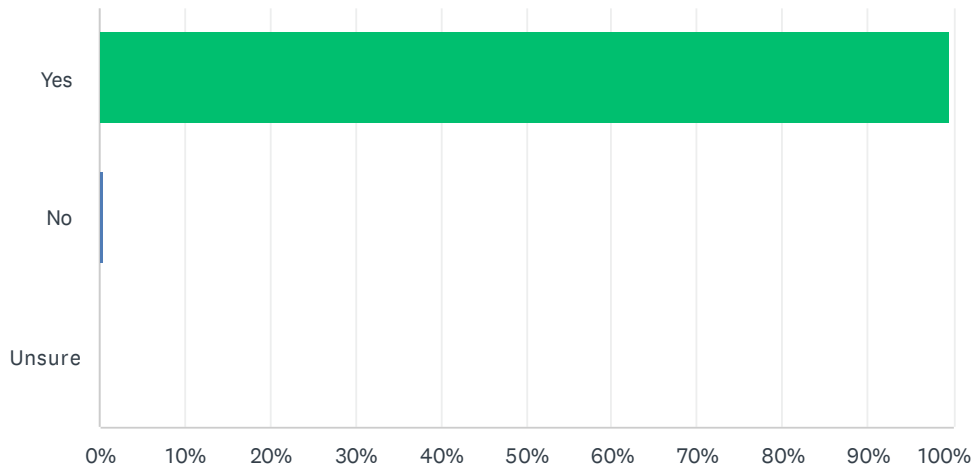


Q1 Thank you for your time completing this confidential survey. This survey is conducted by the nonprofit United Policyholders in partnership with the Colorado Division of Insurance. The purpose of this survey is to track progress and problems and gather data on insurance and wildfire recovery. The information 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 Was your home or property affected by the December 2021 Marshall Fire?

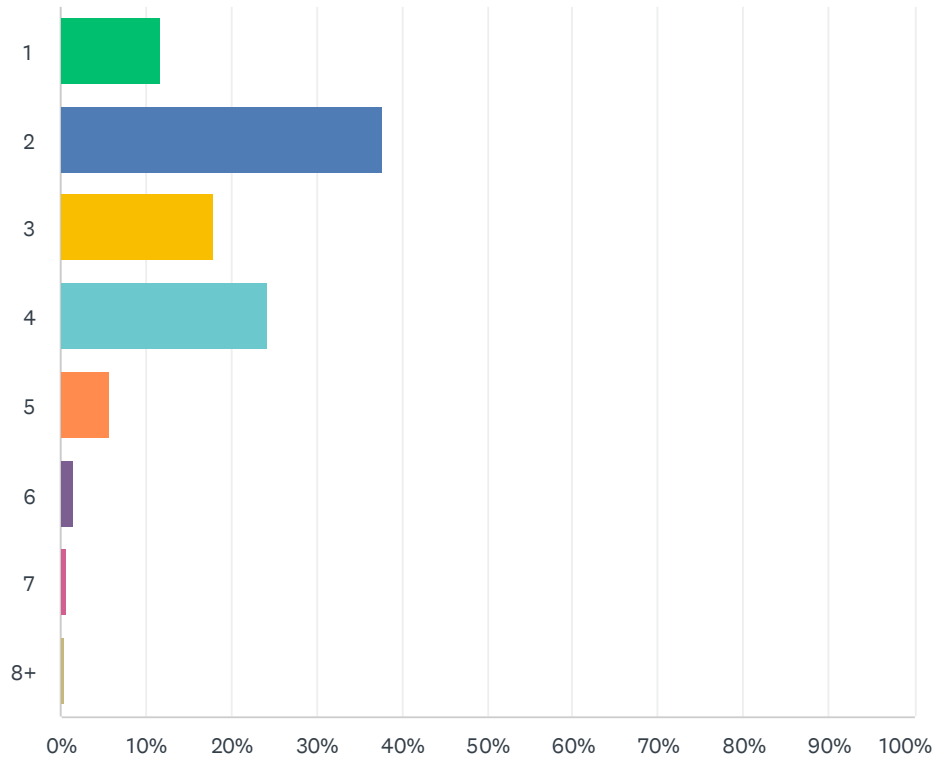
Answered: 574 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	99.65%	572
No	0.35%	2
Unsure	0.00%	0
TOTAL		574

Q2 How many people are in your household?

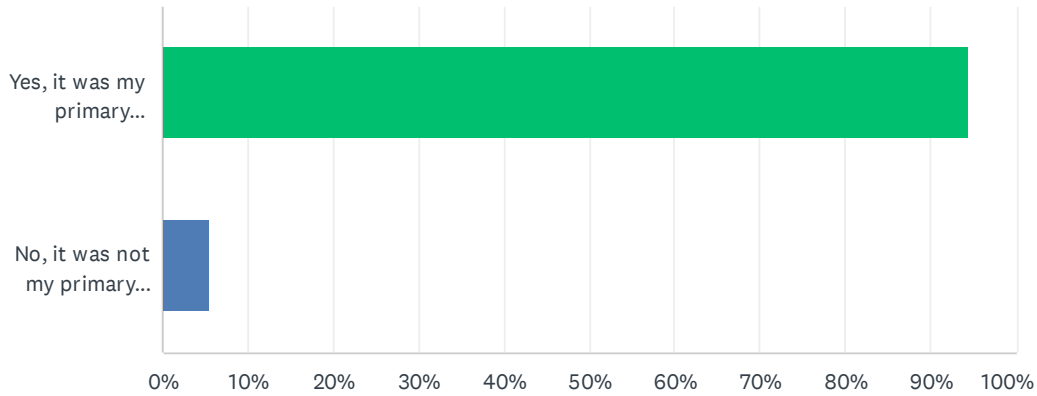
Answered: 563 Skipped: 11



ANSWER CHOICES	RESPONSES	
1	11.72%	66
2	37.66%	212
3	17.94%	101
4	24.33%	137
5	5.68%	32
6	1.60%	9
7	0.71%	4
8+	0.36%	2
TOTAL		563

Q3 Was the home that was damaged or destroyed your primary residence?

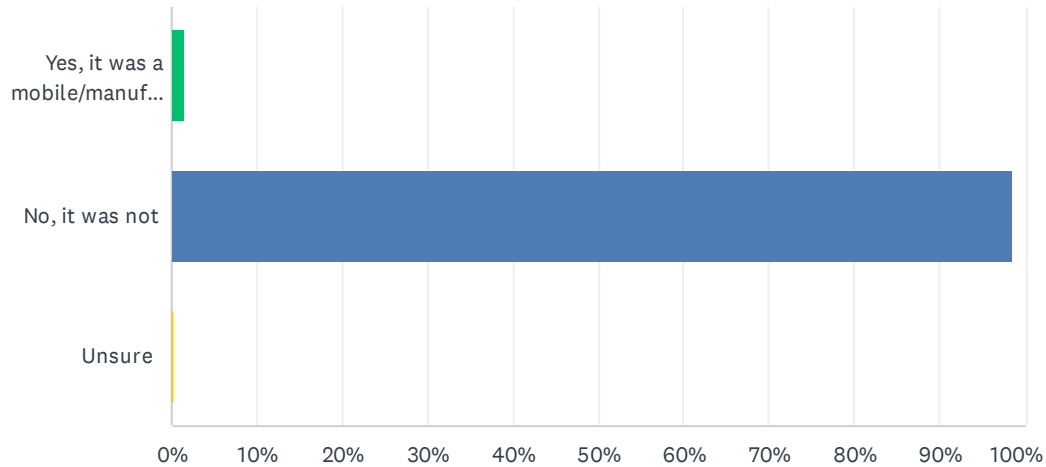
Answered: 563 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes, it was my primary residence	94.49%	532
No, it was not my primary residence	5.51%	31
TOTAL		563

Q4 Was the home that was damaged or destroyed a mobile or manufactured home?

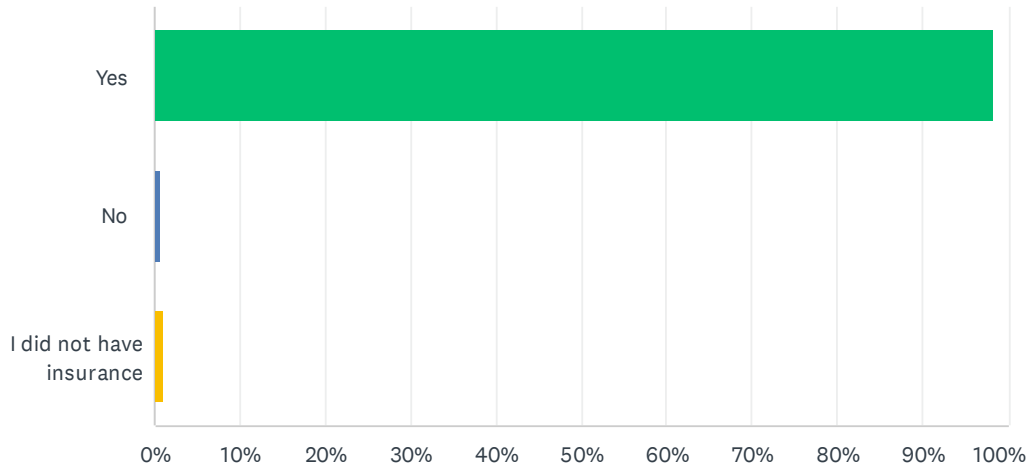
Answered: 563 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes, it was a mobile/manufactured home	1.42%	8
No, it was not	98.40%	554
Unsure	0.18%	1
TOTAL		563

Q5 Have you filed a claim with your insurance company?

