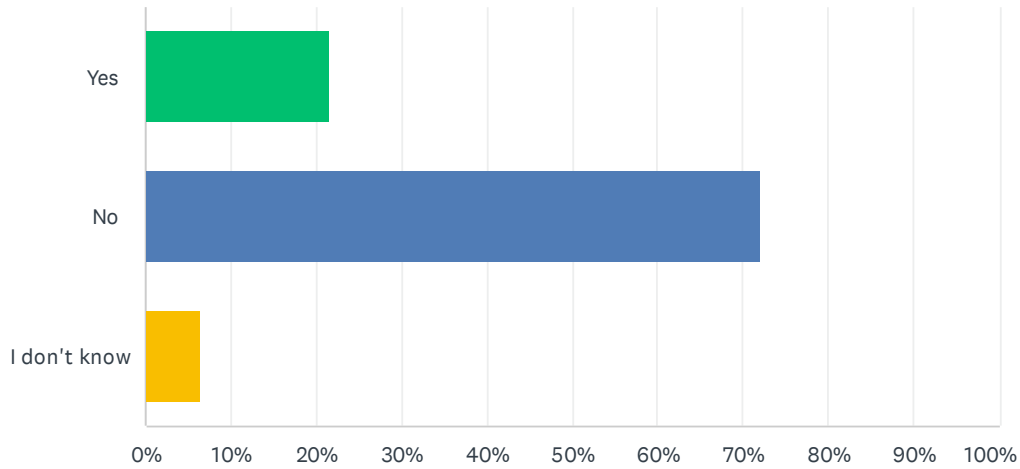
2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Not yet settled	54.43%	43
August 2020	0.00%	0
September 2020	0.00%	0
October 2020	0.00%	0
November 2020	6.33%	5
December 2020	11.39%	9
January 2021	3.80%	3
February 2021	6.33%	5
March 2021	2.53%	2
April 2021	0.00%	0
May 2021	1.27%	1
June 2021	2.53%	2
July 2021	0.00%	0
August 2021	2.53%	2
September 2021	1.27%	1
October 2021	0.00%	0
November 2021	1.27%	1
December 2021	1.27%	1
N/A	5.06%	4
TOTAL		79

Q9 Is the pricing in your insurers estimates of your property damage accurate to current labor and material costs in your area?

Answered: 79 Skipped: 33

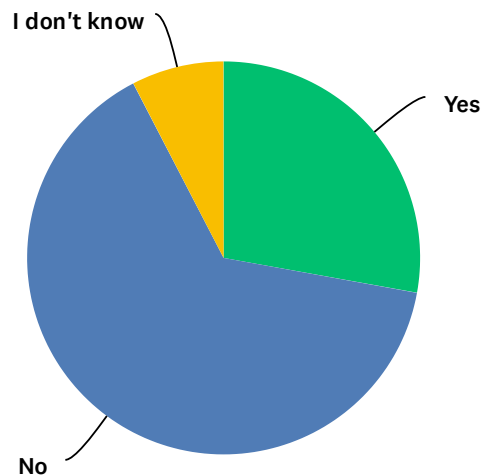
2020 Colorado Wildfires One Year Survey



ANSWER CHOICES	RESPONSES	
Yes	21.52%	17
No	72.15%	57
I don't know	6.33%	5
TOTAL		79

Q10 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your home?

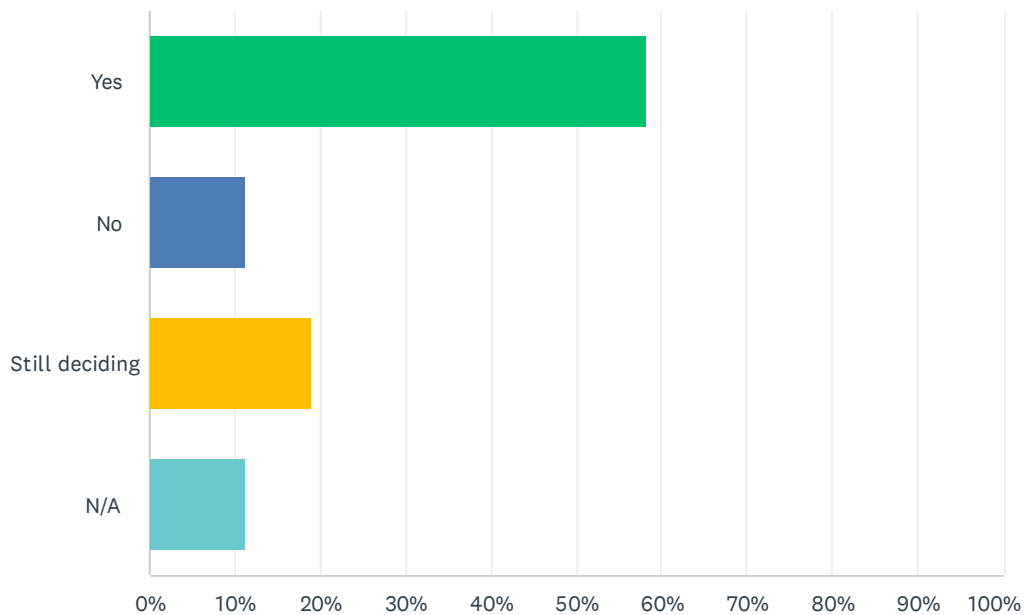
Answered: 79 Skipped: 33



ANSWER CHOICES	RESPONSES	
Yes	27.85%	22
No	64.56%	51
I don't know	7.59%	6
TOTAL		79

Q11 Do you plan to rebuild at the original location?

