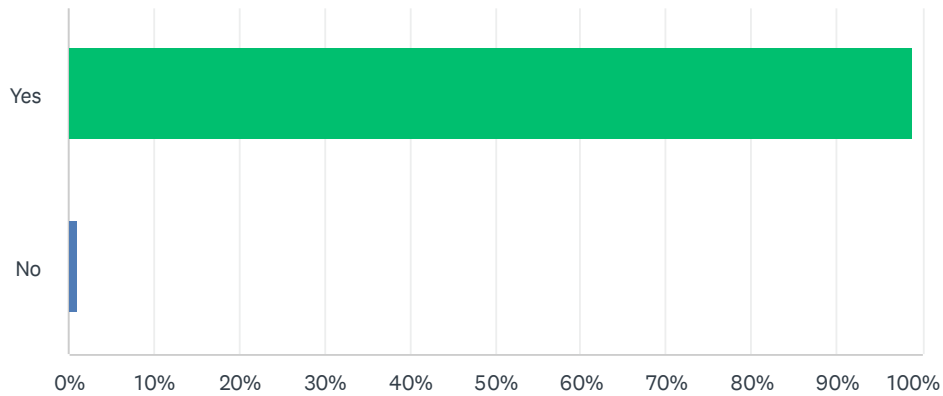


Q1 Thank you for your time completing this confidential survey. This survey is conducted by the nonprofit United Policyholders in partnership with the Colorado Division of Insurance. The purpose of this survey is to track progress and problems and gather data on insurance and wildfire recovery. The information 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](http://uphelp.org/surveyresults) Were you affected by the December 2021 Marshall Fire?

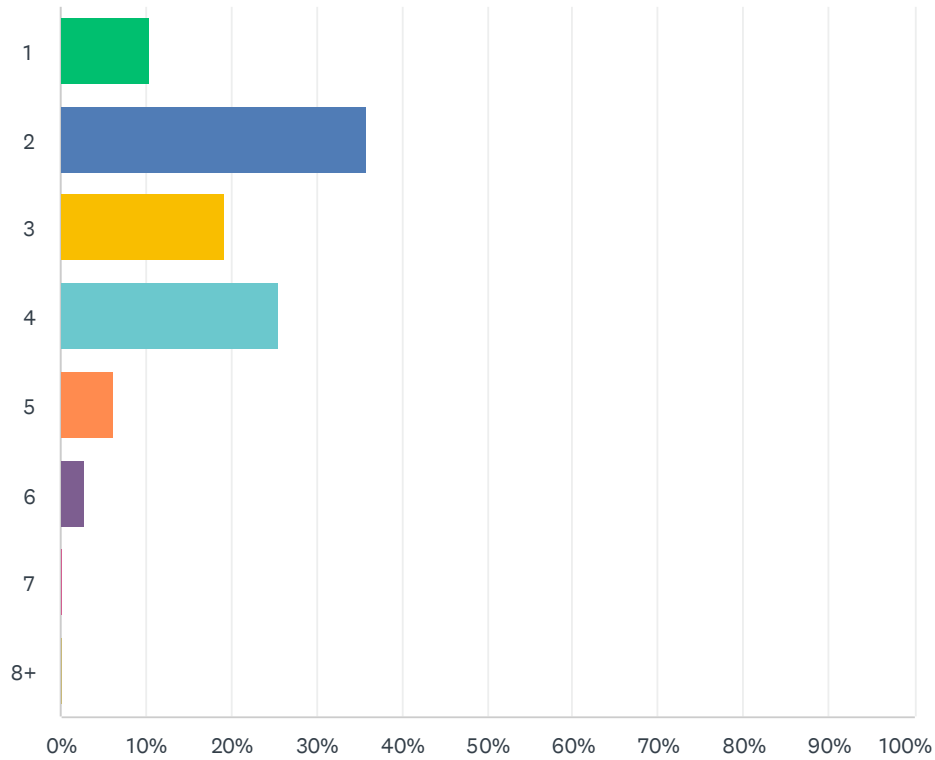
Answered: 742 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	98.92%	734
No	1.08%	8
TOTAL		742

## Q2 How many people are in your household?

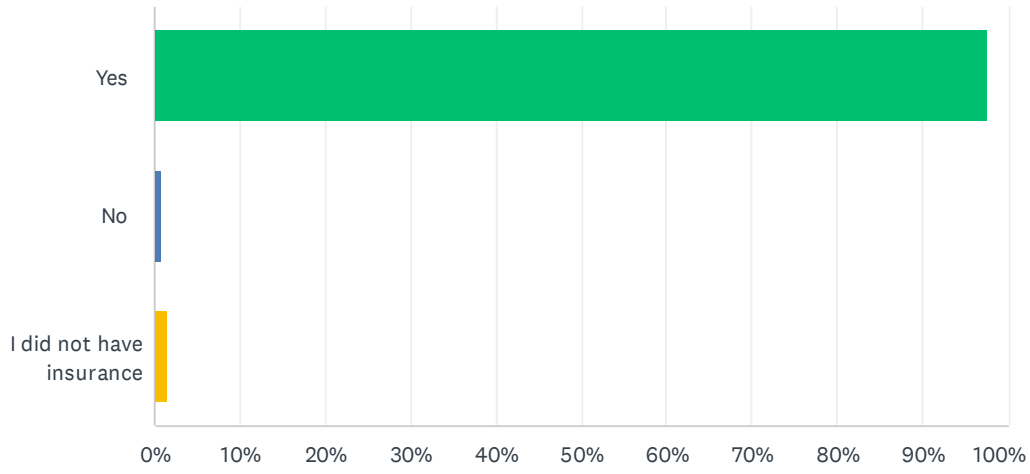
Answered: 702 Skipped: 40



ANSWER CHOICES	RESPONSES	
1	10.54%	74
2	35.75%	251
3	19.09%	134
4	25.50%	179
5	6.13%	43
6	2.71%	19
7	0.14%	1
8+	0.14%	1
TOTAL		702

### Q3 Have you filed a claim with your insurance company?

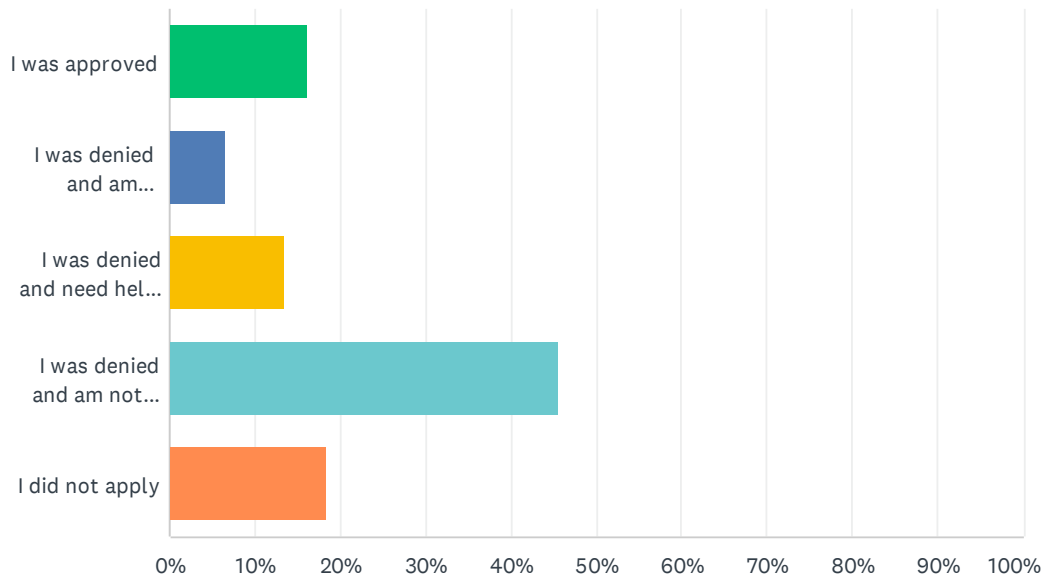
Answered: 702 Skipped: 40



ANSWER CHOICES	RESPONSES	
Yes	97.58%	685
No	0.85%	6
I did not have insurance	1.57%	11
<b>TOTAL</b>		<b>702</b>

### Q4 If you applied for FEMA Assistance please share your status.

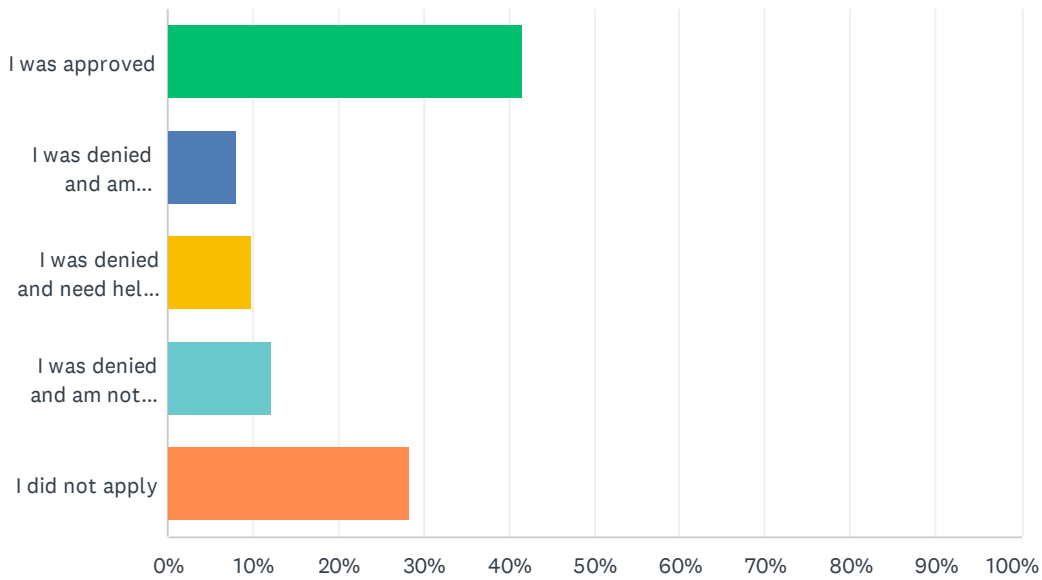
Answered: 621 Skipped: 121



ANSWER CHOICES	RESPONSES	
I was approved	16.10%	100
I was denied and am appealing my denial	6.60%	41
I was denied and need help to appeal	13.37%	83
I was denied and am not going to appeal	45.57%	283
I did not apply	18.36%	114
<b>TOTAL</b>		<b>621</b>