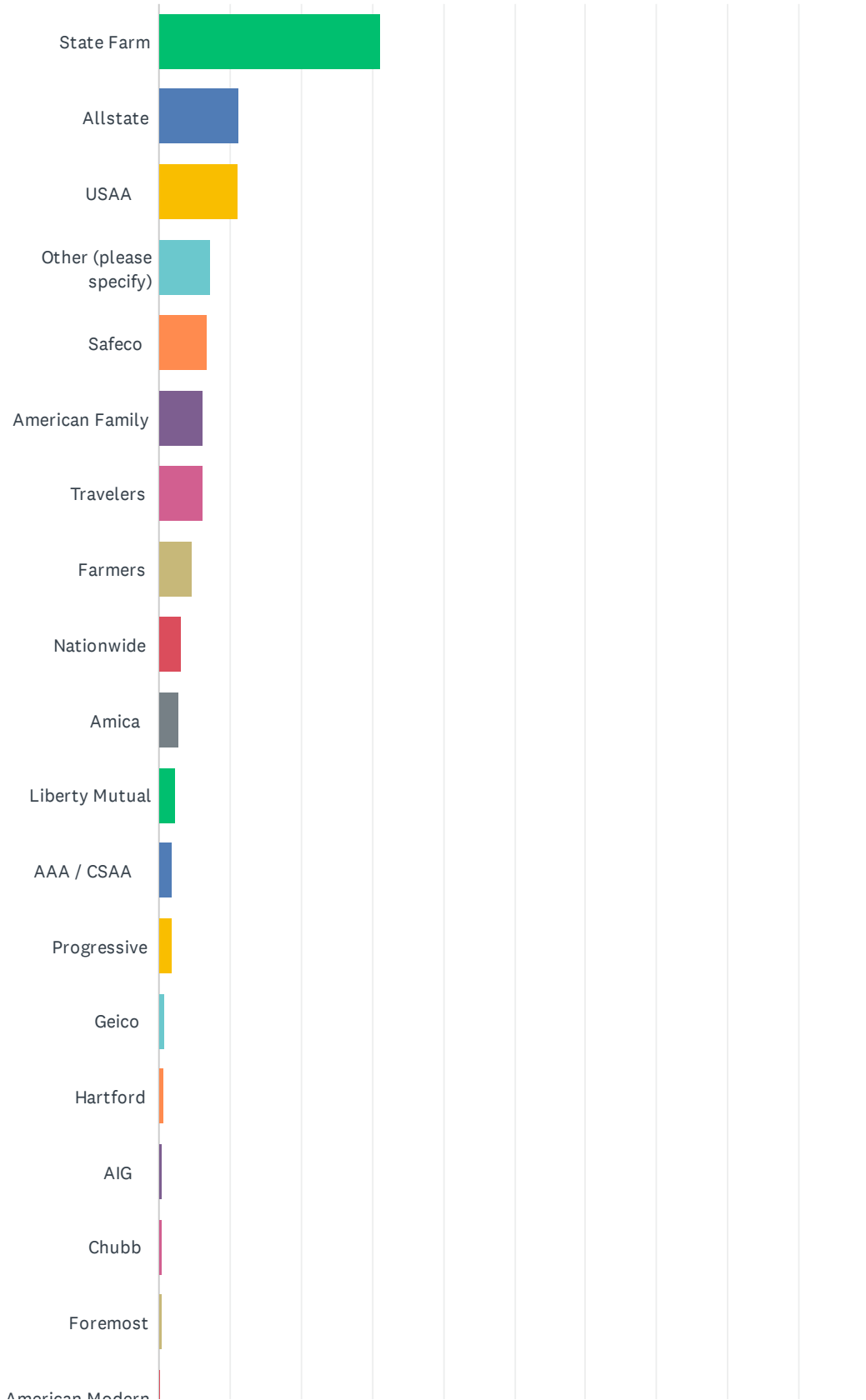
Answered: 563 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	98.22%	553
No	0.71%	4
I did not have insurance	1.07%	6
TOTAL		563

Q6 What is the name of your insurance company?

Answered: 545 Skipped: 29



Marshall Fire One Year Survey



Marshall Fire One Year Survey

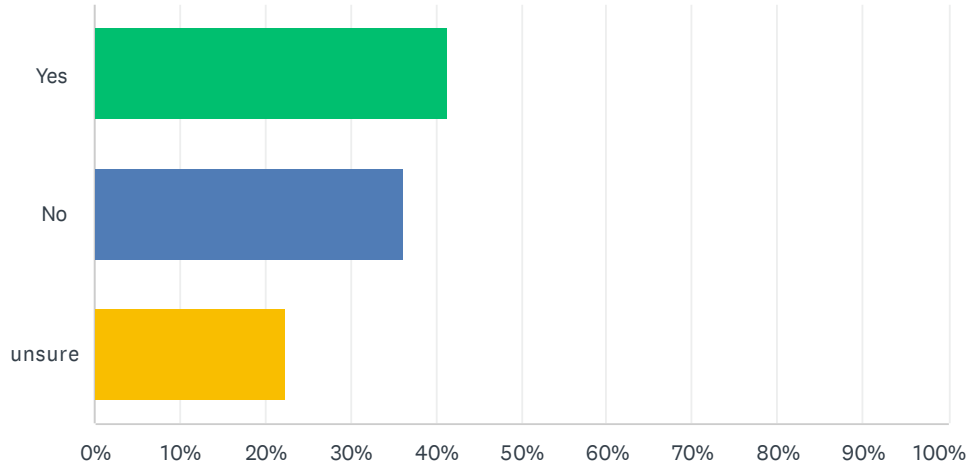
ANSWER CHOICES	RESPONSES	
State Farm	31.19%	170
Allstate	11.38%	62
USAA	11.01%	60
Other (please specify)	7.34%	40
Safeco	6.79%	37
American Family	6.24%	34
Travelers	6.24%	34
Farmers	4.59%	25
Nationwide	3.30%	18
Amica	2.75%	15
Liberty Mutual	2.39%	13
AAA / CSAA	2.02%	11
Progressive	1.83%	10
Geico	0.92%	5
Hartford	0.55%	3
AIG	0.37%	2
Chubb	0.37%	2
Foremost	0.37%	2
American Modern	0.18%	1
Stillwater Insurance	0.18%	1
AFI (Armed Forces Insurance)	0.00%	0
Allied	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
I did not have insurance	0.00%	0

TOTAL

545

Q7 Would you recommend your insurer to a friend, relative or coworker, based on their handling of your claim?

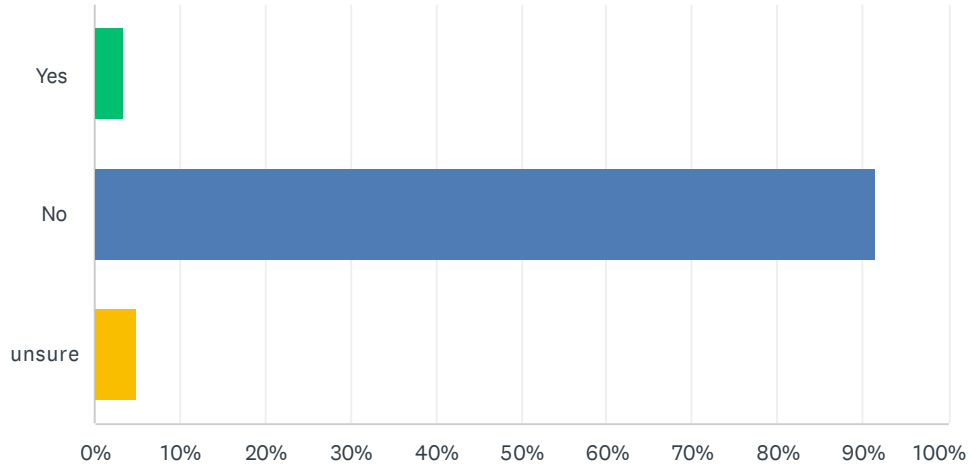
Answered: 545 Skipped: 29



ANSWER CHOICES	RESPONSES	
Yes	41.28%	225
No	36.33%	198
unsure	22.39%	122
TOTAL		545

Q8 Has your insurance company sent you a non-renewal notice notifying you that they will not be offering you future coverage?

