



2020 California Wildfires Survey Report: *Recovery Status at 12 Months*

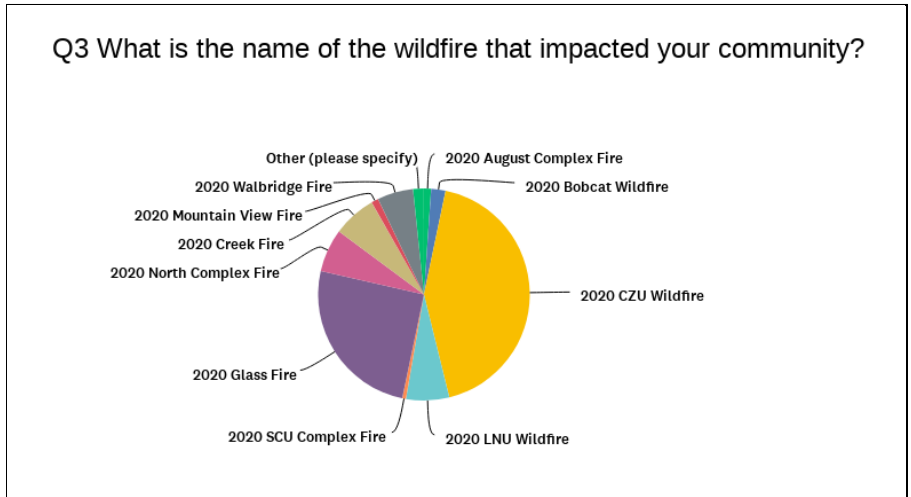
This United Policyholders' Roadmap to Recovery[®] survey collected data from California households that suffered partial or total losses in wildfires that occurred in 2020 in various parts of the state. This report reflects the responses of all households that reported damage or destruction when completing the survey. This is a follow up to our six month recovery survey.

We used all available channels to reach those households including direct outreach to identifiable individuals, partners who assisted in distributing the survey link, and social and traditional media. Our survey partners include California Office of Emergency Services, Voluntary Organizations Assisting in Disaster, Long Term Recovery Group members and local organizations. United Policyholders is engaged with on providing guidance and support to wildfire-impacted households.

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: Continued pervasive underinsurance (policy limits that are too low to cover the actual cost of replacing destroyed assets) and a claim process that drags on too long and leaves people in limbo. Another significant finding is that most insurers appear to have reverted to strictly enforcing their requirement that total loss victims provide detailed, itemized personal property inventories. Some survivors were able to secure a 100% home inventory waiver. Insurers had been relaxing that requirement for some claimants, as documented in previous UP surveys, but we do not see a consistent trend as we had hoped.

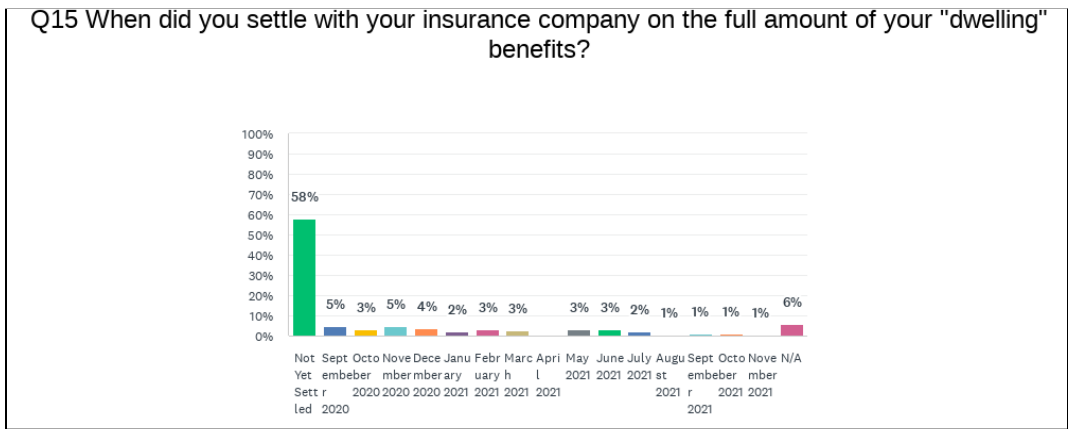
Survey Sample Size and Information: This survey was open from September 17th, 2021 to December 1, 2021. This survey captured data approximately one year after the August and September 2020 California Wildfires. Total Sample Size: 212 households representing a total of 512 individual fire survivors in 11 counties.