## Q5 If you applied for an SBA Loan, please share your status.

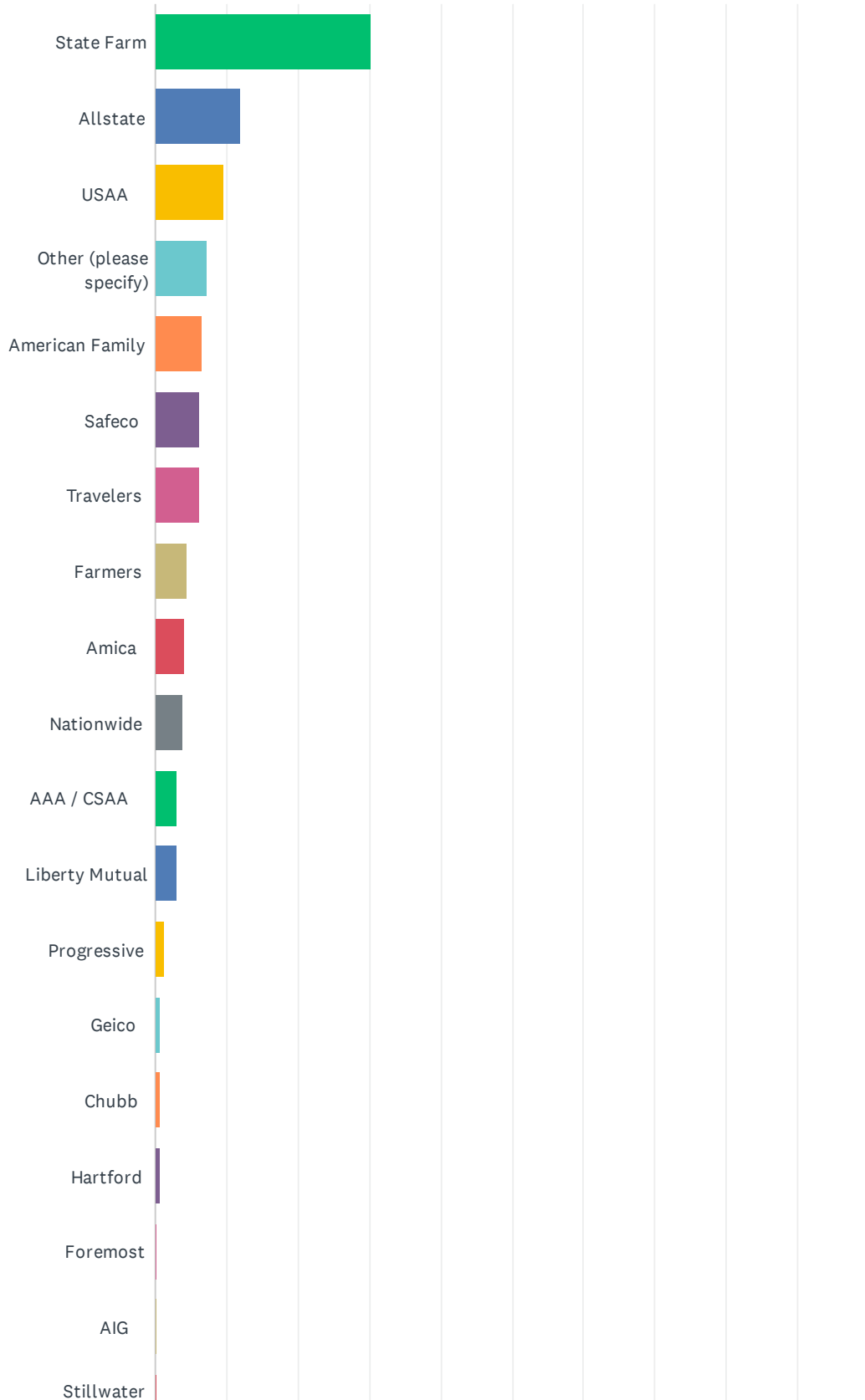
Answered: 612 Skipped: 130



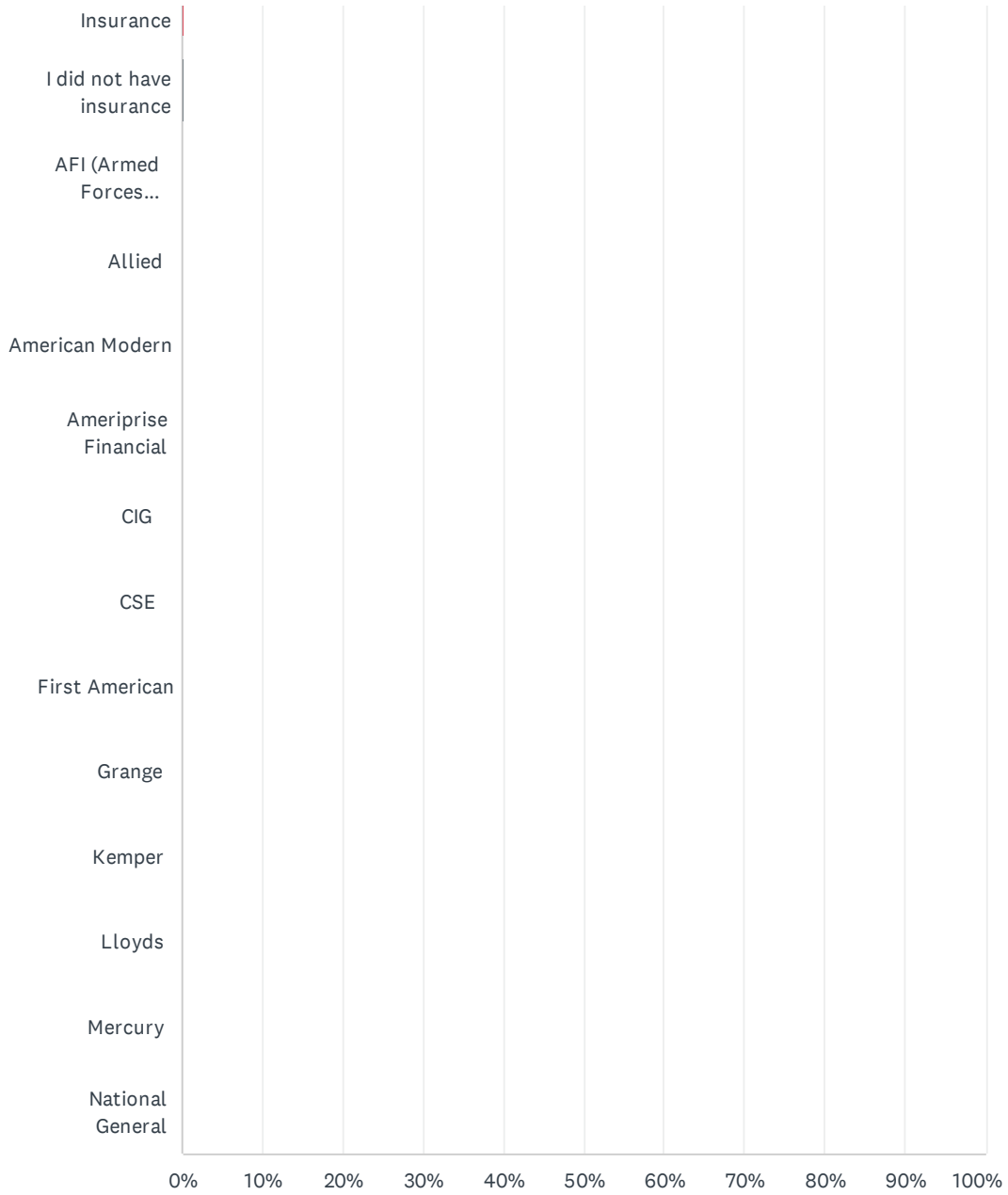
ANSWER CHOICES	RESPONSES	
I was approved	41.67%	255
I was denied and am appealing my denial	8.17%	50
I was denied and need help to appeal	9.80%	60
I was denied and am not going to appeal	12.09%	74
I did not apply	28.27%	173
<b>TOTAL</b>		<b>612</b>

## Q6 What is the name of your insurance company?

Answered: 681 Skipped: 61



# Marshall Fire 6 Month Survey



## Marshall Fire 6 Month Survey

ANSWER CHOICES	RESPONSES	
State Farm	30.25%	206
Allstate	11.89%	81
USAA	9.54%	65
Other (please specify)	7.34%	50
American Family	6.61%	45
Safeco	6.17%	42
Travelers	6.17%	42
Farmers	4.41%	30
Amica	3.96%	27
Nationwide	3.82%	26
AAA / CSAA	2.94%	20
Liberty Mutual	2.94%	20
Progressive	1.32%	9
Geico	0.73%	5
Chubb	0.59%	4
Hartford	0.59%	4
Foremost	0.29%	2
AIG	0.15%	1
Stillwater Insurance	0.15%	1
I did not have insurance	0.15%	1
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
Grange	0.00%	0
Kemper	0.00%	0
Lloyds	0.00%	0
Mercury	0.00%	0
National General	0.00%	0