Answered: 79 Skipped: 33

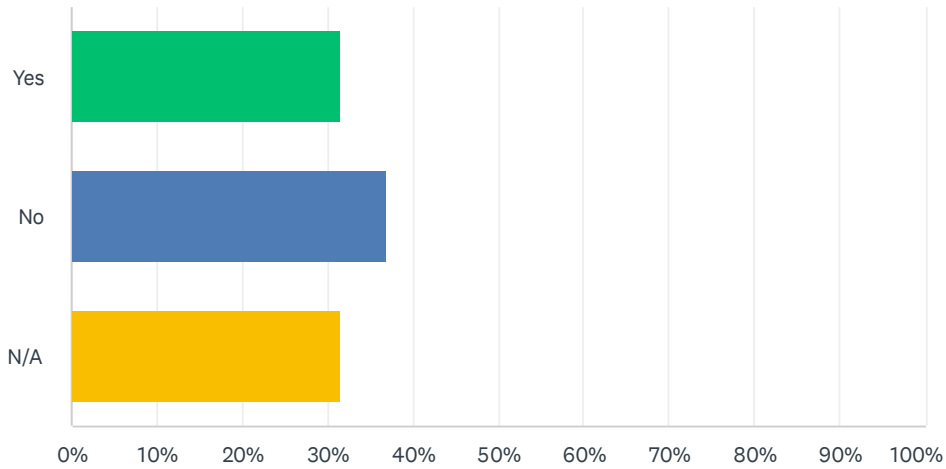


ANSWER CHOICES	RESPONSES	
Yes	58.23%	46
No	11.39%	9
Still deciding	18.99%	15
N/A	11.39%	9
TOTAL		79

Q12 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: 73 Skipped: 39

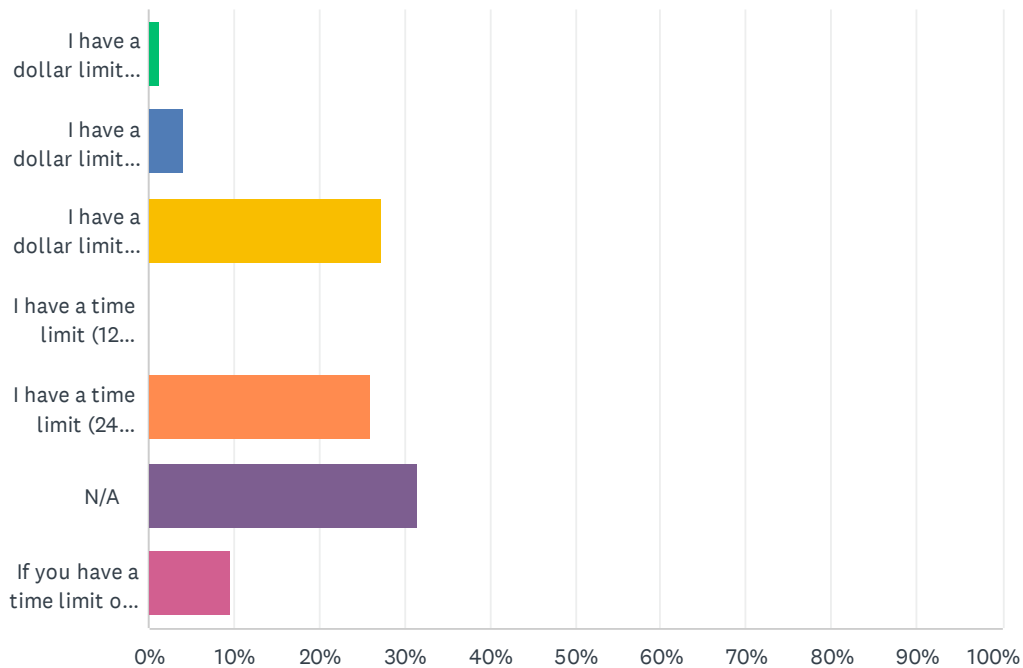
2020 Colorado Wildfires One Year Survey



ANSWER CHOICES	RESPONSES
Yes	31.51% 23
No	36.99% 27
N/A	31.51% 23
TOTAL	73

Q13 Tell us about your "Additional Living Expenses" / "Loss of Use" coverage limits

Answered: 73 Skipped: 39

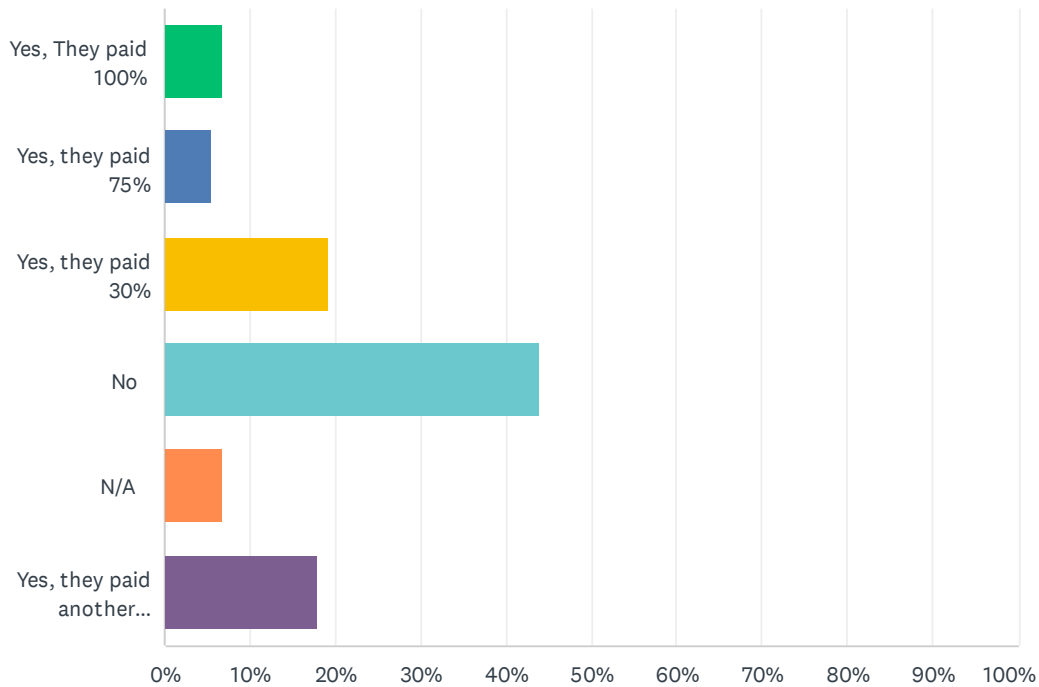


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
I have a dollar limit and NO time limit	1.37%	1
I have a dollar limit and a time limit (12 months)	4.11%	3
I have a dollar limit and a time limit (24 months)	27.40%	20
I have a time limit (12 months) and NO dollar limit	0.00%	0
I have a time limit (24 months) and NO dollar limit	26.03%	19
N/A	31.51%	23
If you have a time limit of less than 24 months of Additional Living Expense Coverage, do you recall your insurance agent or broker offering you this enhanced coverage when you bought or renewed your policy?	9.59%	7
TOTAL		73