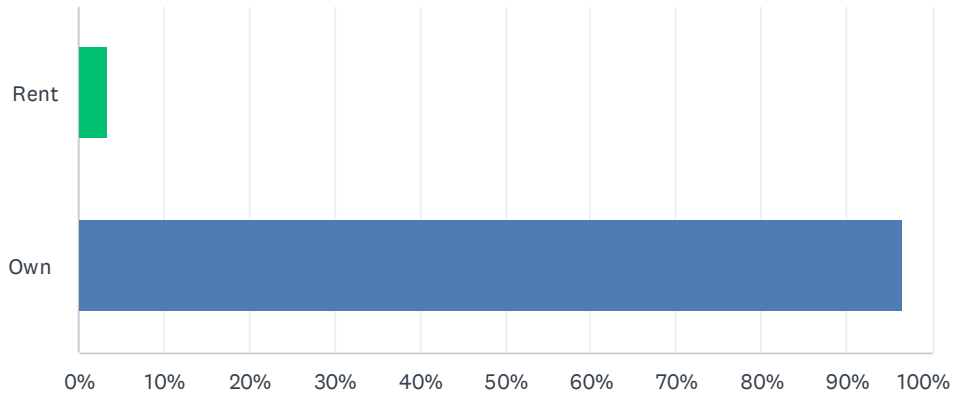
Answered: 545 Skipped: 29



ANSWER CHOICES	RESPONSES	
Yes	3.49%	19
No	91.56%	499
unsure	4.95%	27
TOTAL		545

Q9 Do you rent or own the home that was damaged or destroyed?

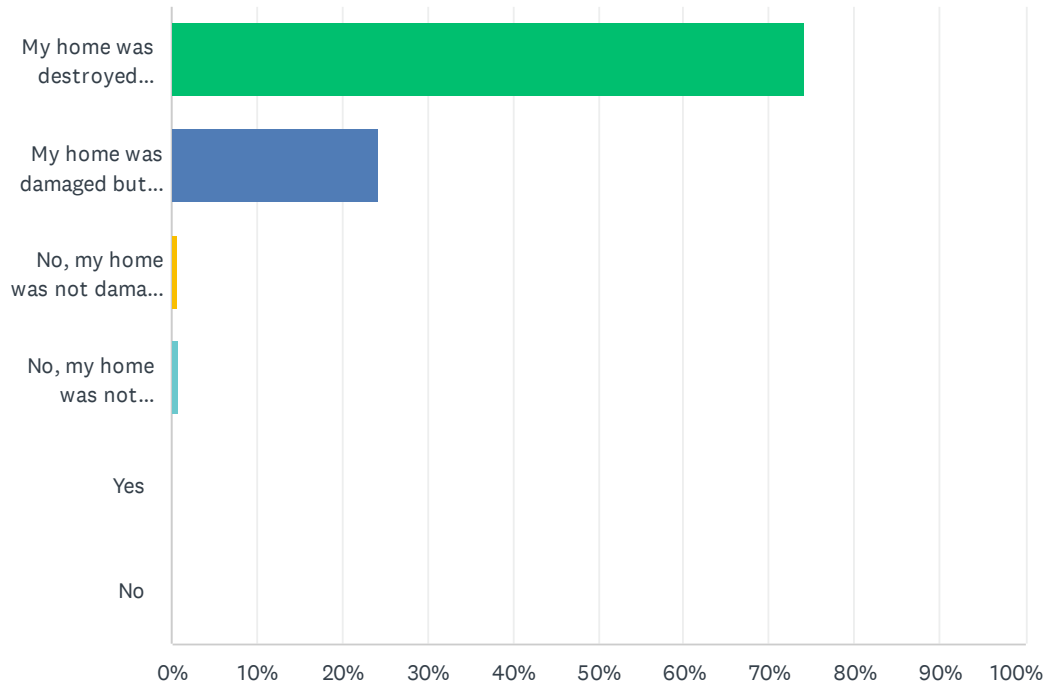
Answered: 543 Skipped: 31



ANSWER CHOICES	RESPONSES	
Rent	3.50%	19
Own	96.50%	524
TOTAL		543

Q10 Was your home damaged or destroyed?

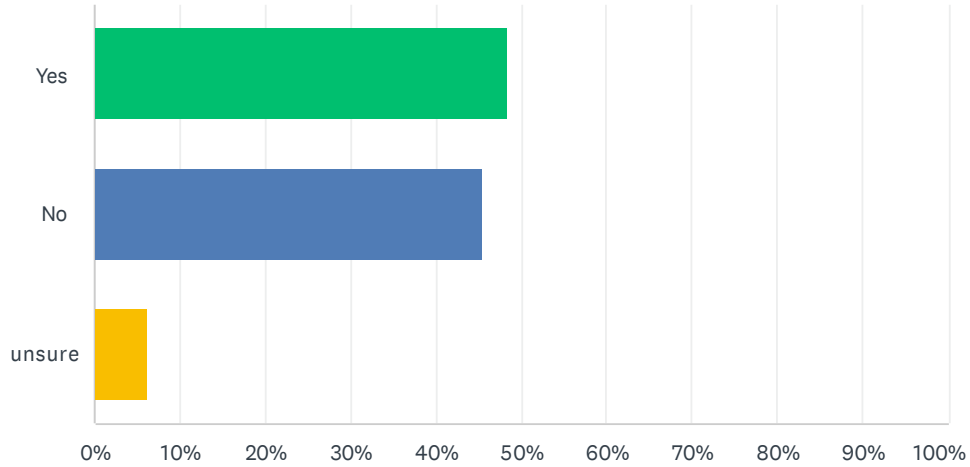
Answered: 523 Skipped: 51



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	74.19%	388
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash)	24.28%	127
No, my home was not damaged but other items were (trees, outbuildings, etc.)	0.57%	3
No, my home was not damaged/destroyed by a wildfire	0.96%	5
Yes	0.00%	0
No	0.00%	0
TOTAL		523

Q11 Has your insurance company paid you the full amount of your available “dwelling” benefits?

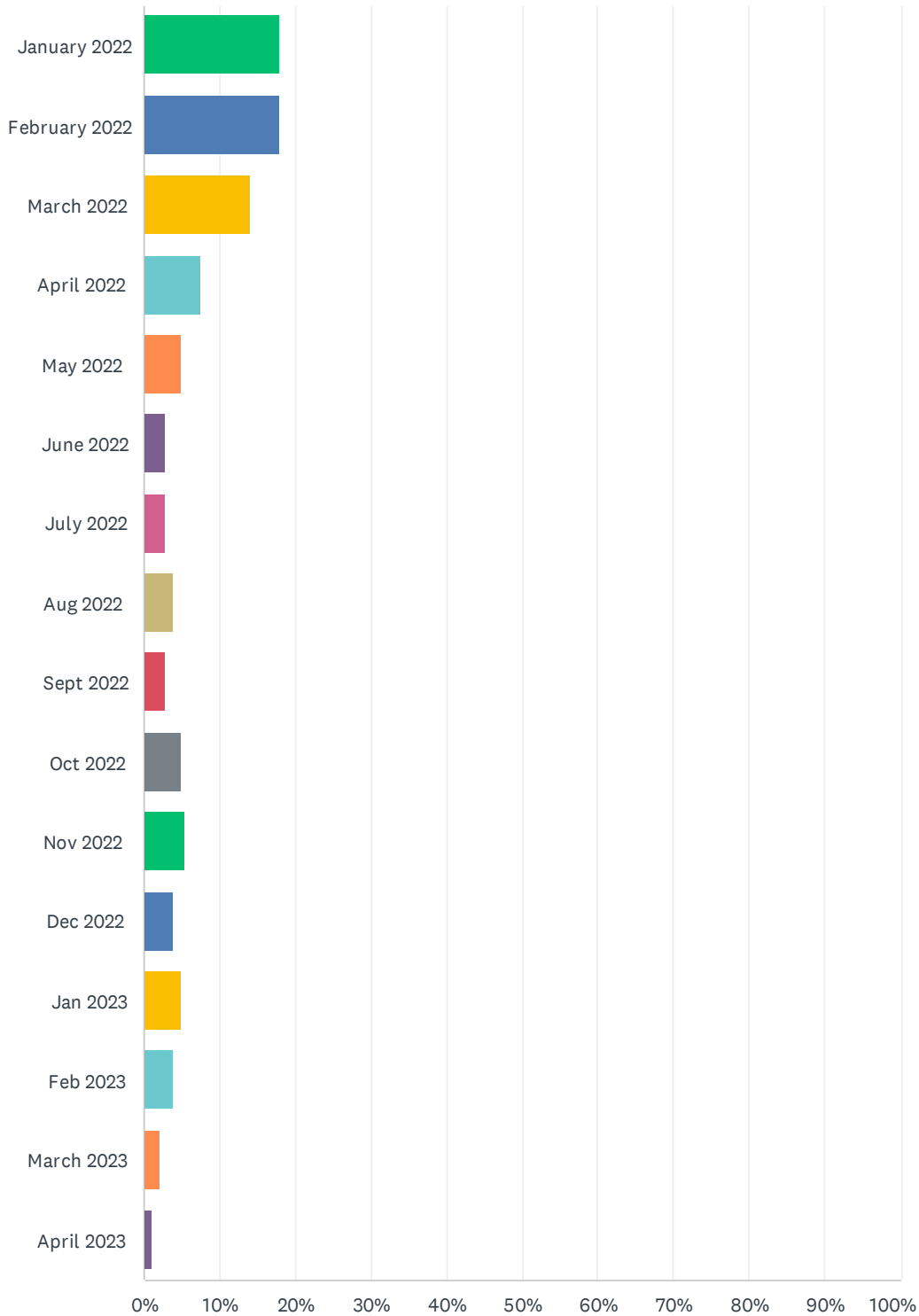
Answered: 388 Skipped: 186



ANSWER CHOICES	RESPONSES	
Yes	48.45%	188
No	45.36%	176
unsure	6.19%	24
TOTAL		388

Q12 Approximately when did your insurance company pay you the full amount of your available “dwelling” benefits?