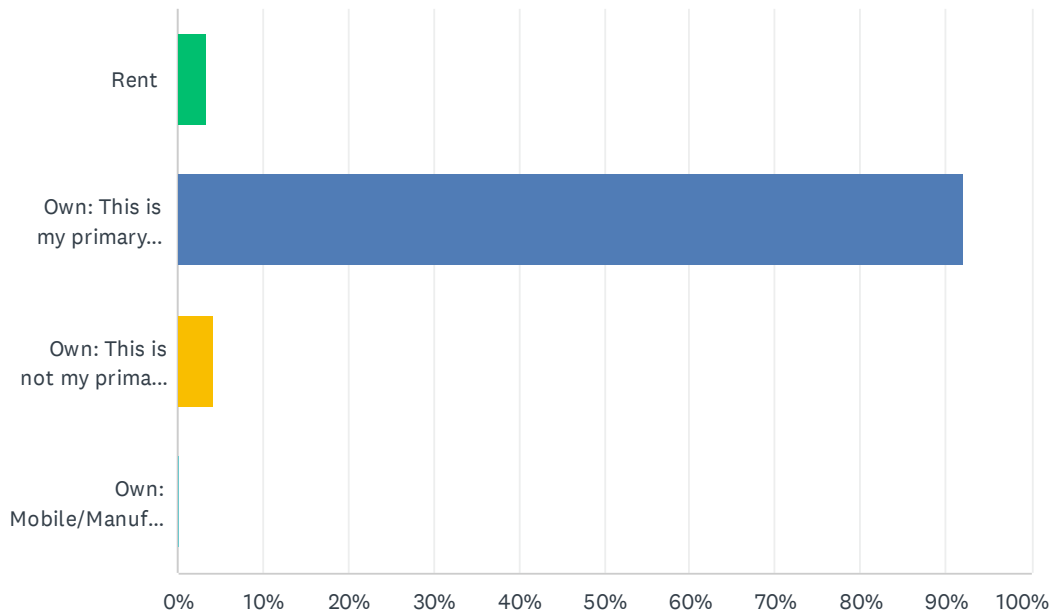
# Marshall Fire 6 Month Survey

TOTAL

681

## Q7 Do you rent or own the home that was damaged or destroyed?

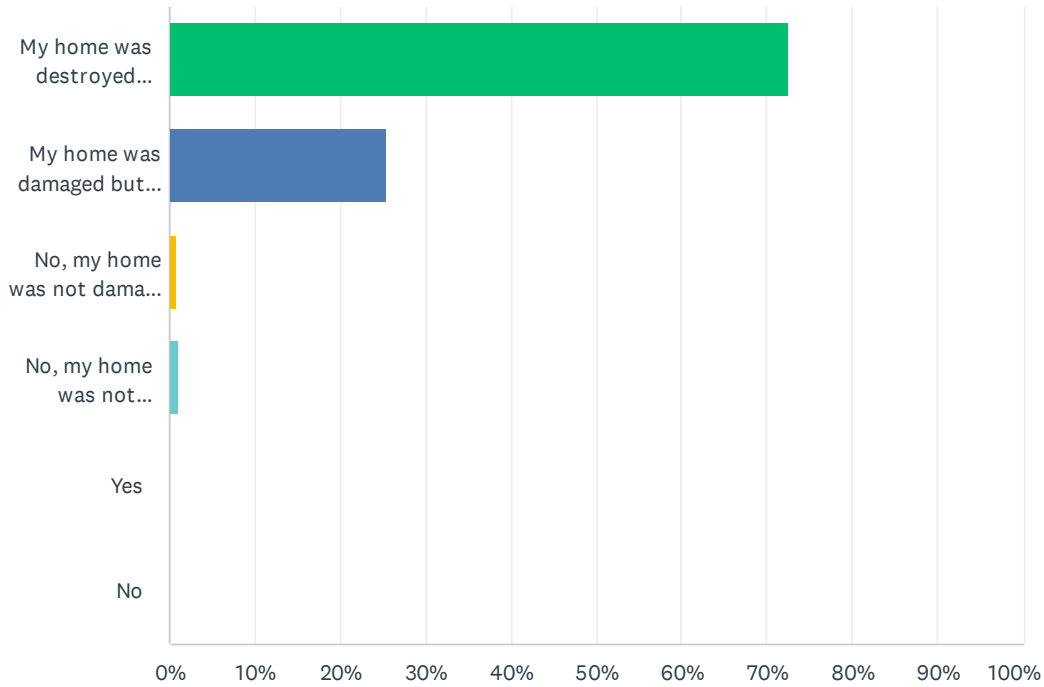
Answered: 681 Skipped: 61



ANSWER CHOICES	RESPONSES	
Rent	3.38%	23
Own: This is my primary residence	92.22%	628
Own: This is not my primary residence	4.26%	29
Own: Mobile/Manufactured home	0.15%	1
<b>TOTAL</b>		<b>681</b>

## Q8 Was your home damaged or destroyed in the Marshall Fire?

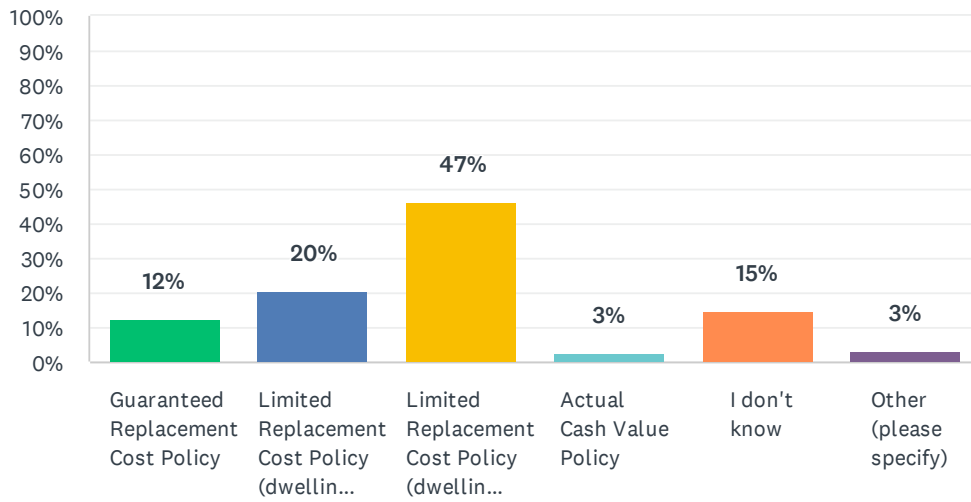
Answered: 645 Skipped: 97



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	72.56%	468
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	25.43%	164
No, my home was not damaged but other items were (trees, outbuildings, etc.)	0.93%	6
No, my home was not damaged/destroyed by a wildfire	1.09%	7
Yes	0.00%	0
No	0.00%	0
<b>TOTAL</b>		<b>645</b>

## Q9 What type of home insurance policy do you have?

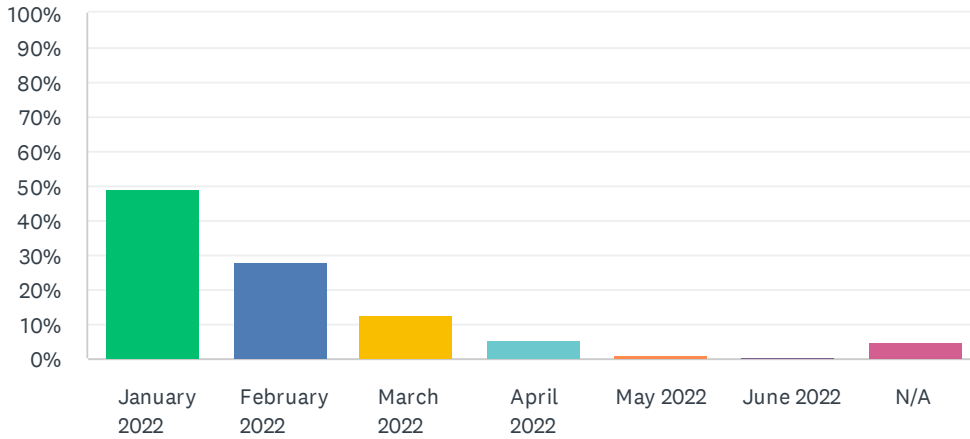
Answered: 645 Skipped: 97



ANSWER CHOICES	RESPONSES	
	Percentage	Count
Guaranteed Replacement Cost Policy	12%	80
Limited Replacement Cost Policy (dwelling dollar limit)	20%	132
Limited Replacement Cost Policy (dwelling dollar limit) with an Extended replacement cost endorsement	47%	300
Actual Cash Value Policy	3%	17
I don't know	15%	96
Other (please specify)	3%	20
<b>TOTAL</b>		<b>645</b>

Q10 The following questions are about your insurance claim. Here is an insurance lingo reminder: "Dwelling" benefits = House or Structure"Contents" benefits = Personal Property"Loss of Use" benefits may be called Additional Living Expenses or Temporary RentWhen did your insurer issue you the first check for your "dwelling" benefits?