Q14 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

Answered: 73 Skipped: 39

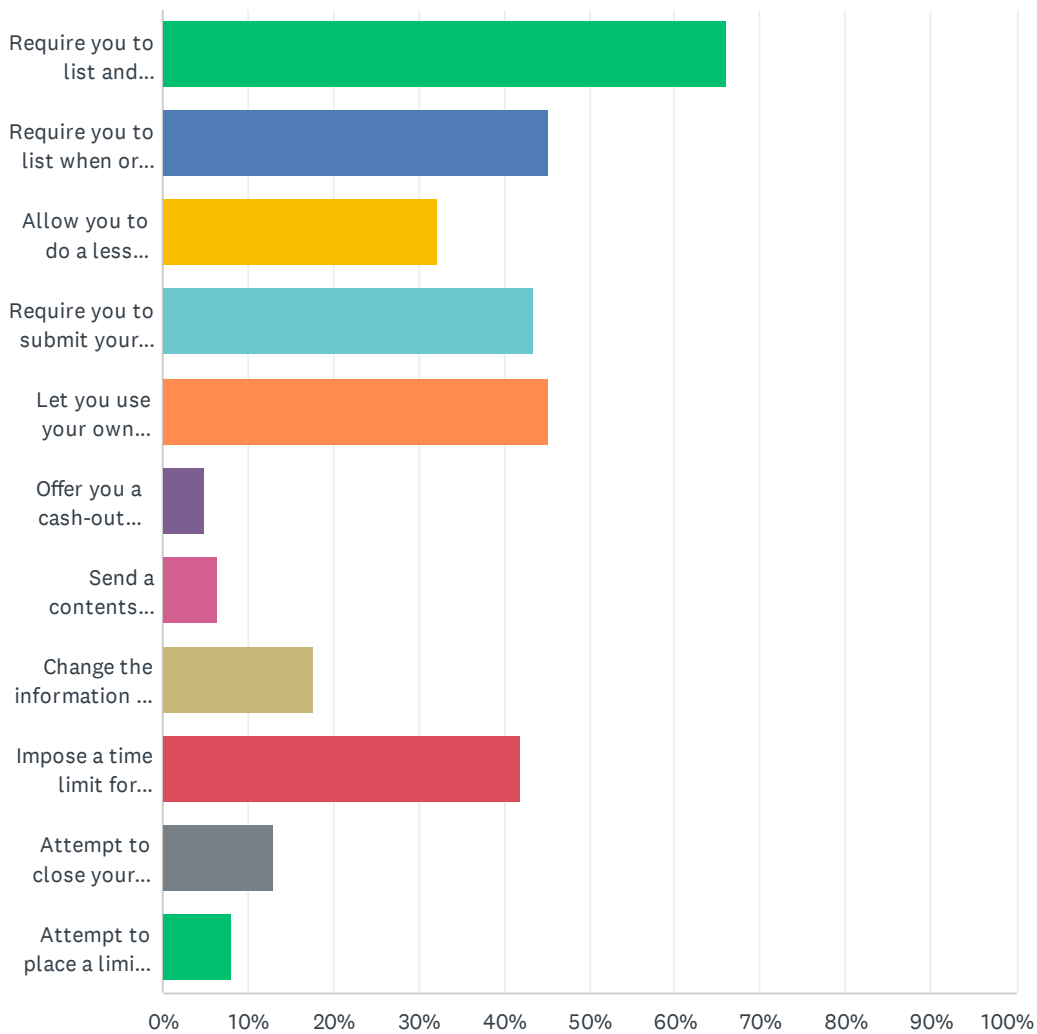


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Yes, They paid 100%	6.85%	5
Yes, they paid 75%	5.48%	4
Yes, they paid 30%	19.18%	14
No	43.84%	32
N/A	6.85%	5
Yes, they paid another percentage (please specify)	17.81%	13
TOTAL		73

Q15 For your personal property/contents claim, did your insurer: (please check all that apply)

Answered: 62 Skipped: 50

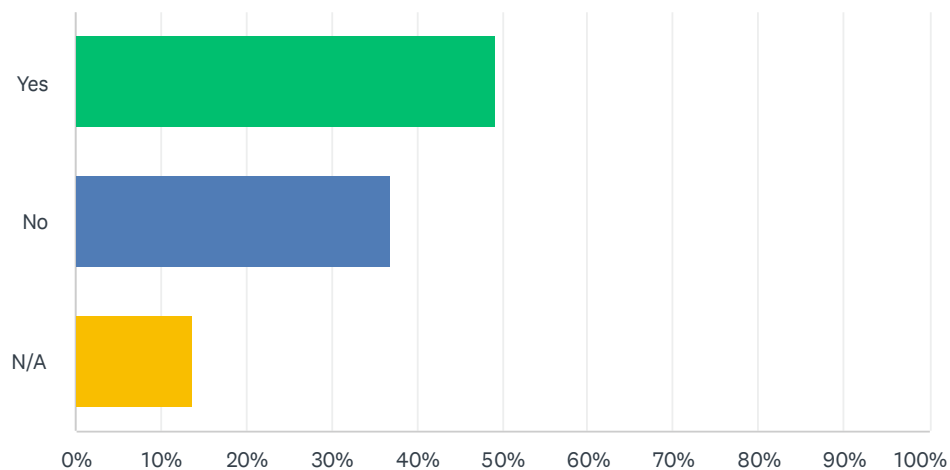


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Require you to list and describe every single damaged or destroyed item	66.13%	41
Require you to list when or where each item was obtained	45.16%	28
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	32.26%	20
Require you to submit your inventory on a specific form or software program	43.55%	27
Let you use your own inventory form	45.16%	28
Offer you a cash-out contents settlement to close this portion of your claim	4.84%	3
Send a contents "specialist" to help you prepare your inventory	6.45%	4
Change the information you provided on your home inventory to a different brand, quality or price?	17.74%	11
Impose a time limit for submitting your inventory	41.94%	26
Attempt to close your contents claim	12.90%	8
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	8.06%	5
Total Respondents: 62		