Answered: 185 Skipped: 389

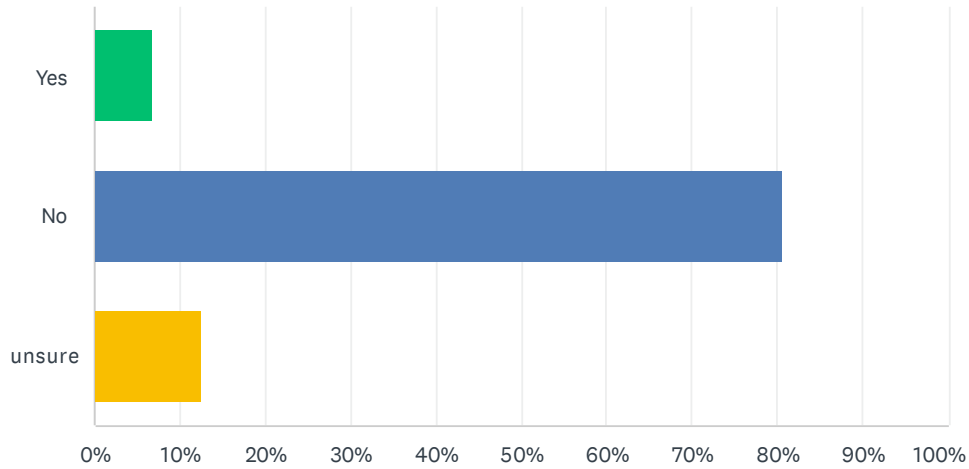


Marshall Fire One Year Survey

ANSWER CHOICES	RESPONSES	
January 2022	17.84%	33
February 2022	17.84%	33
March 2022	14.05%	26
April 2022	7.57%	14
May 2022	4.86%	9
June 2022	2.70%	5
July 2022	2.70%	5
Aug 2022	3.78%	7
Sept 2022	2.70%	5
Oct 2022	4.86%	9
Nov 2022	5.41%	10
Dec 2022	3.78%	7
Jan 2023	4.86%	9
Feb 2023	3.78%	7
March 2023	2.16%	4
April 2023	1.08%	2
TOTAL	185	

Q13 Do you have enough insurance to cover the cost of rebuilding or replacing your home? (to meet current building codes)

Answered: 341 Skipped: 233



ANSWER CHOICES	RESPONSES	
Yes	6.74%	23
No	80.65%	275
unsure	12.61%	43
TOTAL		341

Q14 Next, we would like you to tell us more about the home that was destroyed, its estimated replacement cost and your current insurance coverage. What was the total square footage of living space?

Answered: 331 Skipped: 243

Q15 What is the total estimated cost to rebuild?

Answered: 328 Skipped: 246

Q16 What is the maximum amount of insurance funds available to you to rebuild or replace your home?

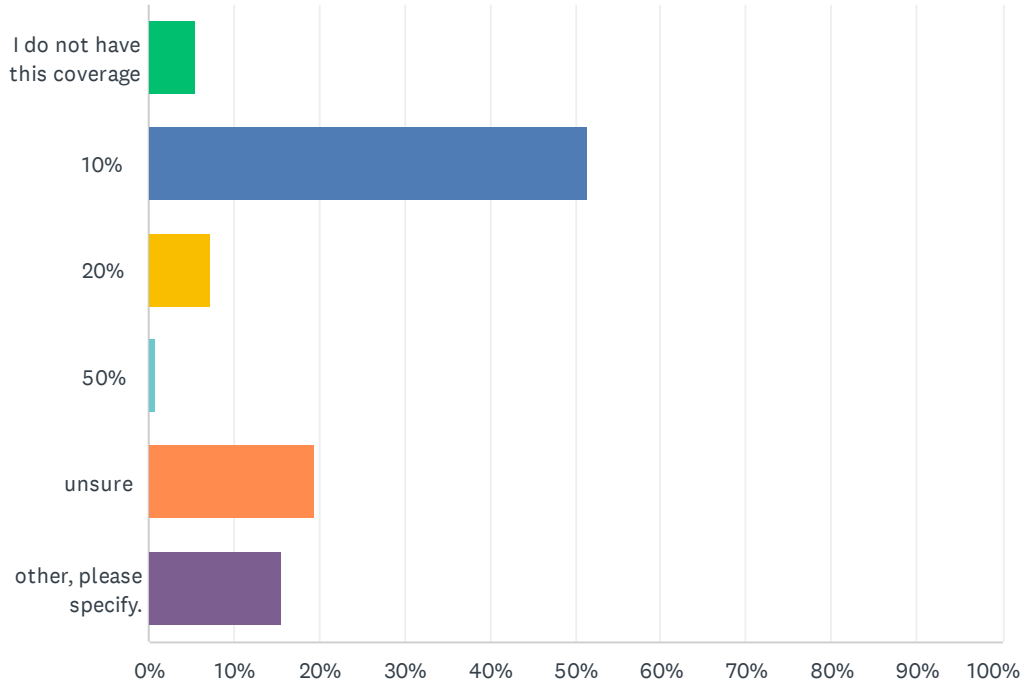
Answered: 326 Skipped: 248

Q17 What amount of FEMA funds have you received to rebuild your home?

Answered: 331 Skipped: 243

Q18 How much "Law and Ordinance" (code upgrade) coverage is available in your policy?

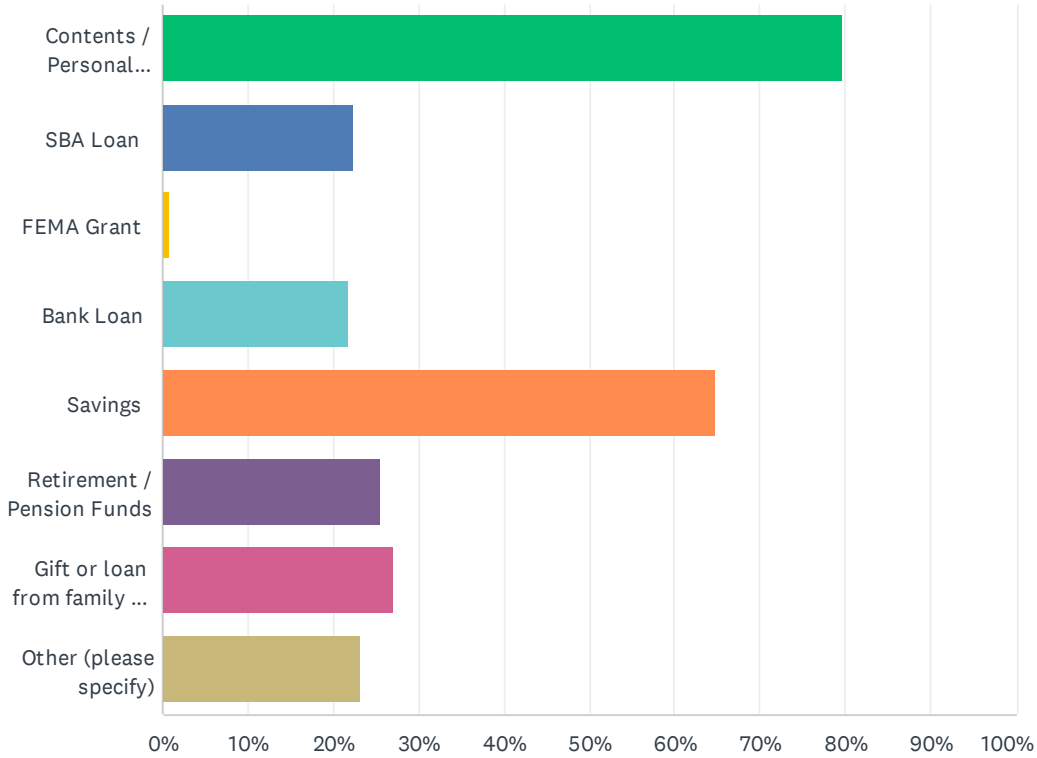
Answered: 341 Skipped: 233



ANSWER CHOICES	RESPONSES	
I do not have this coverage	5.57%	19
10%	51.32%	175
20%	7.33%	25
50%	0.88%	3
unsure	19.35%	66
other, please specify.	15.54%	53
TOTAL		341

**Q19 In addition to your "dwelling" policy benefits, which of the following sources of funds are you currently using to rebuild or replace your home?
(please check all that apply)**

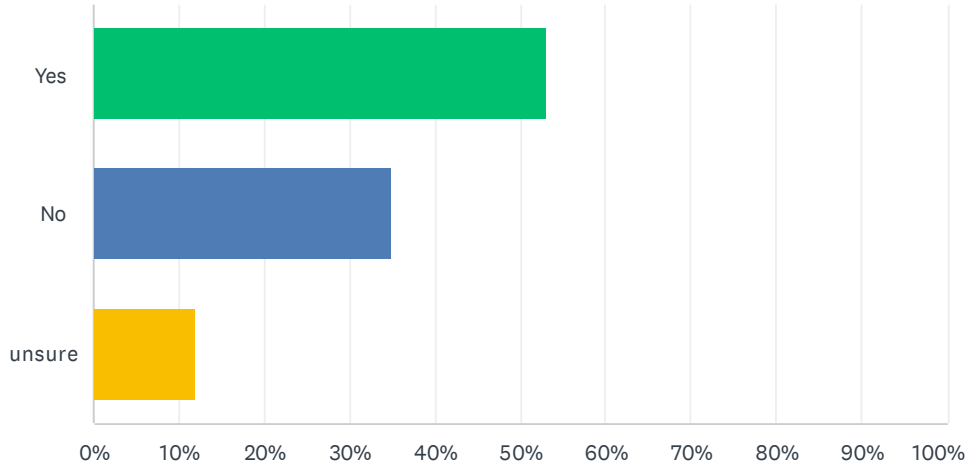
Answered: 336 Skipped: 238



ANSWER CHOICES	RESPONSES	
Contents / Personal Property Insurance Funds	79.76%	268
SBA Loan	22.32%	75
FEMA Grant	0.89%	3
Bank Loan	21.73%	73
Savings	64.88%	218
Retirement / Pension Funds	25.60%	86
Gift or loan from family or friends	27.08%	91
Other (please specify)	23.21%	78
Total Respondents: 336		

Q20 While you are in the process of replacing your home, did you insurer or agent adjust your policy to take into consideration that you do not currently have a home on your lot?