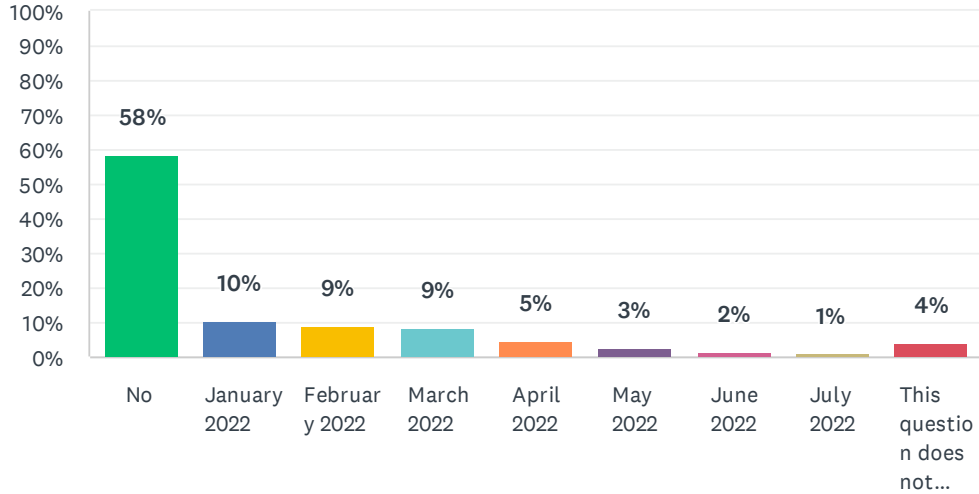
Answered: 589 Skipped: 153



ANSWER CHOICES	RESPONSES
January 2022	49% 287
February 2022	28% 163
March 2022	13% 74
April 2022	5% 30
May 2022	1% 6
June 2022	0% 2
N/A	5% 27
<b>TOTAL</b>	<b>589</b>

## Q11 Has your insurance company paid you the full amount of your available "dwelling" benefits? If so, when?

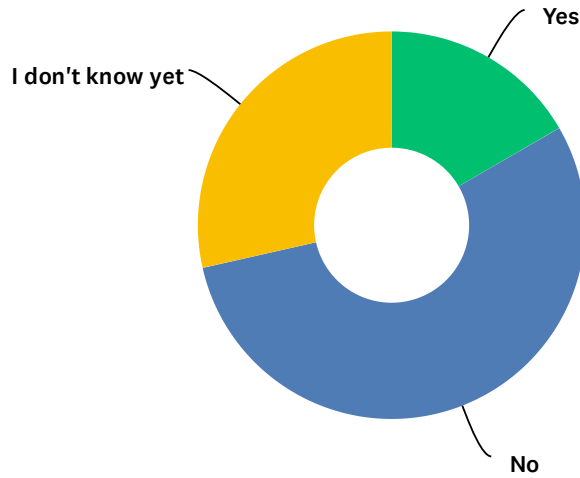
Answered: 589 Skipped: 153



ANSWER CHOICES	RESPONSES	
No	58%	343
January 2022	10%	61
February 2022	9%	52
March 2022	9%	51
April 2022	5%	27
May 2022	3%	15
June 2022	2%	9
July 2022	1%	7
This question does not apply to me	4%	24
<b>TOTAL</b>		<b>589</b>

# Q12 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your home? (to meet current building codes)

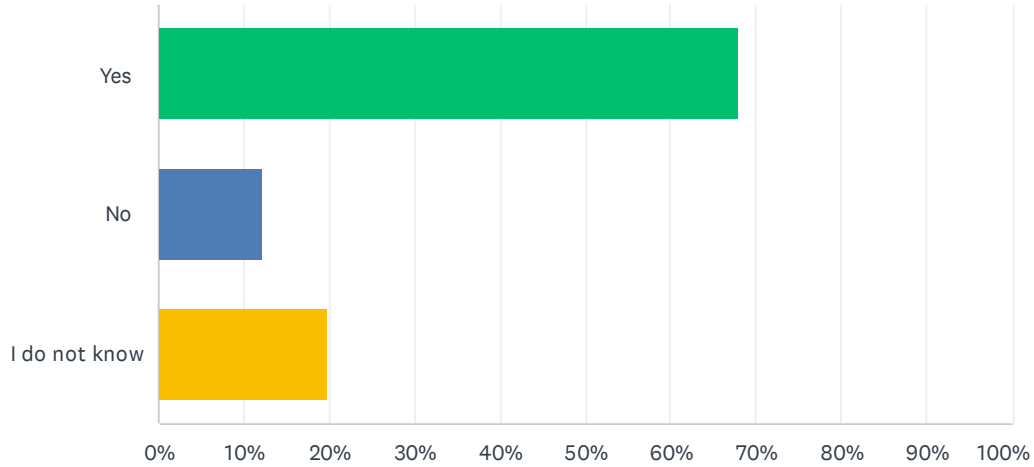
Answered: 589 Skipped: 153



ANSWER CHOICES	RESPONSES	
Yes	16.6%	98
No	54.8%	323
I don't know yet	28.5%	168
TOTAL		589

### Q13 Do you have “Extended Replacement Cost” coverage equal to at least 20% of the dwelling limit?

Answered: 589 Skipped: 153

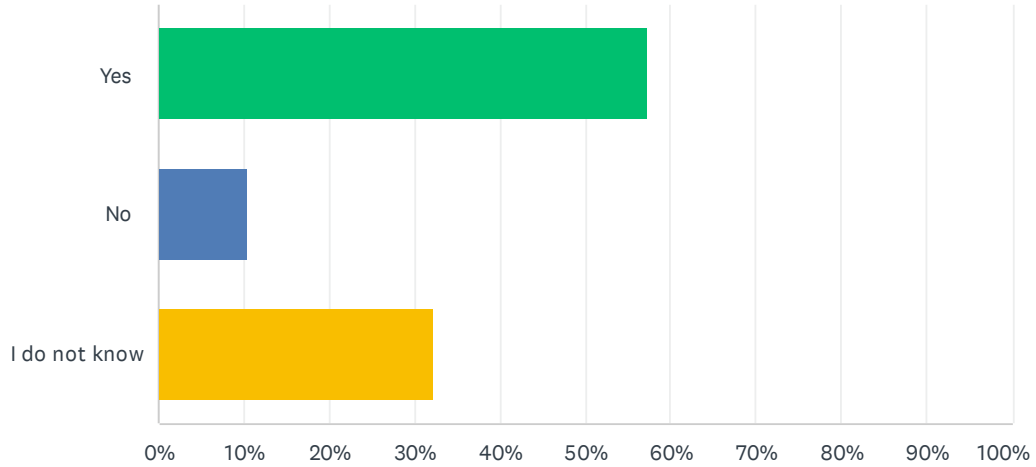


ANSWER CHOICES	RESPONSES	
Yes	68.08%	401
No	12.05%	71
I do not know	19.86%	117
<b>TOTAL</b>		<b>589</b>



## Q14 Do you have "Law and Ordinance" coverage equal to 10% of the dwelling limit?

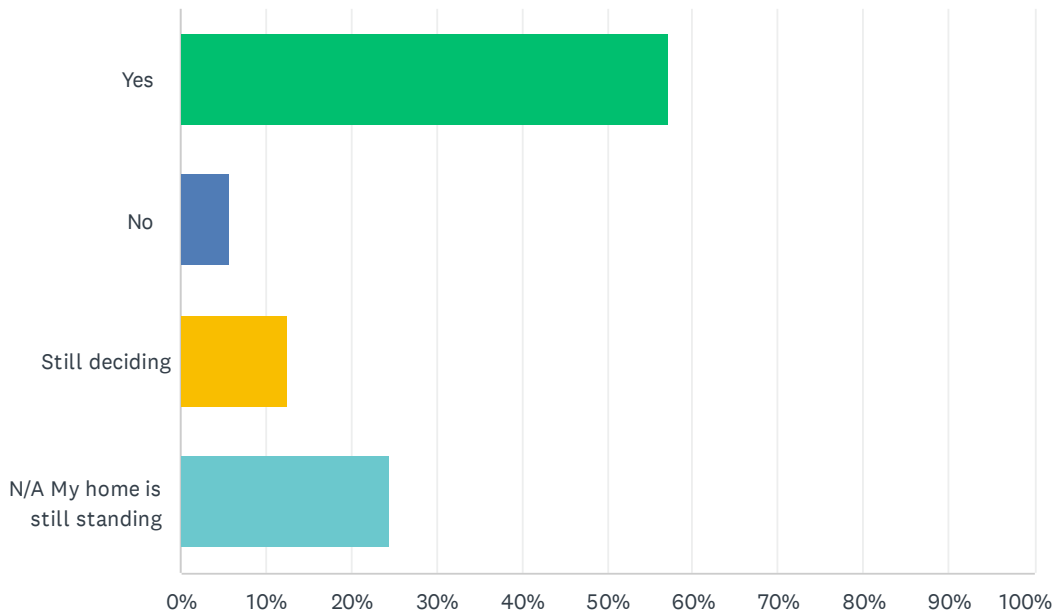
Answered: 589 Skipped: 153



ANSWER CHOICES	RESPONSES	
Yes	57.39%	338
No	10.36%	61
I do not know	32.26%	190
<b>TOTAL</b>		<b>589</b>

## Q15 Do you plan to rebuild at the original location?

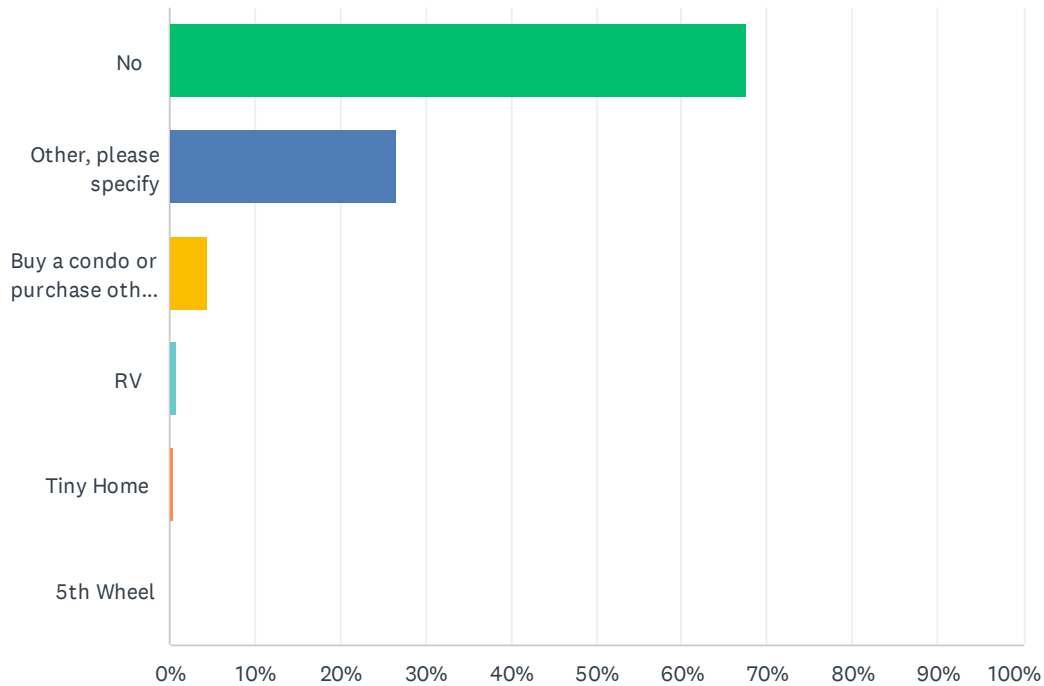
Answered: 589 Skipped: 153



ANSWER CHOICES	RESPONSES	
Yes	57.05%	336
No	5.77%	34
Still deciding	12.56%	74
N/A My home is still standing	24.62%	145
<b>TOTAL</b>		<b>589</b>