Q16 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: 73 Skipped: 39

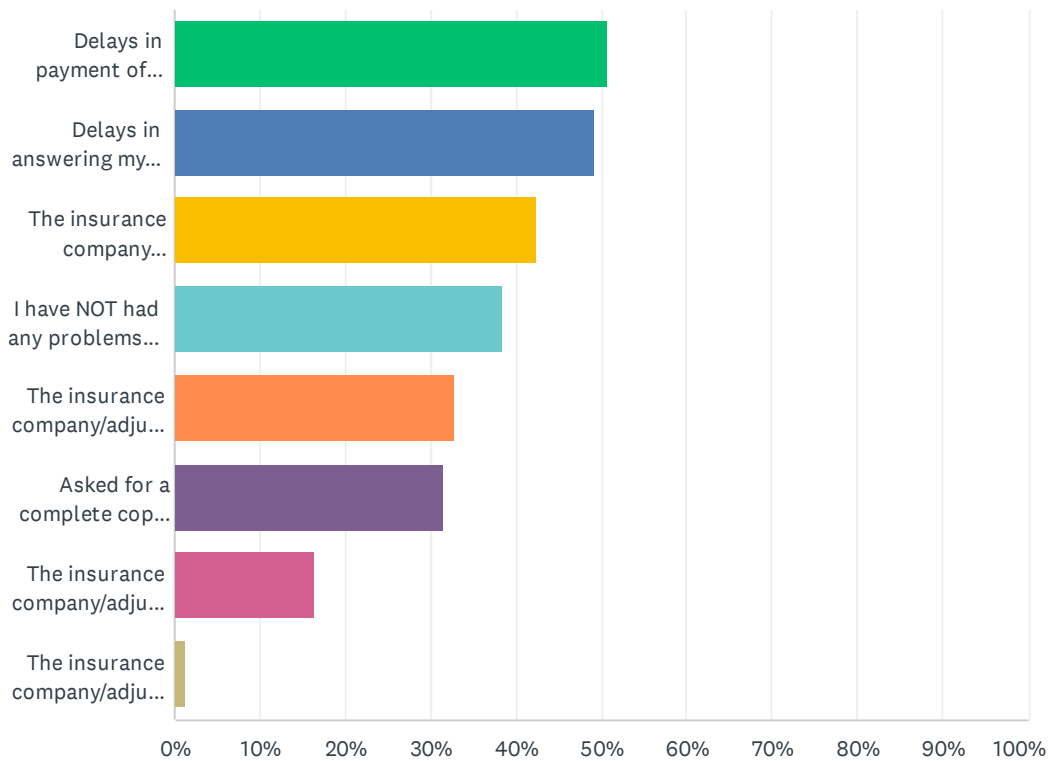


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Yes	49.32%	36
No	36.99%	27
N/A	13.70%	10
TOTAL		73

Q17 Have you experienced any of the following problems? (please check all that apply)

Answered: 73 Skipped: 39

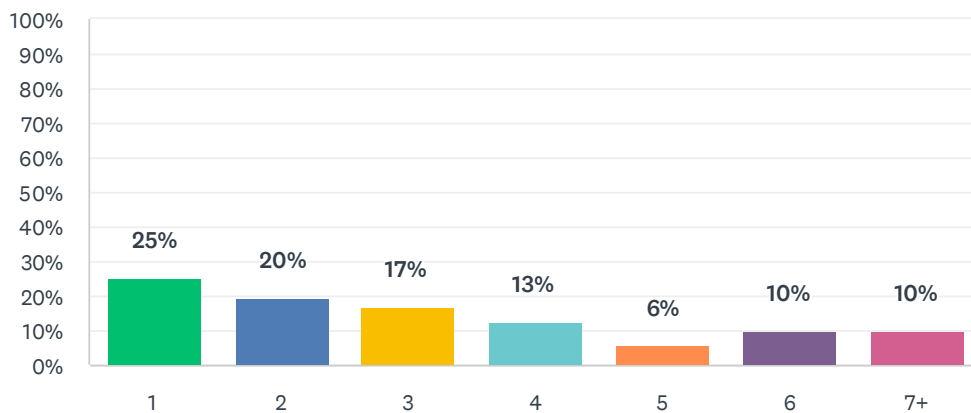


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Delays in payment of policy benefits	50.68%	37
Delays in answering my questions, phone calls and/or emails	49.32%	36
The insurance company switched adjusters and we had to keep starting from scratch	42.47%	31
I have NOT had any problems with my insurance claim or with the insurance company representatives	38.36%	28
The insurance company/adjuster made a "lowball" settlement offer	32.88%	24
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	31.51%	23
The insurance company/adjuster brought in experts I didn't trust	16.44%	12
The insurance company/adjuster required me to hire their contractor	1.37%	1
Total Respondents: 73		

Q18 How many adjusters have been assigned to your claim?