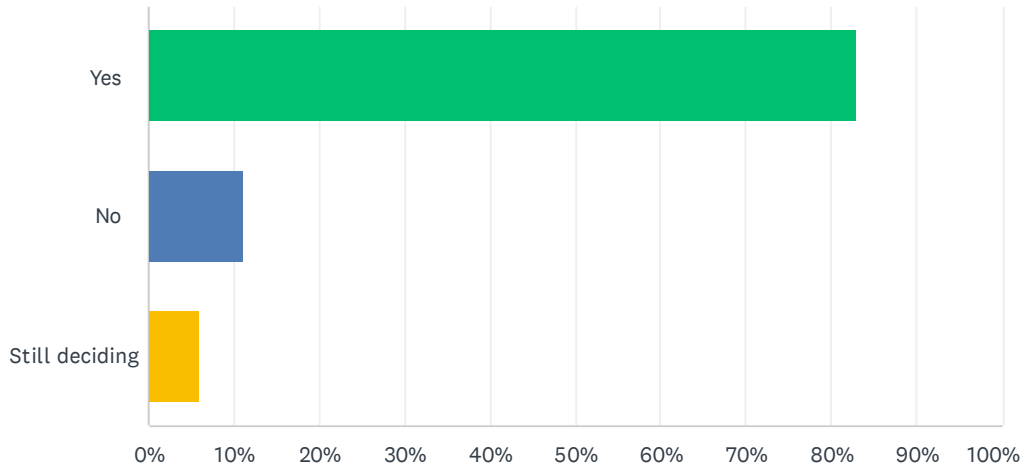
Answered: 341 Skipped: 233



ANSWER CHOICES	RESPONSES	
Yes	53.08%	181
No	34.90%	119
unsure	12.02%	41
TOTAL		341

Q21 Do you plan to rebuild at the original location?

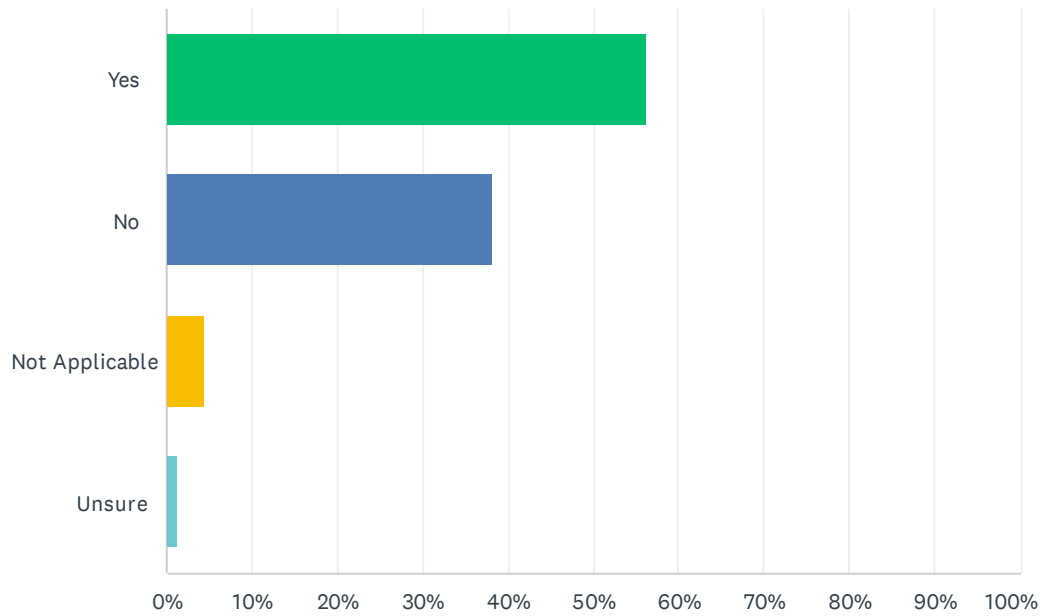
Answered: 341 Skipped: 233



ANSWER CHOICES	RESPONSES	
Yes	82.99%	283
No	11.14%	38
Still deciding	5.87%	20
TOTAL		341

Q22 Have you applied for a building permit?

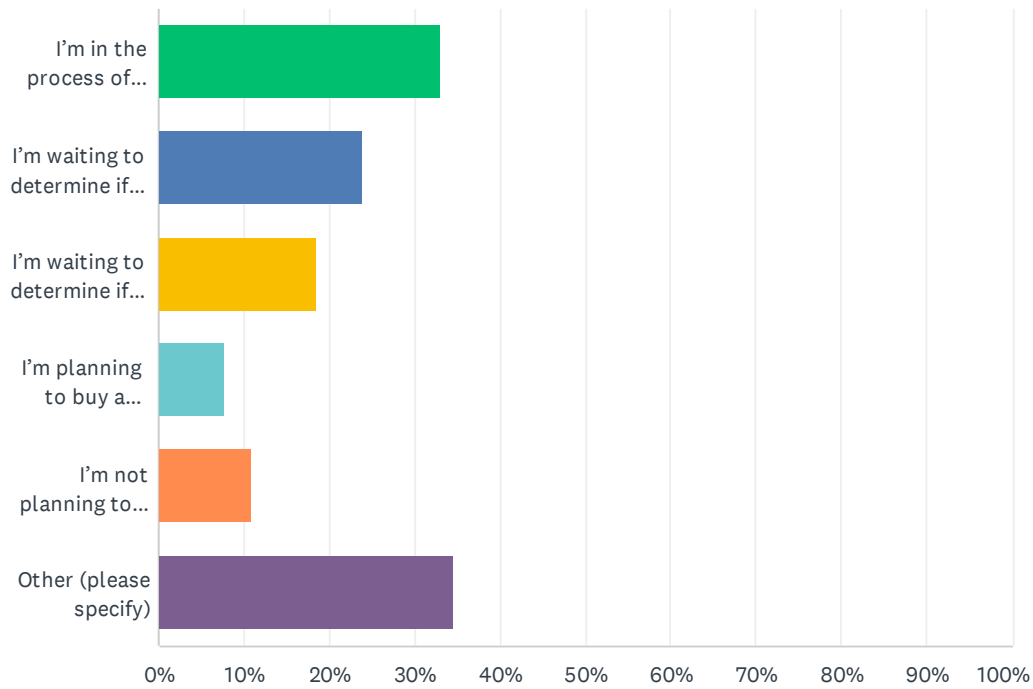
Answered: 341 Skipped: 233



ANSWER CHOICES	RESPONSES	
Yes	56.30%	192
No	38.12%	130
Not Applicable	4.40%	15
Unsure	1.17%	4
TOTAL		341

Q23 Why have you not applied for a building permit yet?