## Q16 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)?

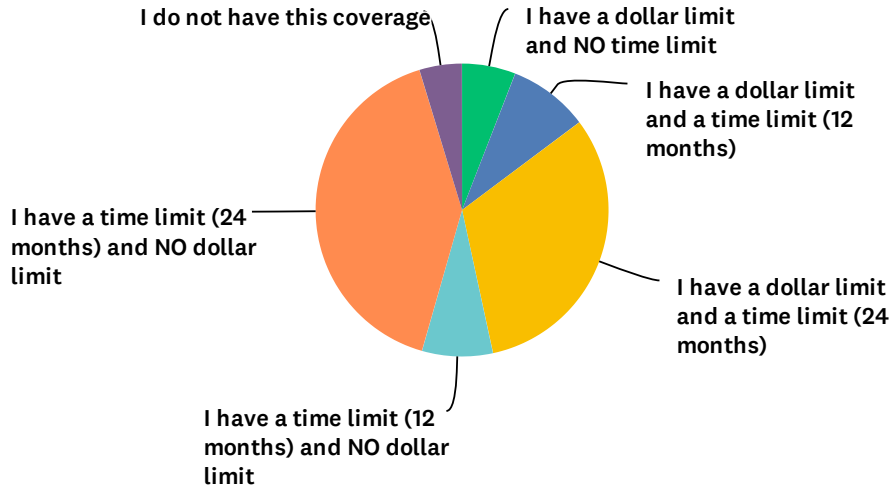
Answered: 575 Skipped: 167



ANSWER CHOICES	RESPONSES	
No	67.65%	389
Other, please specify	26.61%	153
Buy a condo or purchase other temporary housing	4.52%	26
RV	0.87%	5
Tiny Home	0.35%	2
5th Wheel	0.00%	0
<b>TOTAL</b>		<b>575</b>

## Q17 Tell us about your "Additional Living Expenses" coverage limits (check all that apply)

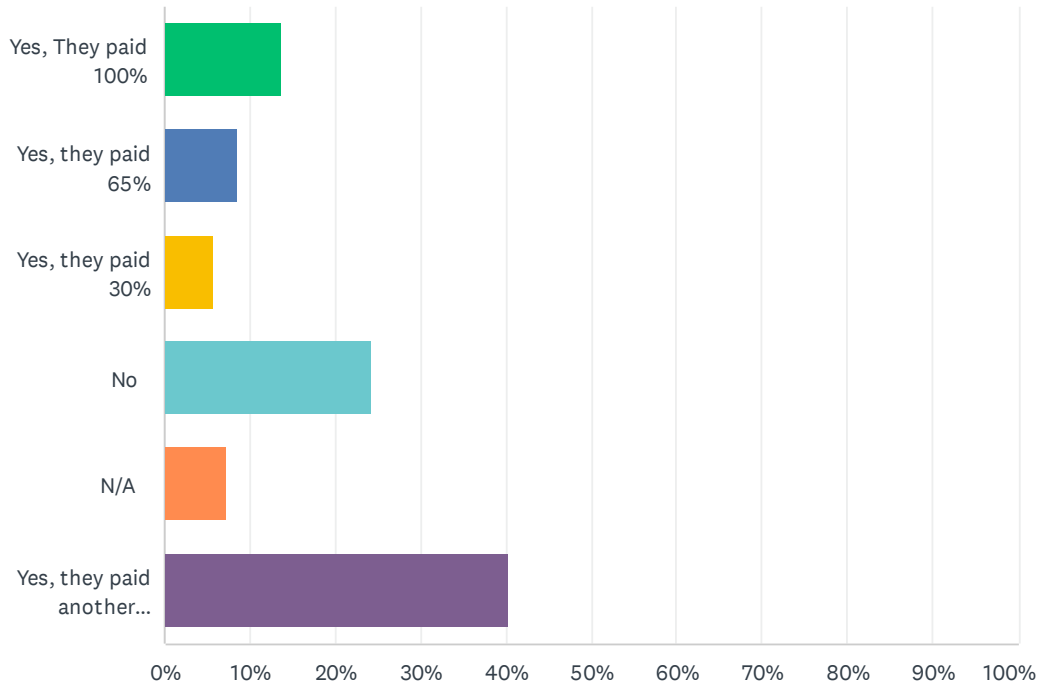
Answered: 575 Skipped: 167



ANSWER CHOICES	RESPONSES	
I have a dollar limit and NO time limit	5.91%	34
I have a dollar limit and a time limit (12 months)	8.87%	51
I have a dollar limit and a time limit (24 months)	31.83%	183
I have a time limit (12 months) and NO dollar limit	7.83%	45
I have a time limit (24 months) and NO dollar limit	40.87%	235
I do not have this coverage	4.70%	27
<b>TOTAL</b>		<b>575</b>

## Q18 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

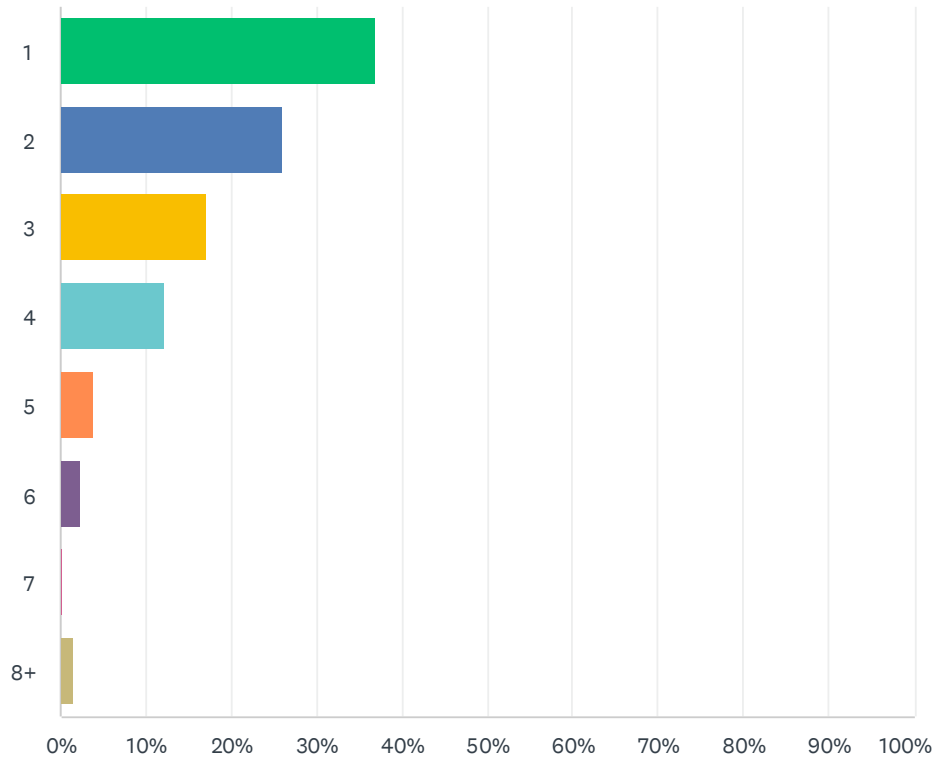
Answered: 575 Skipped: 167



ANSWER CHOICES	RESPONSES	
Yes, They paid 100%	13.74%	79
Yes, they paid 65%	8.52%	49
Yes, they paid 30%	5.74%	33
No	24.35%	140
N/A	7.30%	42
Yes, they paid another percentage (please specify)	40.35%	232
<b>TOTAL</b>		<b>575</b>

## Q19 How many adjusters have been assigned to your claim?

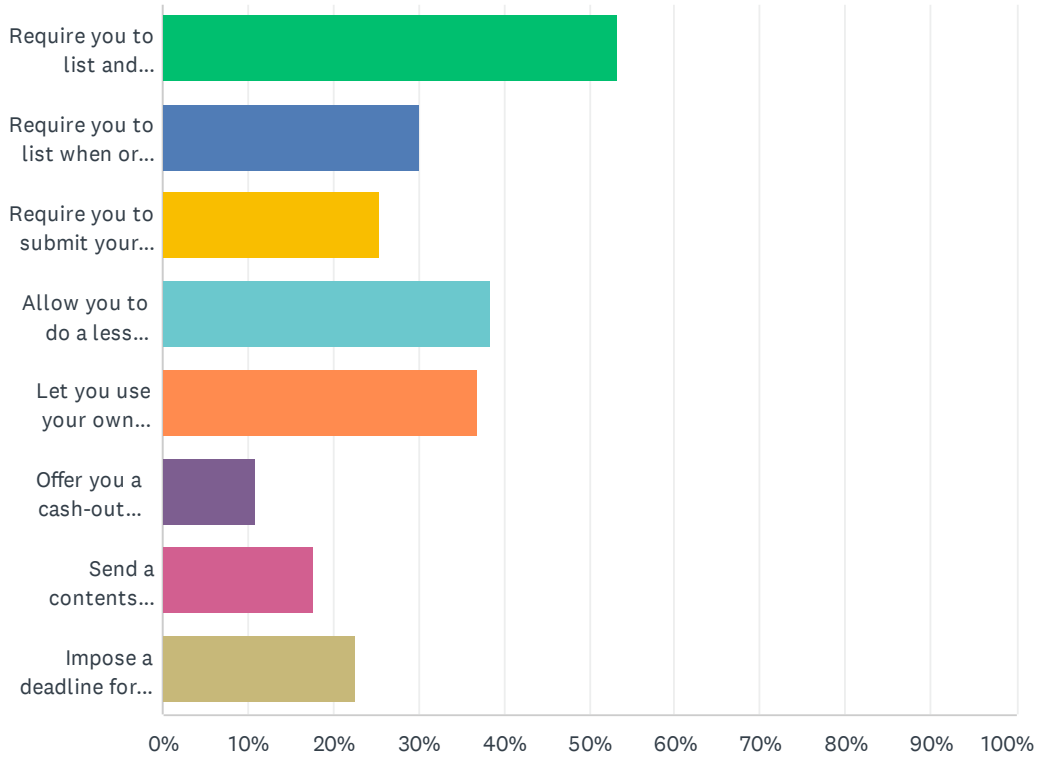
Answered: 575 Skipped: 167



ANSWER CHOICES	RESPONSES	
1	36.87%	212
2	26.09%	150
3	17.04%	98
4	12.17%	70
5	3.83%	22
6	2.26%	13
7	0.17%	1
8+	1.57%	9
<b>TOTAL</b>		<b>575</b>