This report tabulates the results of the insured households.

Insurance Claim Progress:

- 58% of survey respondents have not yet settled the dwelling portion of their claim.



Underinsurance (Policy limits that are inadequate to cover actual losses):

- 18% of survey respondents reported they have enough insurance to cover the cost of repairing, replacing or rebuilding their home.
- 42% of survey respondents reported they **do not** have enough insurance to cover the cost of repairing, replacing or rebuilding their home.
- 40% of survey respondents reported they do not know yet if they are underinsured.

The average amount survey respondents reported being underinsured by is \$375,000.

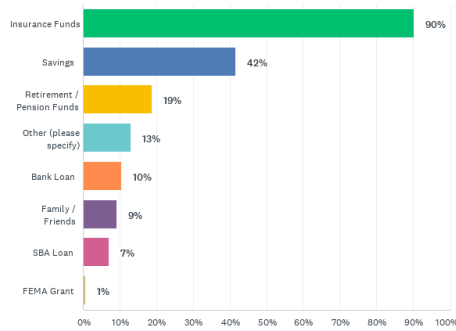
Rebuilding vs. Buying a Replacement Home:

- 53% of survey respondents plan to rebuild. (an increase of 5% compared to 6 month survey)
- 21% of survey respondents do not plan on rebuilding. (an increase of 2% compared to 6 month survey)
- 26% of survey respondents are undecided. (a decrease of 7% compared to 6 month survey)

Sources of Rebuild / Replacement Funds:

- 42% of survey respondents will be using money from their savings accounts to rebuild or replace their home.
- 19% of survey respondents will be using money from their retirement or pension accounts to rebuild or replace their home.
- 10% of survey respondents will be using money from a bank loan to rebuild or replace their home.

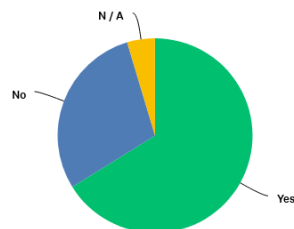
Q18 What sources of funds are you using for rebuilding or replacing your dwelling? (check all that apply)



Personal Property Claims:

- 11% of survey respondents reported receiving 100% of their personal property limits without having to complete an itemized home inventory.
- Those respondents reported having the following insurance companies: AAA/CSAA (4), American Modern (4), Foremost (3), Amica (1), CA FAIR Plan (2), Farmers (1) State Farm (1) USAA (1)
 - In addition to the companies listed above, our 6 month survey indicated the following companies also provided 100% of personal property limits without having to complete an itemized home inventory: Allstate (3) ,Homesite (2), Geico (1), Lloyds, (1)