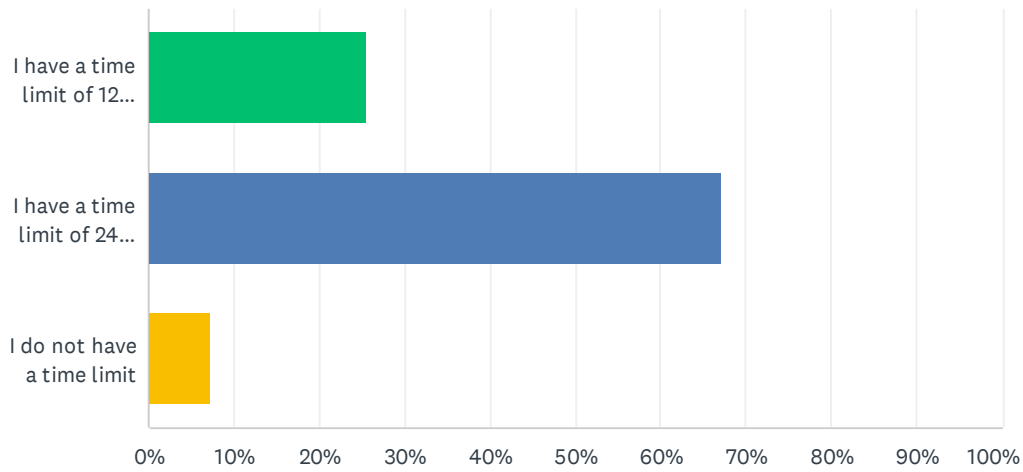
Answered: 130 Skipped: 444



ANSWER CHOICES	RESPONSES	
I'm in the process of applying for my permit	33.08%	43
I'm waiting to determine if I have enough insurance funds to rebuild	23.85%	31
I'm waiting to determine if I have enough funds from other sources (loans, grants, etc...) to rebuild	18.46%	24
I'm planning to buy a replacement home	7.69%	10
I'm not planning to rebuild	10.77%	14
Other (please specify)	34.62%	45
Total Respondents: 130		

Q24 Tell us about your "Additional Living Expenses" (ALE) Coverage:

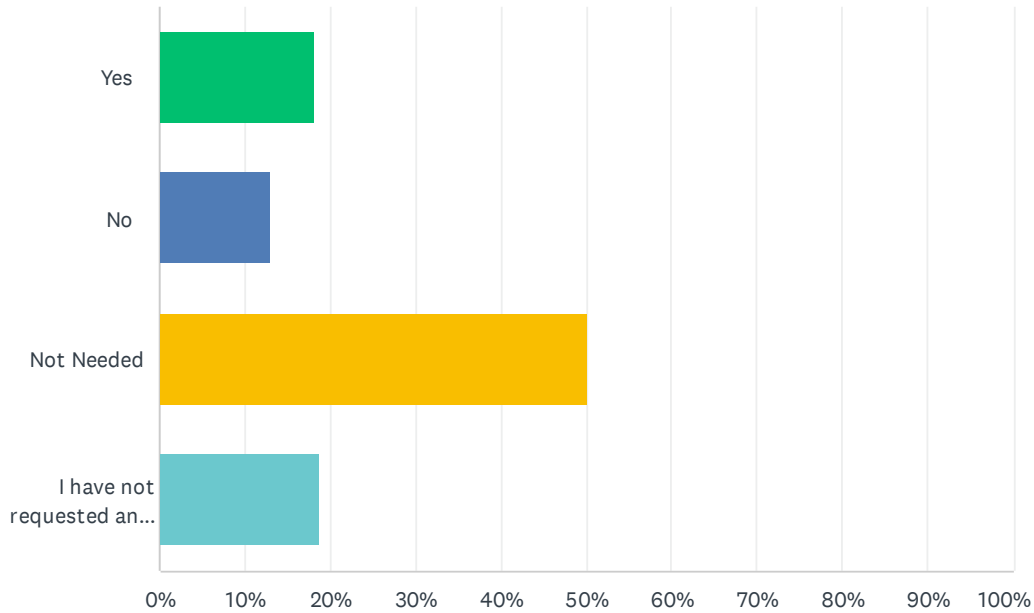
Answered: 481 Skipped: 93



ANSWER CHOICES	RESPONSES	
I have a time limit of 12 months in my policy	25.57%	123
I have a time limit of 24 months in my policy	67.15%	323
I do not have a time limit	7.28%	35
TOTAL		481

Q25 Has your insurance company granted you an extension of ALE benefits past 12 months?

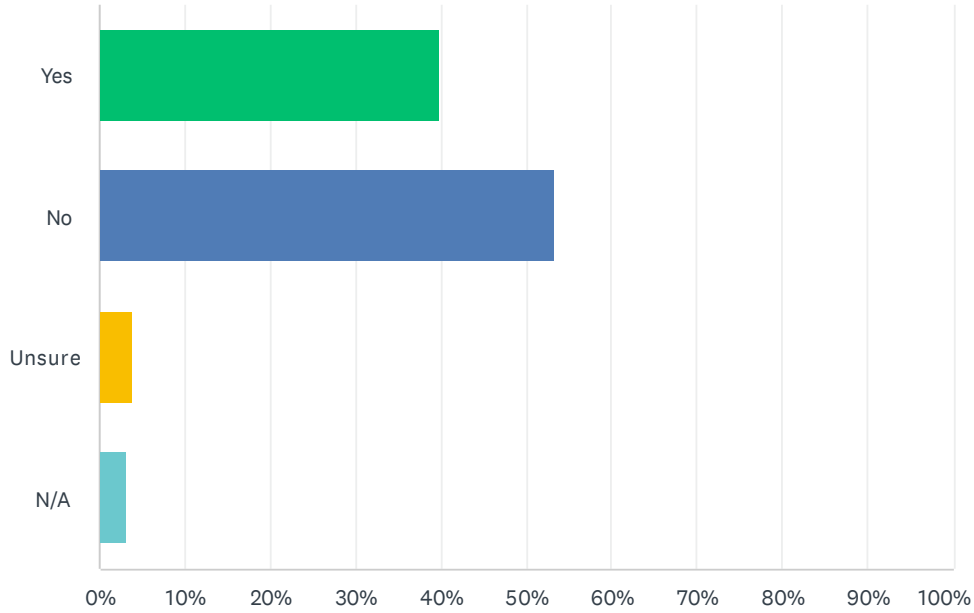
Answered: 481 Skipped: 93



ANSWER CHOICES	RESPONSES	
Yes	18.09%	87
No	13.10%	63
Not Needed	50.10%	241
I have not requested an extension	18.71%	90
TOTAL		481

Q26 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

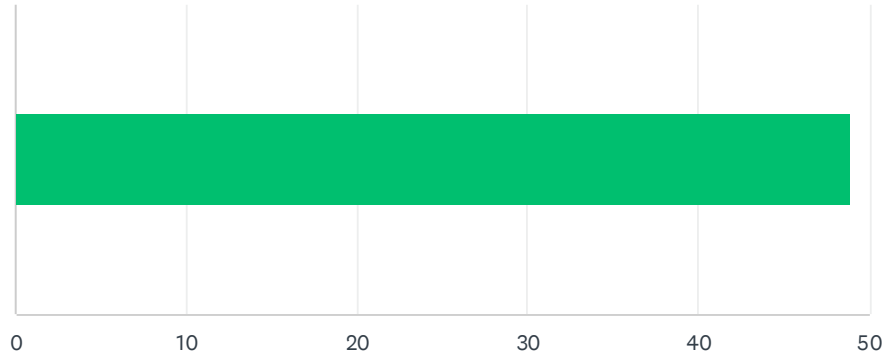
Answered: 481 Skipped: 93



ANSWER CHOICES	RESPONSES	
Yes	39.92%	192
No	53.22%	256
Unsure	3.74%	18
N/A	3.12%	15
TOTAL		481

Q27 What percentage of personal property/contents benefits did they pay without requiring you to submit an itemized home inventory?

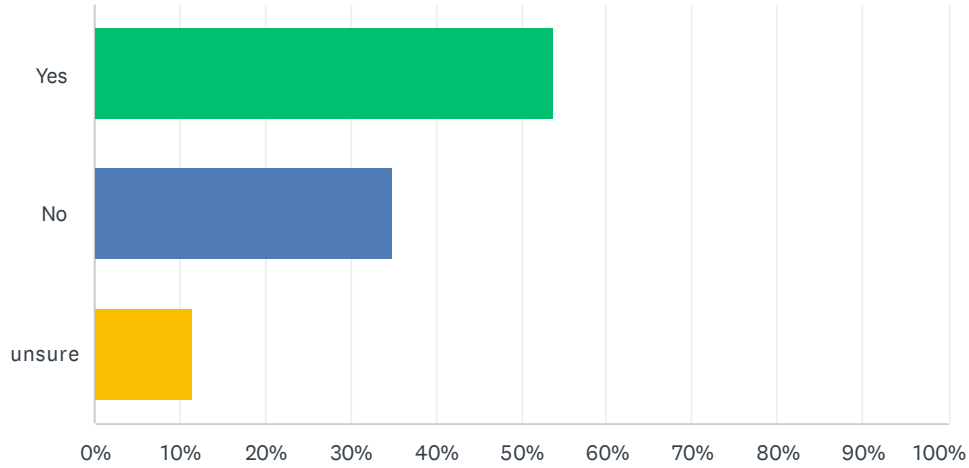
Answered: 481 Skipped: 93



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	49	23,526	481
Total Respondents: 481			

Q28 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?

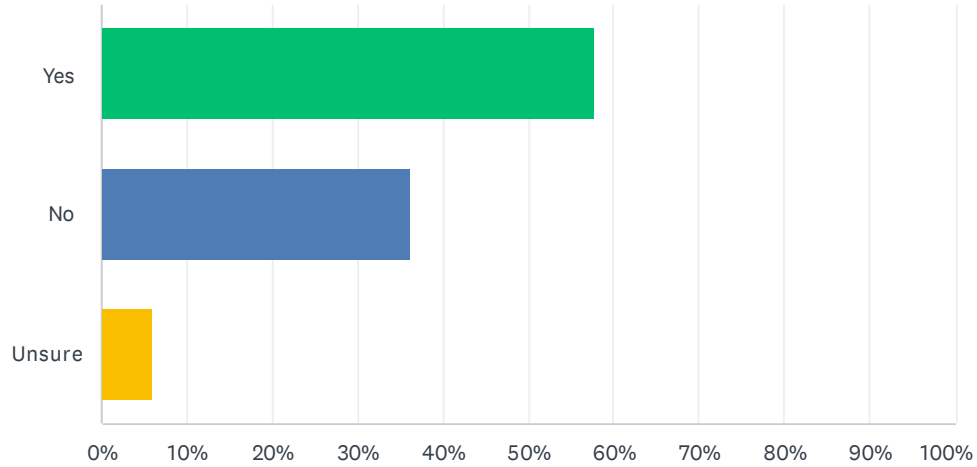
Answered: 481 Skipped: 93



ANSWER CHOICES	RESPONSES	
Yes	53.64%	258
No	34.93%	168
unsure	11.43%	55
TOTAL		481

Q29 Have you experienced any problems with your insurance claim or with insurance company representatives?