## Q20 For your personal property/contents claim, did your insurer: (please check all that apply)

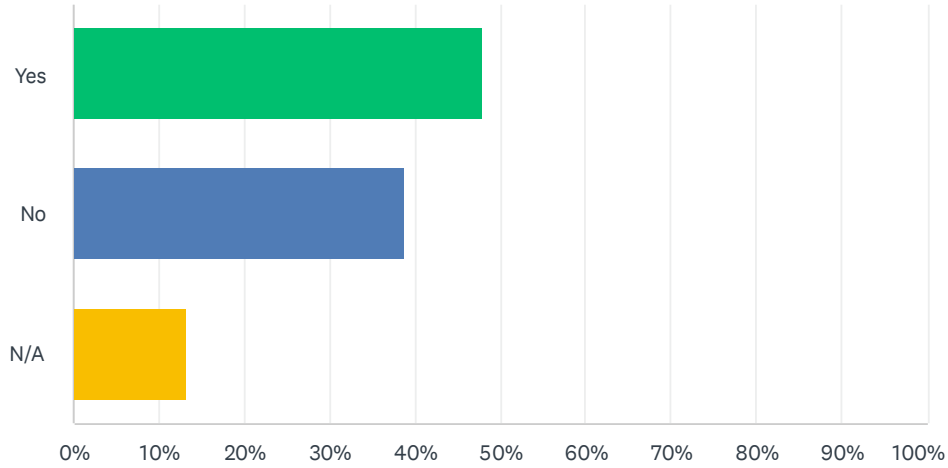
Answered: 476 Skipped: 266



ANSWER CHOICES	RESPONSES
Require you to list and describe every single damaged or destroyed item	53.36% 254
Require you to list when or where each item was obtained	30.04% 143
Require you to submit your inventory on a specific form	25.42% 121
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	38.45% 183
Let you use your own inventory form	36.97% 176
Offer you a cash-out contents settlement to close this portion of your claim	10.92% 52
Send a contents "specialist" to help you prepare your inventory	17.65% 84
Impose a deadline for submitting your inventory	22.69% 108
Total Respondents: 476	

### Q21 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: 575 Skipped: 167

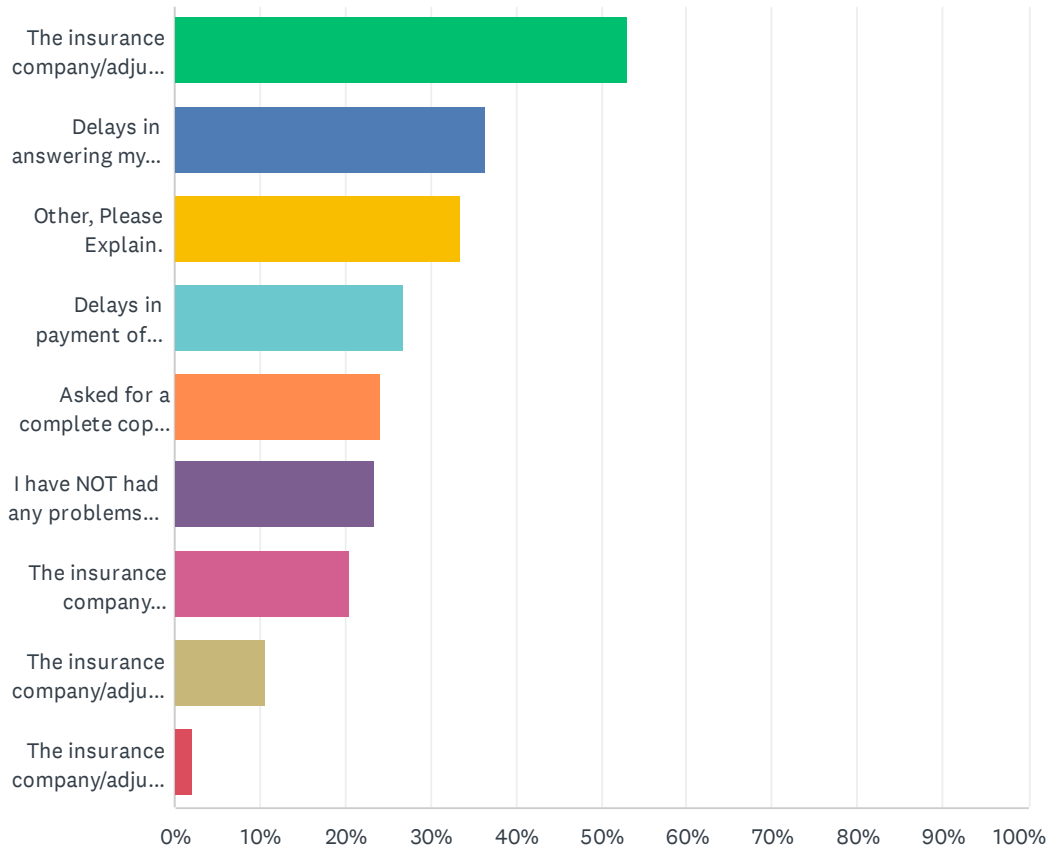


ANSWER CHOICES	RESPONSES	
Yes	48.00%	276
No	38.78%	223
N/A	13.22%	76
<b>TOTAL</b>		<b>575</b>



## Q22 Have you experienced any of the following problems? (please check all that apply)

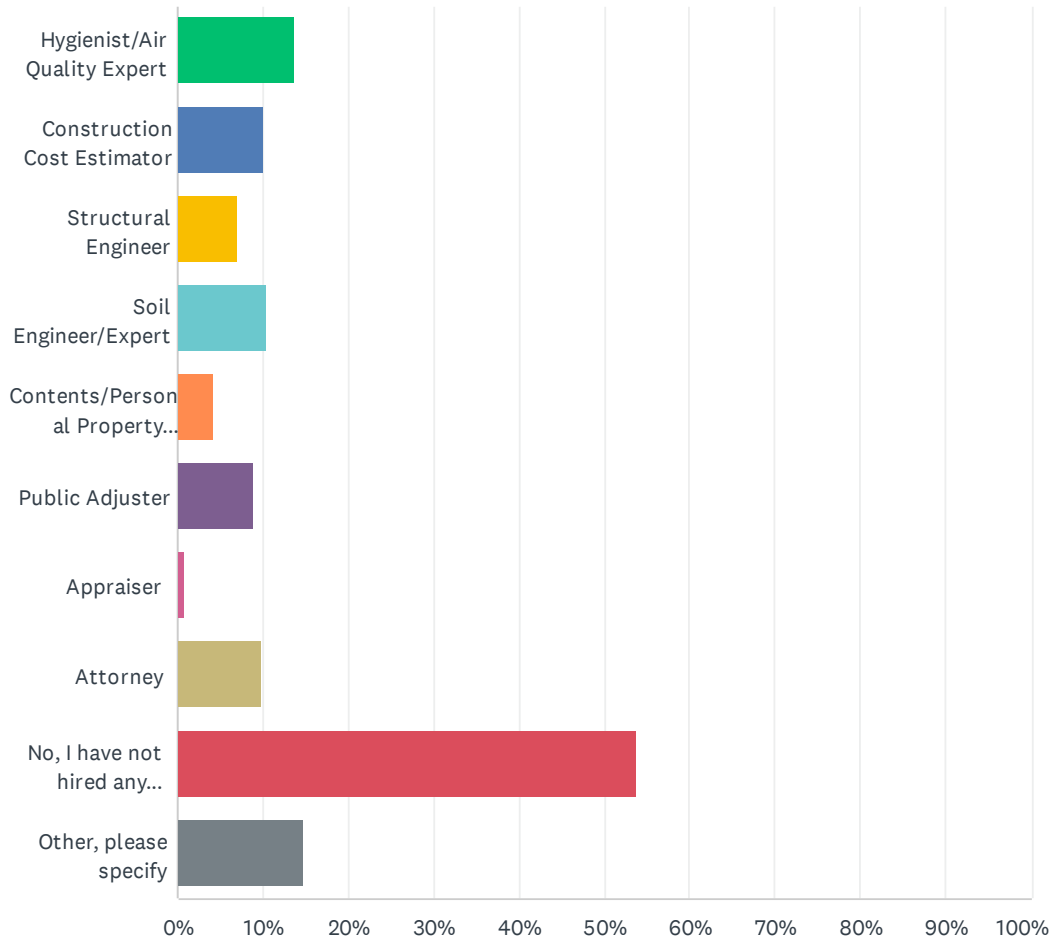
Answered: 575 Skipped: 167



ANSWER CHOICES	RESPONSES
The insurance company/adjuster's estimate to replace my dwelling is a "lowball" estimate (not accurate as to current construction costs)	53.04% 305
Delays in answering my questions, phone calls and/or emails	36.52% 210
Other, Please Explain.	33.39% 192
Delays in payment of policy benefits	26.78% 154
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	24.17% 139
I have NOT had any problems with my insurance claim or with the insurance company representatives	23.48% 135
The insurance company switched adjusters and we had to keep starting from scratch	20.52% 118
The insurance company/adjuster brought in experts I didn't trust	10.61% 61
The insurance company/adjuster required me to hire their contractor	2.09% 12
Total Respondents: 575	