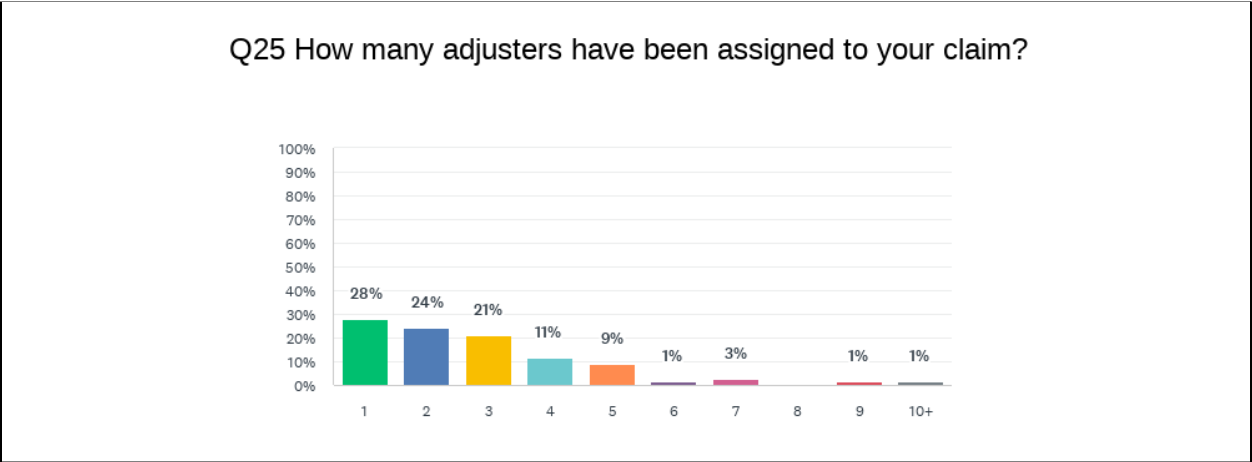
Q22 For your personal property/contents claim, did your insurer require you to list and describe every single damaged or destroyed item?



- 69% of total loss survey respondents reported their insurer required them to list and describe every single damaged or destroyed item
- 44% of survey respondents reported their insurance company did NOT explain “depreciation” and what they need to do to collect full replacement value on depreciated items.

Claim Issues:

- 44% of survey respondents reported experiencing delays in communication such as answering questions, phone calls or emails.
- 39% of survey respondents reported delays of payments.
- 35% of survey respondents reported receiving a “lowball” settlement offer.
- 26% of survey respondents reported having 4 or more adjusters assigned to their claim



- 30% of survey respondents reported they have not had any problems with their insurance claim or with insurance company representatives.

COVID Considerations

- 53% of survey respondents reported that COVID has impacted moving their recovery and/or insurance claim forward. (this is a +16% increase compared to the six month survey results)

Post-Disaster Stress:

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

- 71% - insurance claim process
- 49% - overwhelmed by too many decisions
- 48% - rebuilding stress

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:

“Thank you for being there. VERY Helpful for us novice disaster survivors.” - RT, 2020 Creek Fire Survivor, Fresno County

“As always, incredibly grateful for the involvement of United Policyholders in our Fire Recovery. I hope that United Policyholders can educate our community on preparedness. There are so many people on social media stating they are struggling with insurance issues and likely many more that do not even know that they have insurance issues. It seems it would be smart to do a couple of webinars to educate our community under a general preparedness banner. Beyond this, any steps you can take to push for changes in insurance law to protect the elderly and medically vulnerable who are going through insurance claims would be great. They are the ones who suffer most in this process.” - JM, 2020 CZU Fire Survivor, Santa Cruz County

“UP has been extremely helpful in navigating the insurance process and in feeling like I am not alone.” - MBC, 2020 CZU Fire Survivor (Santa Cruz County)

“We never imagined that the total loss of our home so abruptly would be so stressful, particularly dealing with our insurance company. Meeting the arbitrary and judgemental “requirements” of the insurance adjuster has been a very tedious and demoralizing process. They know that we are under insured. United Policyholders has been an enormous gift to us during this stressful process. UP has helped us navigate the process and has provided support for the variety of emotions and trauma experienced. Thank you for your outstanding service.”
- DK 2020 LNU Wildfire Survivor, Solano County

“Very difficult to navigate for the first few months after the fire. Helped a lot once I found your website (You have so much great information!).” - LB, 2020 Creek Fire Survivor, Fresno County

“Please continue to help, I have learned things that had I not, would still not know after a year.” - ST, 2020 Bobcat Wildfire Survivor, Los Angeles County

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 survey respondents found United Policyholders services helpful. For more information on United Policyholders’ work with 2020 California wildfire survivors, visit: www.uphelp.org/2020wildfires. Thank you to the California Office of Emergency Services, Santa Cruz Long Term Recovery Group, and all the local community organizations that helped with survey outreach. For questions or comments, please email emily.rogan@uphelp.org.

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