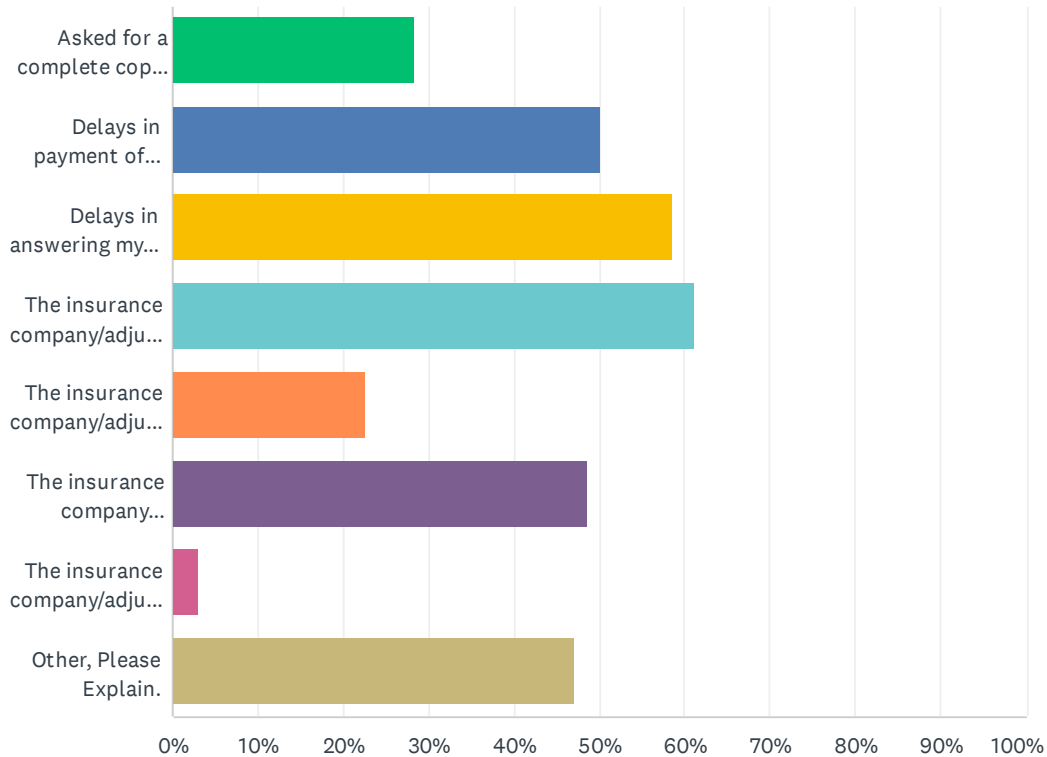
Answered: 481 Skipped: 93



ANSWER CHOICES	RESPONSES	
Yes	57.80%	278
No	36.17%	174
Unsure	6.03%	29
TOTAL		481

Q30 Have you experienced any of the following problems? (please check all that apply)

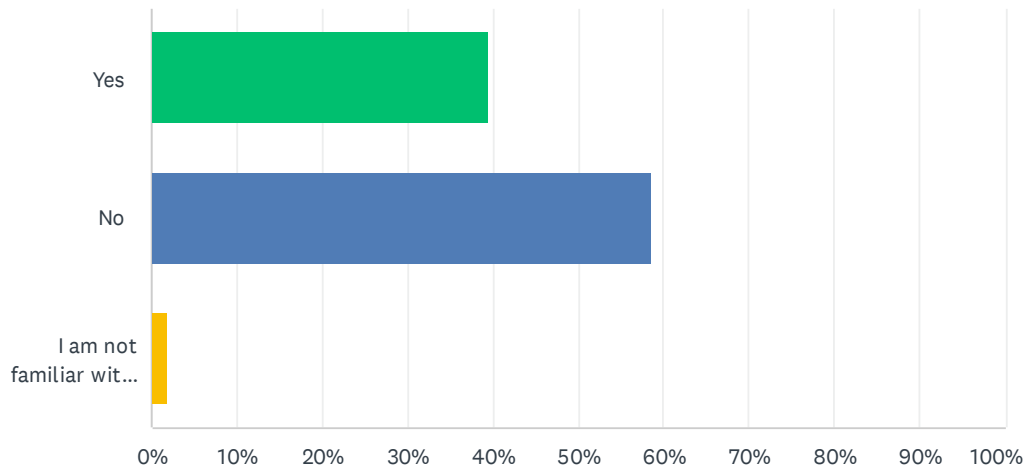
Answered: 304 Skipped: 270



ANSWER CHOICES	RESPONSES	
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	28.29%	86
Delays in payment of policy benefits	50.00%	152
Delays in answering my questions, phone calls and/or emails	58.55%	178
The insurance company/adjuster's estimate to replace my dwelling is a "lowball" estimate (not accurate as to current construction costs)	61.18%	186
The insurance company/adjuster brought in experts I didn't trust	22.70%	69
The insurance company switched adjusters and we had to keep starting from scratch	48.68%	148
The insurance company/adjuster required me to hire their contractor	2.96%	9
Other, Please Explain.	47.04%	143
Total Respondents: 304		

Q31 Have you filed a complaint with the Colorado Division of Insurance?

Answered: 304 Skipped: 270



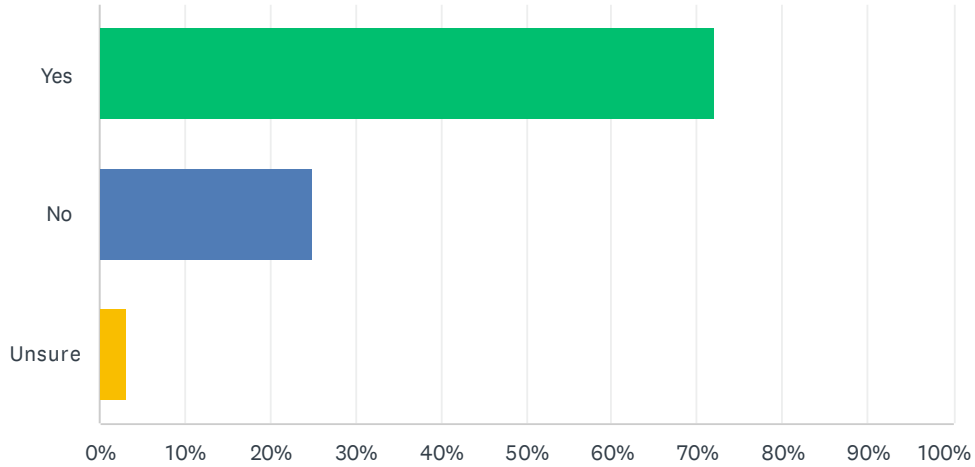
ANSWER CHOICES	RESPONSES	
Yes	39.47%	120
No	58.55%	178
I am not familiar with the Division of Insurance	1.97%	6
TOTAL		304

Q32 If you are willing to provide additional details about your problem or complaint, please feel free to do so below.

Answered: 155 Skipped: 419

Q33 Have you used any United Policyholders resources as part of your recovery and/or the insurance claim process?