Answered: 71 Skipped: 41

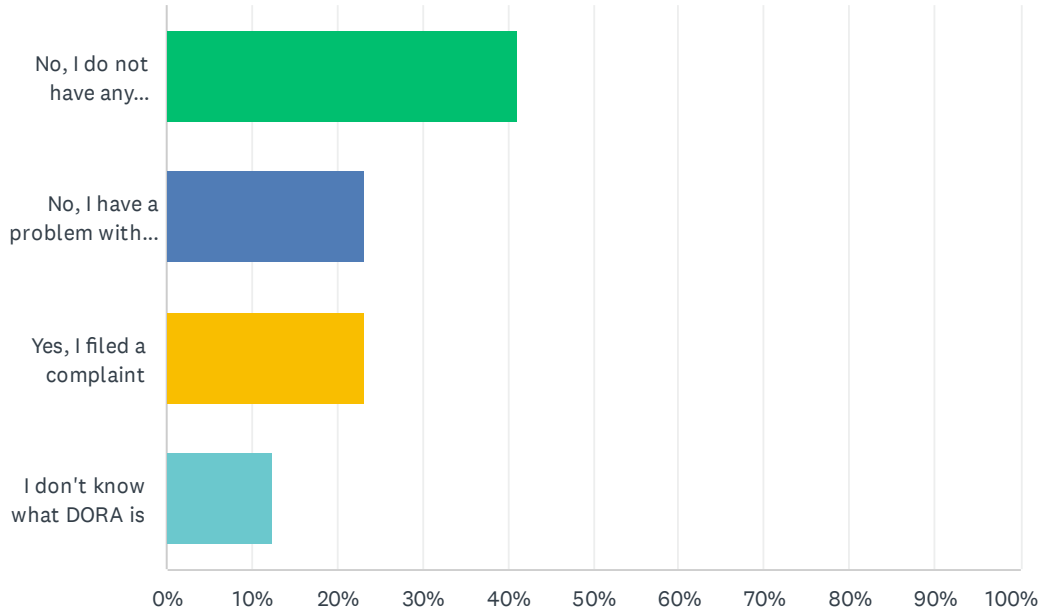


ANSWER CHOICES	RESPONSES	
1	25%	18
2	20%	14
3	17%	12
4	13%	9
5	6%	4
6	10%	7
7+	10%	7
TOTAL		
		71

Q19 Have you filed a complaint with the Colorado Division of Insurance (DORA)?

2020 Colorado Wildfires One Year Survey

Answered: 73 Skipped: 39

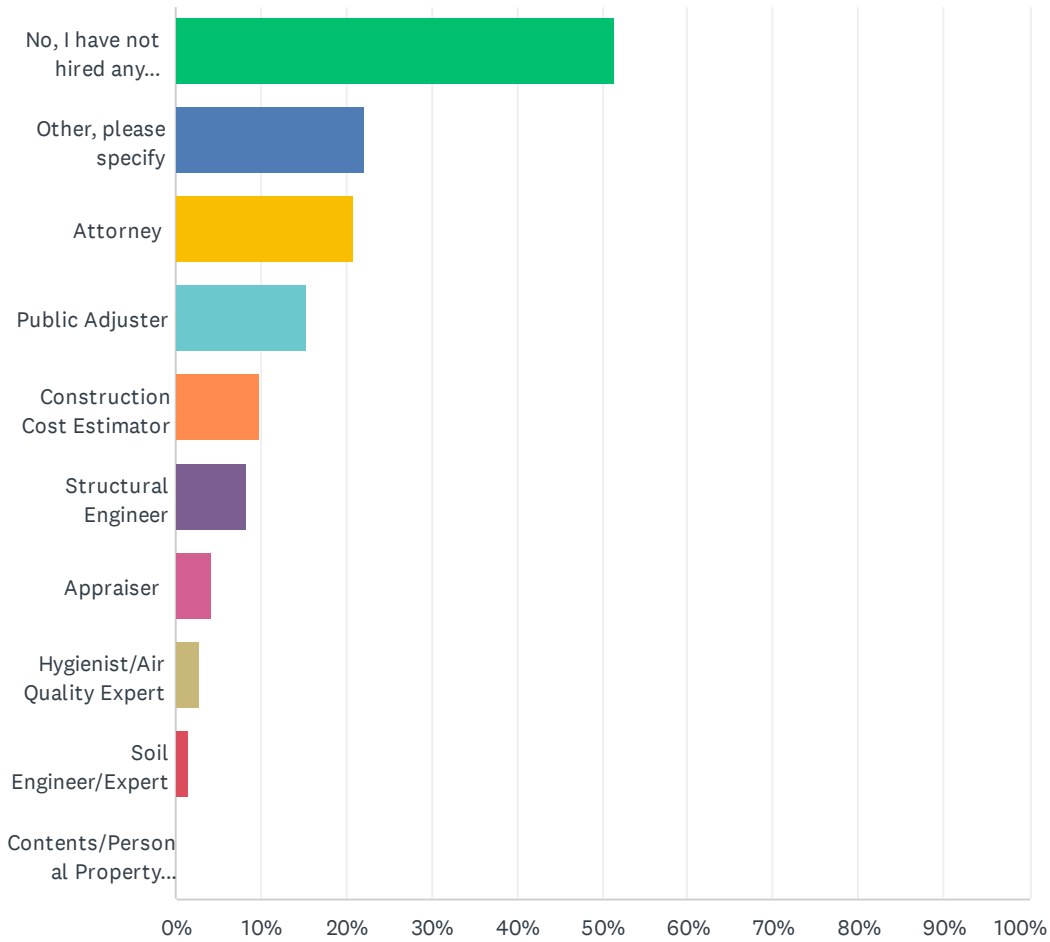


ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	41.10%	30
No, I have a problem with my insurance company, but have chosen not to file a formal complaint	23.29%	17
Yes, I filed a complaint	23.29%	17
I don't know what DORA is	12.33%	9
TOTAL		73