## Q23 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 575 Skipped: 167

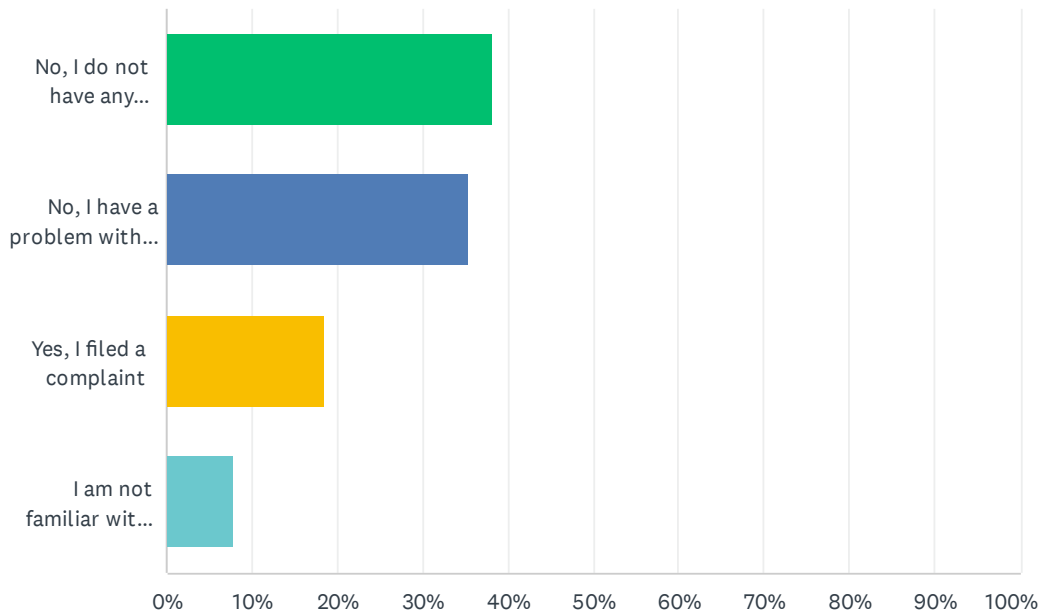


## Marshall Fire 6 Month Survey

ANSWER CHOICES	RESPONSES	
Hygienist/Air Quality Expert	13.74%	79
Construction Cost Estimator	10.09%	58
Structural Engineer	7.13%	41
Soil Engineer/Expert	10.43%	60
Contents/Personal Property Specialist	4.17%	24
Public Adjuster	8.87%	51
Appraiser	0.87%	5
Attorney	9.91%	57
No, I have not hired any professionals or experts	53.74%	309
Other, please specify	14.61%	84
Total Respondents: 575		

## Q24 Have you filed a complaint with the Colorado Division of Insurance?

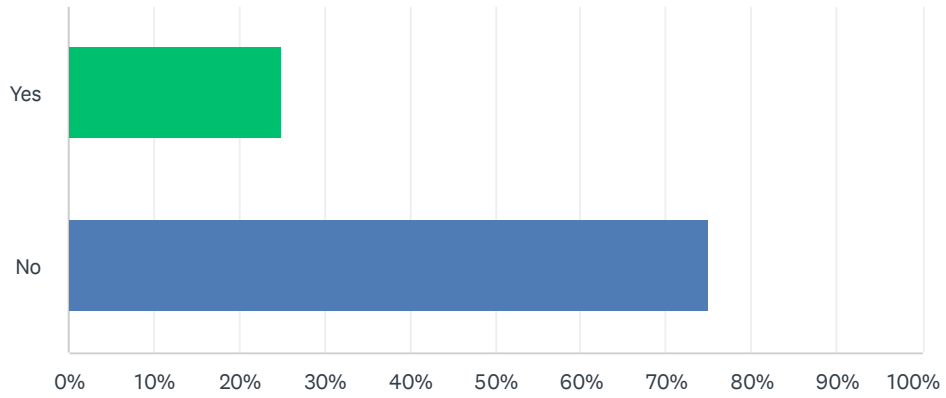
Answered: 575 Skipped: 167



ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	38.26%	220
No, I have a problem with my insurance company, but have chosen not to file a formal complaint	35.30%	203
Yes, I filed a complaint	18.61%	107
I am not familiar with the Division of Insurance	7.83%	45
<b>TOTAL</b>		<b>575</b>

## Q25 Has COVID impacted your progress in moving your recovery and/or your insurance claim forward?

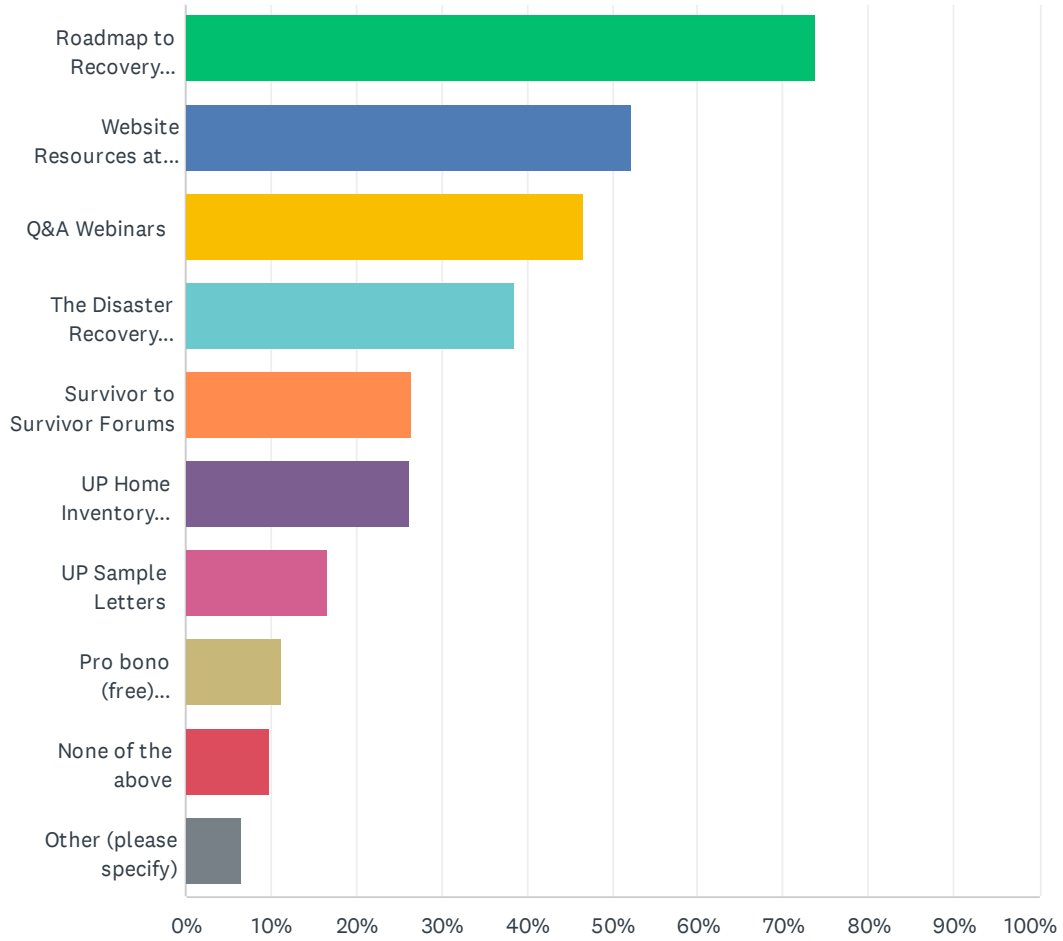
Answered: 573 Skipped: 169



ANSWER CHOICES	RESPONSES	
Yes	24.96%	143
No	75.04%	430
TOTAL		573

# Q26 Which United Policyholders resources have you used? (please check all that apply)

Answered: 585 Skipped: 157



## Marshall Fire 6 Month Survey

ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	73.85%	432
Website Resources at <a href="http://www.uphelp.org">www.uphelp.org</a>	52.31%	306
Q&A Webinars	46.67%	273
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	38.63%	226
Survivor to Survivor Forums	26.50%	155
UP Home Inventory Spreadsheet	26.32%	154
UP Sample Letters	16.58%	97
Pro bono (free) Professional Legal Help Clinic	11.28%	66
None of the above	9.74%	57
Other (please specify)	6.67%	39
<b>Total Respondents: 585</b>		