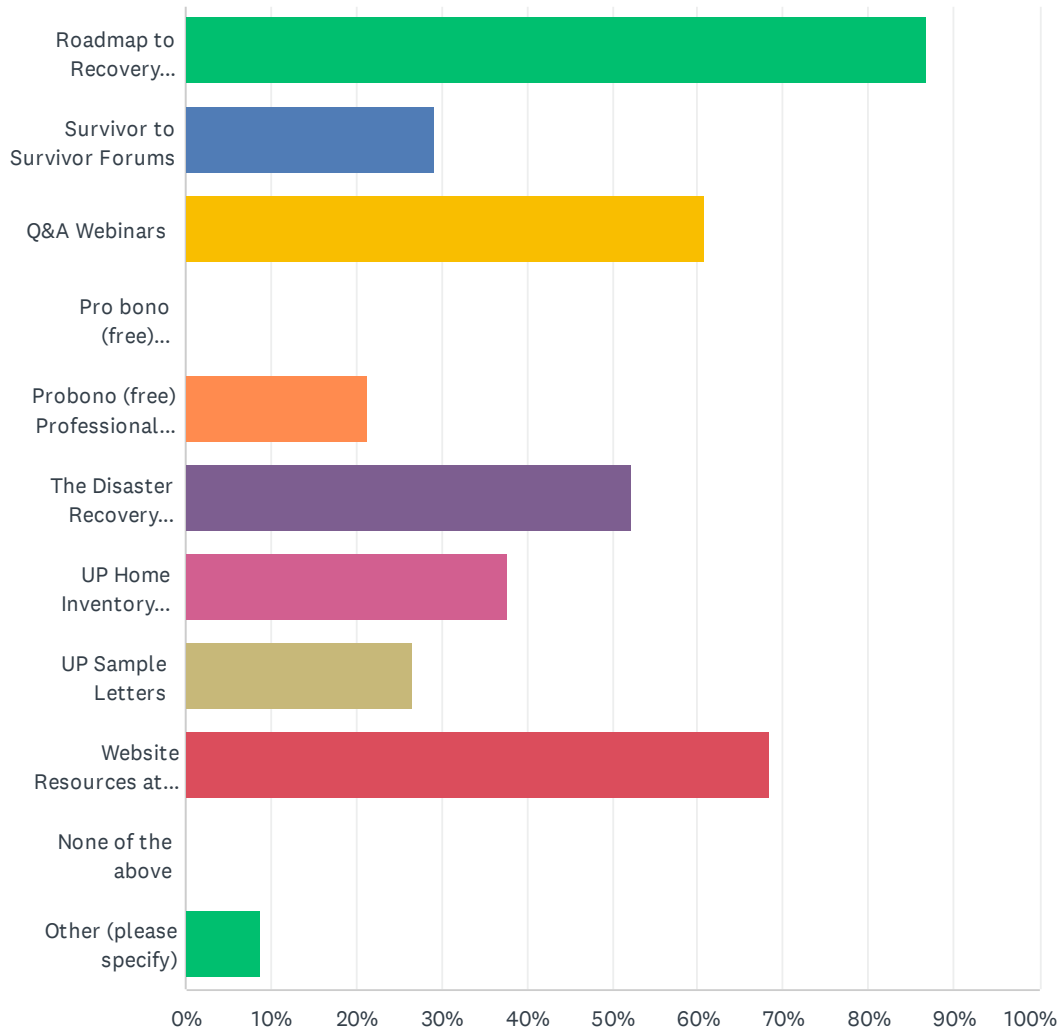
Answered: 475 Skipped: 99



ANSWER CHOICES	RESPONSES	
Yes	72.00%	342
No	24.84%	118
Unsure	3.16%	15
TOTAL		475

Q34 Which United Policyholders resources have you used? (please check all that apply)

Answered: 342 Skipped: 232



Marshall Fire One Year Survey

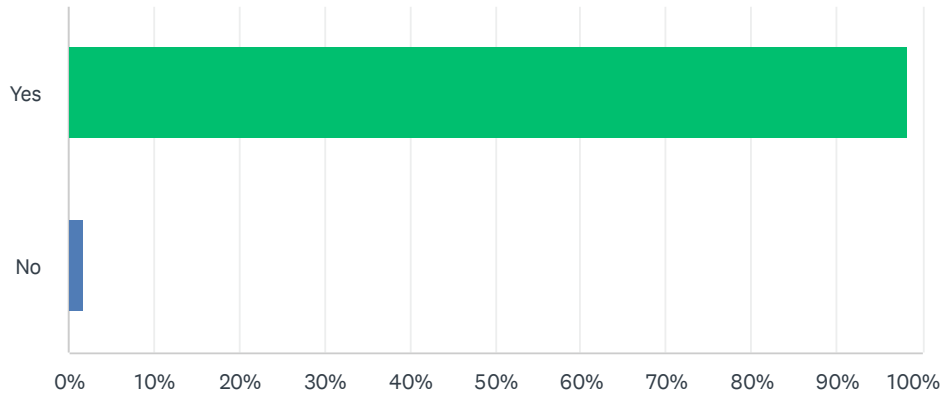
ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	86.84%	297
Survivor to Survivor Forums	29.24%	100
Q&A Webinars	60.82%	208
Pro bono (free) Professional Legal Help Clinic	0.00%	0
Probono (free) Professional Help Clinics	21.35%	73
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	52.34%	179
UP Home Inventory Spreadsheet	37.72%	129
UP Sample Letters	26.61%	91
Website Resources at www.uphelp.org	68.42%	234
None of the above	0.00%	0
Other (please specify)	8.77%	30
Total Respondents: 342		

Q35 Are there any topics you would like us to cover at future Roadmap to Recovery Workshops?

Answered: 111 Skipped: 463

Q36 Have you found the services provided by United Policyholders to be helpful?

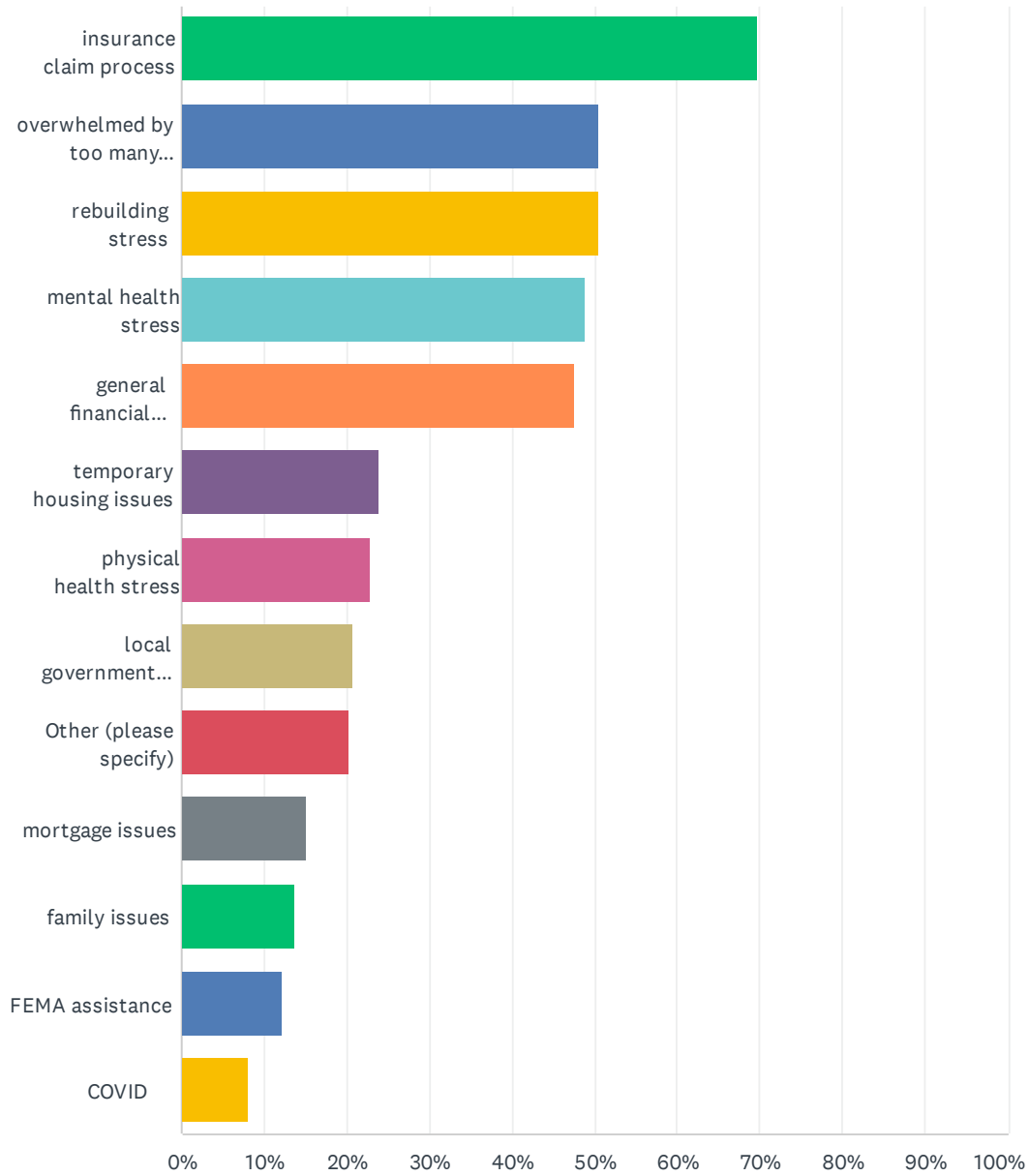
Answered: 342 Skipped: 232



ANSWER CHOICES	RESPONSES	
Yes	98.25%	336
No	1.75%	6
TOTAL		342

Q37 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 469 Skipped: 105



Marshall Fire One Year Survey

ANSWER CHOICES	RESPONSES	
insurance claim process	69.72%	327
overwhelmed by too many decisions	50.53%	237
rebuilding stress	50.53%	237
mental health stress	48.83%	229
general financial stress	47.55%	223
temporary housing issues	23.88%	112
physical health stress	22.81%	107
local government hoops	20.68%	97
Other (please specify)	20.26%	95
mortgage issues	15.14%	71
family issues	13.65%	64
FEMA assistance	12.15%	57
COVID	8.10%	38
Total Respondents: 469		

Q38 If you are willing to share your story with elected officials or with the media, please provide a current phone number for United Policyholders representatives to contact you.

Answered: 265 Skipped: 309

Q39 Is there anything else you would like to share?

Answered: 167 Skipped: 407

Q40 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: 402 Skipped: 172

ANSWER CHOICES	RESPONSES	
Name	98.76%	397
Address of Damaged Home	99.25%	399
Temporary Address	70.65%	284
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:	98.26%	395
Phone Number:	0.00%	0