Q20 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 72 Skipped: 40

2020 Colorado Wildfires One Year Survey

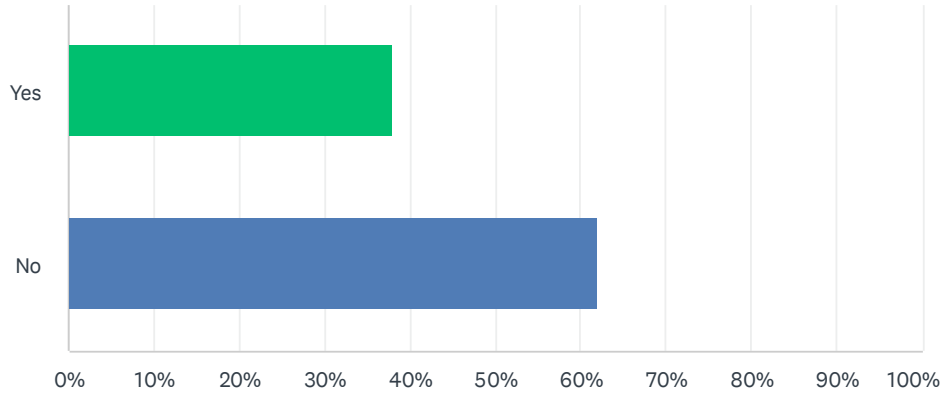


ANSWER CHOICES	RESPONSES	
No, I have not hired any professionals or experts	51.39%	37
Other, please specify	22.22%	16
Attorney	20.83%	15
Public Adjuster	15.28%	11
Construction Cost Estimator	9.72%	7
Structural Engineer	8.33%	6
Appraiser	4.17%	3
Hygienist/Air Quality Expert	2.78%	2
Soil Engineer/Expert	1.39%	1
Contents/Personal Property Specialist	0.00%	0
Total Respondents: 72		

Q21 Has COVID impacted your progress in moving your recovery and/or your insurance claim forward?

2020 Colorado Wildfires One Year Survey

Answered: 71 Skipped: 41

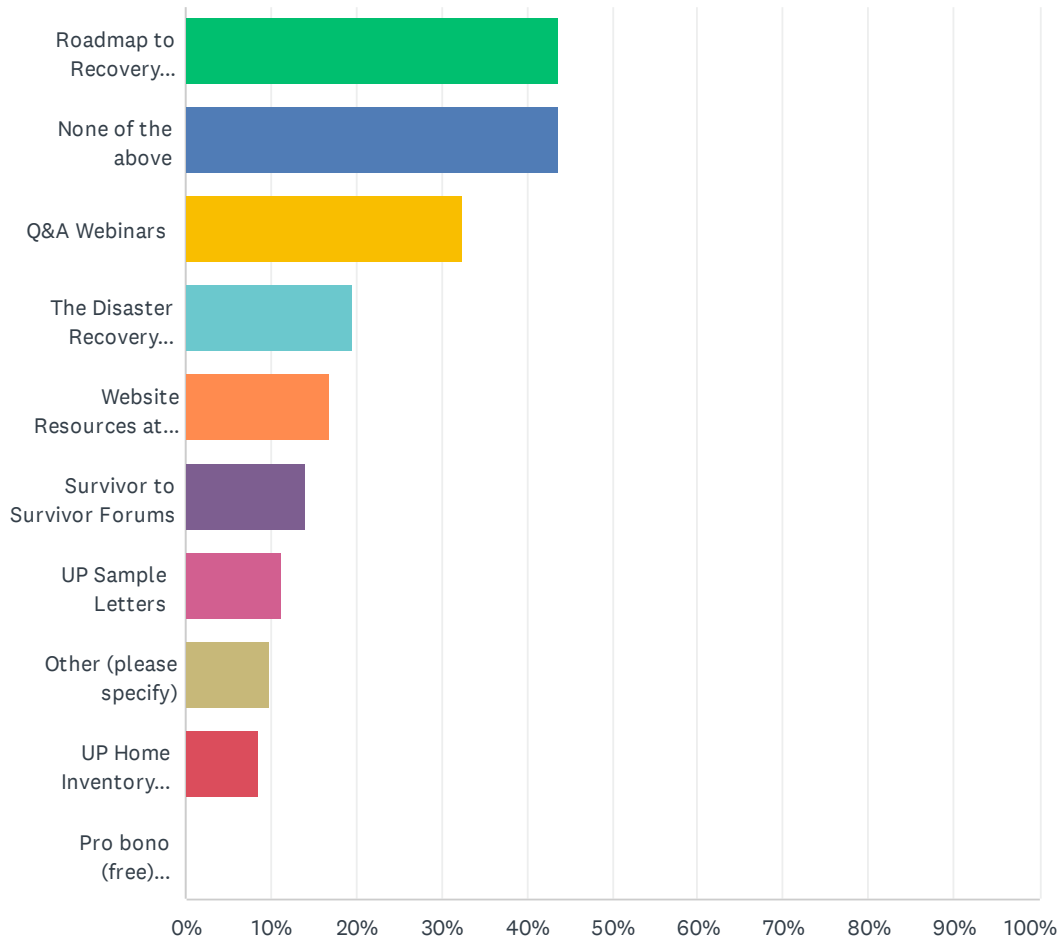


ANSWER CHOICES	RESPONSES	
Yes	38.03%	27
No	61.97%	44
TOTAL		71

Q22 Which United Policyholders resources have you used? (please check all that apply)