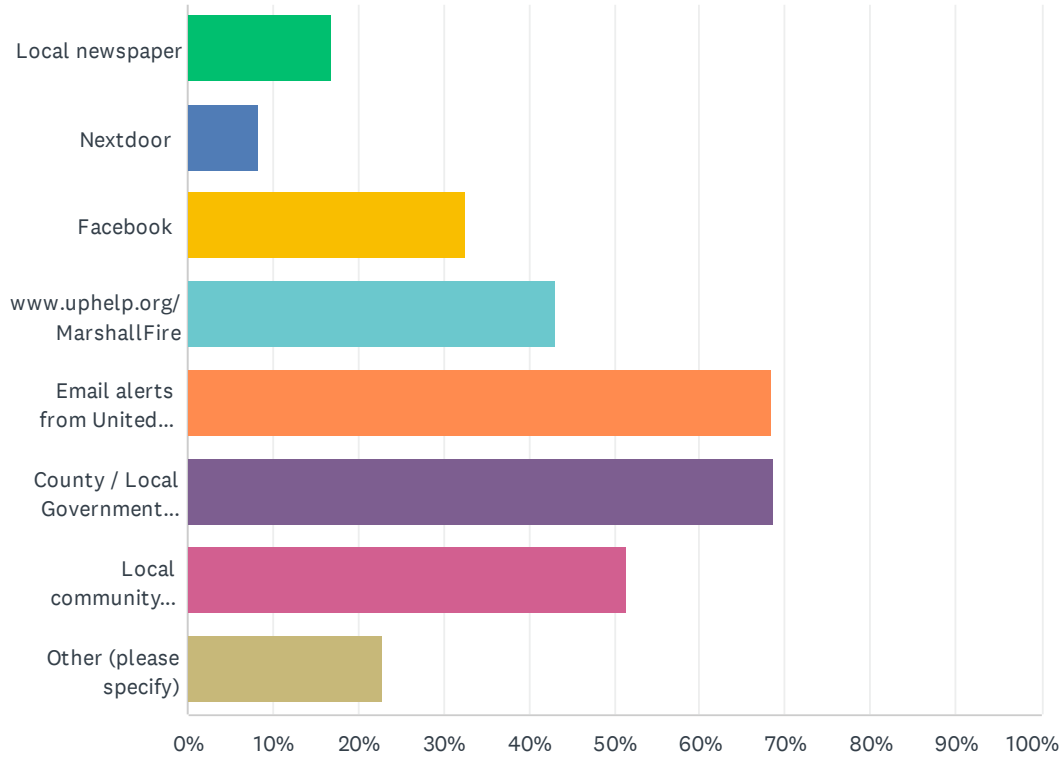
## Q27 Which topics would you like us to cover at future Roadmap to Recovery Workshops?

Answered: 202 Skipped: 540



## Q28 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

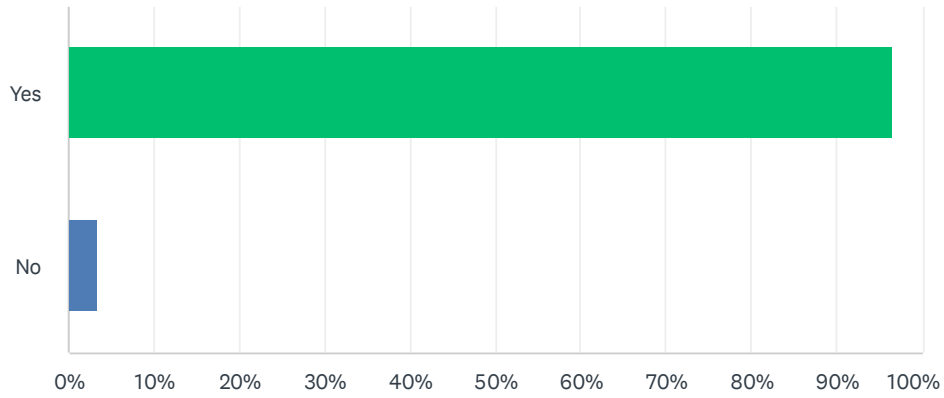
Answered: 579 Skipped: 163



ANSWER CHOICES	RESPONSES	
Local newspaper	16.93%	98
Nextdoor	8.29%	48
Facebook	32.64%	189
www.uphelp.org/MarshallFire	43.01%	249
Email alerts from United Policyholders	68.39%	396
County / Local Government emails or website	68.57%	397
Local community organization	51.47%	298
Other (please specify)	22.80%	132
Total Respondents: 579		

## Q29 Have United Policyholders' services been helpful to you?

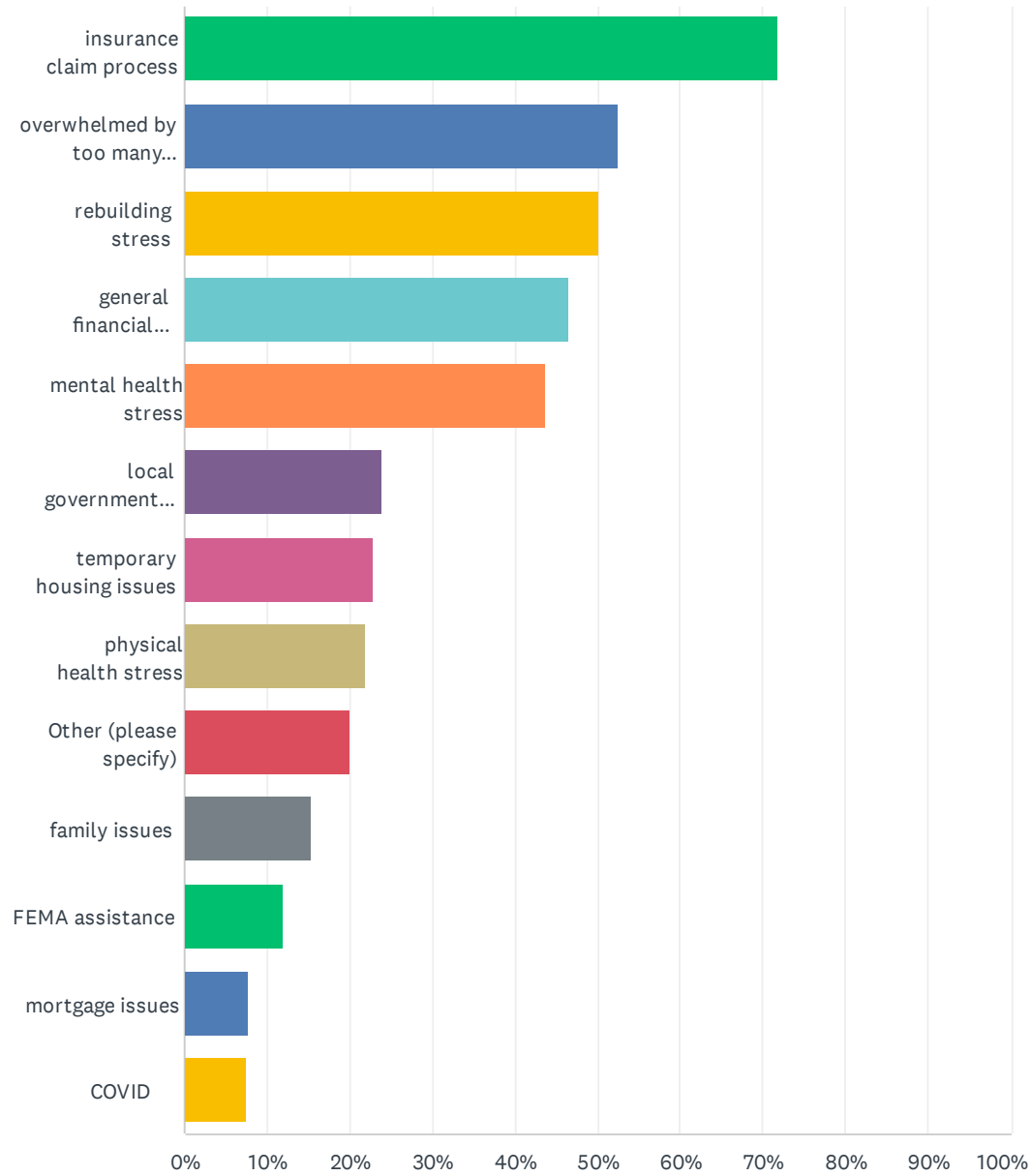
Answered: 530 Skipped: 212



ANSWER CHOICES	RESPONSES	
Yes	96.60%	512
No	3.40%	18
TOTAL		530

### Q30 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 598 Skipped: 144

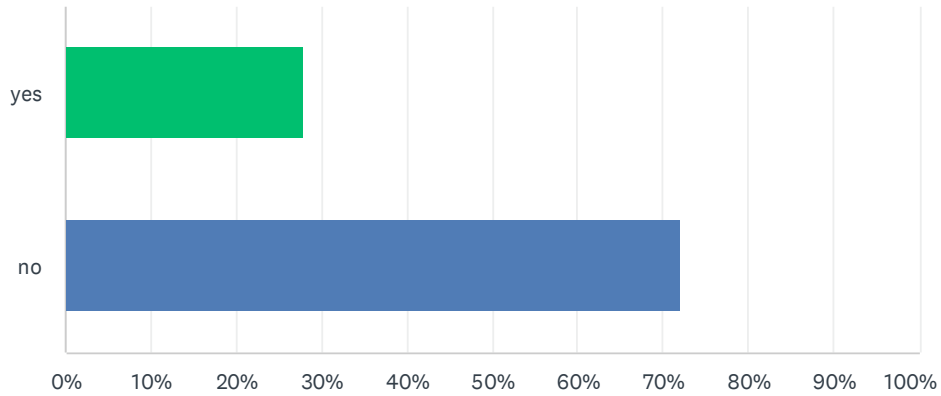


## Marshall Fire 6 Month Survey

ANSWER CHOICES	RESPONSES	
insurance claim process	71.91%	430
overwhelmed by too many decisions	52.51%	314
rebuilding stress	50.00%	299
general financial stress	46.49%	278
mental health stress	43.65%	261
local government hoops	23.91%	143
temporary housing issues	22.91%	137
physical health stress	21.91%	131
Other (please specify)	20.07%	120
family issues	15.38%	92
FEMA assistance	11.87%	71
mortgage issues	7.69%	46
COVID	7.36%	44
Total Respondents: 598		

### Q31 Would you like to be notified of opportunities to share your story with the media or elected officials?

Answered: 591 Skipped: 151



ANSWER CHOICES	RESPONSES	
yes	27.92%	165
no	72.08%	426
TOTAL		591

## Q32 Is there anything else you would like to share?

Answered: 204 Skipped: 538

Q33 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 from United Policyholders. The winner will be notified via email.

Answered: 498 Skipped: 244

ANSWER CHOICES	RESPONSES	
Name	99.20%	494
Address of Damaged Home	99.00%	493
Temporary Address	69.28%	345
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:	98.19%	489
Phone Number:	84.94%	423