Answered: 71 Skipped: 41

2020 Colorado Wildfires One Year Survey



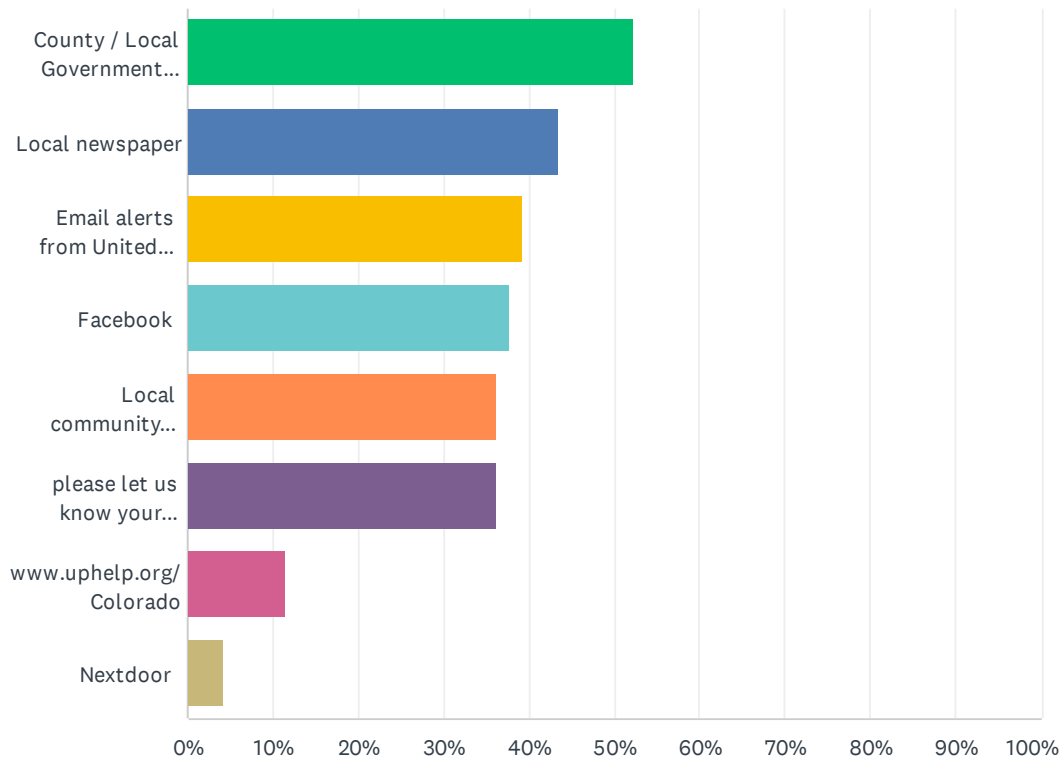
ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	43.66%	31
None of the above	43.66%	31
Q&A Webinars	32.39%	23
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	19.72%	14
Website Resources at www.uphelp.org	16.90%	12
Survivor to Survivor Forums	14.08%	10
UP Sample Letters	11.27%	8
Other (please specify)	9.86%	7
UP Home Inventory Spreadsheet	8.45%	6
Pro bono (free) Professional Legal Help Clinic	0.00%	0
Total Respondents: 71		

Q23 Which topics would you like us to cover at future Roadmap to Recovery Workshops?

Answered: 23 Skipped: 89

Q24 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

Answered: 69 Skipped: 43

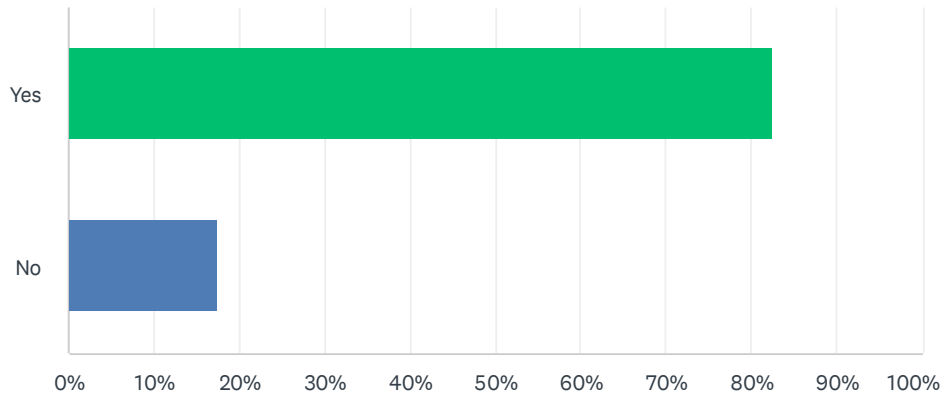


ANSWER CHOICES	RESPONSES	
County / Local Government emails or website	52.17%	36
Local newspaper	43.48%	30
Email alerts from United Policyholders	39.13%	27
Facebook	37.68%	26
Local community organization	36.23%	25
please let us know your PREFERRED way of receiving information	36.23%	25
www.uphelp.org/Colorado	11.59%	8
Nextdoor	4.35%	3
Total Respondents: 69		

Q25 Have United Policyholders' services been helpful to you?

Answered: 40 Skipped: 72

2020 Colorado Wildfires One Year Survey

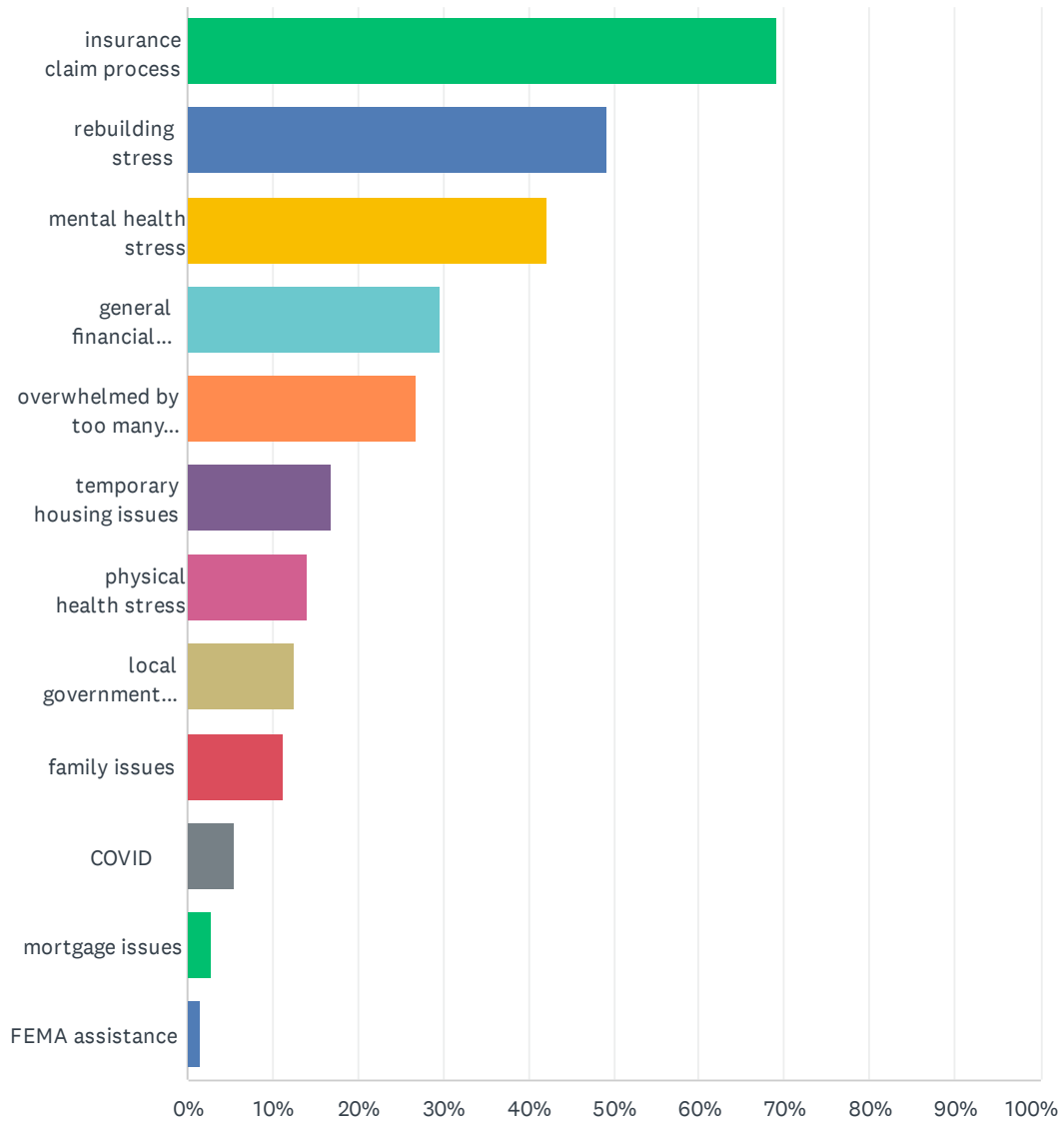


ANSWER CHOICES	RESPONSES	
Yes	82.50%	33
No	17.50%	7
TOTAL		40

Q26 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 71 Skipped: 41

2020 Colorado Wildfires One Year Survey

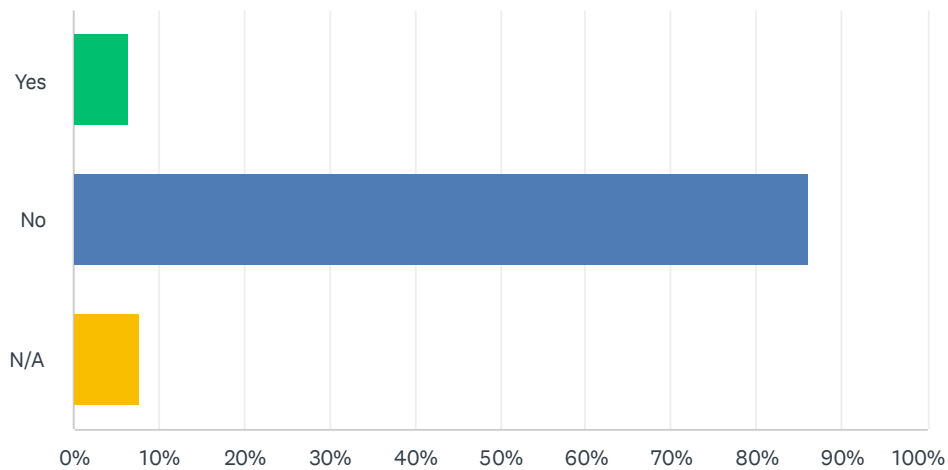


2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
insurance claim process	69.01%	49
rebuilding stress	49.30%	35
mental health stress	42.25%	30
general financial stress	29.58%	21
overwhelmed by too many decisions	26.76%	19
temporary housing issues	16.90%	12
physical health stress	14.08%	10
local government hoops	12.68%	9
family issues	11.27%	8
COVID	5.63%	4
mortgage issues	2.82%	2
FEMA assistance	1.41%	1
Total Respondents: 71		

Q27 Have you received a "non-renewal" notice from your insurance coverage since the fire?

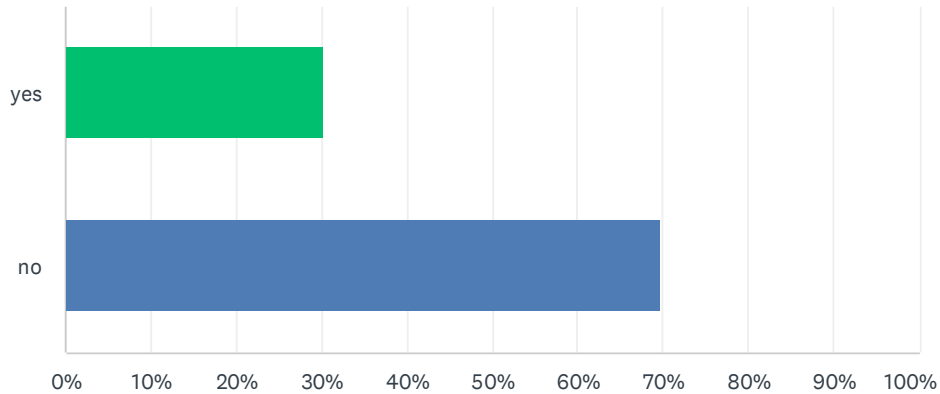
Answered: 79 Skipped: 33



ANSWER CHOICES	RESPONSES	
Yes	6.33%	5
No	86.08%	68
N/A	7.59%	6
TOTAL		79

Q28 Would you like to be notified of opportunities to share your story with the media?

Answered: 76 Skipped: 36



ANSWER CHOICES	RESPONSES	
yes	30.26%	23
no	69.74%	53
TOTAL		76

Q29 Is there anything else you would like to share?

Answered: 38 Skipped: 74

Q30 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: 60 Skipped: 52

2020 Colorado Wildfires One Year Survey

ANSWER CHOICES	RESPONSES	
Name	98.33%	59
Address of Damaged Home	93.33%	56
Temporary Address	53.33%	32
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:	96.67%	58
Phone Number:	88.33%	53