



Marshall Wildfire Two Year Survey Report

In connection with the Roadmap to Recovery™ services that United Policyholders is providing to households impacted by the December 30th, 2021 Marshall WildFire and Straight Line Winds Event, we gather data at regular intervals through a series of surveys. Six and twelve months into the recovery process, we surveyed impacted households and analyzed their data, and it informed our ongoing work in the region. This report distills the responses we got from a third survey that we conducted two years into the recovery process.

This survey was conducted in partnership with the Colorado Division of Insurance. We sought to obtain the largest possible data set by using all available channels to reach Marshall wildfire-impacted households. This included direct outreach to identifiable individuals, partners that assisted in distributing the survey link, and social and traditional media. Special thanks to Colorado VOAD, Marshall ROC, the Community Foundation Boulder County and other local leaders and organizations with whom UP is coordinating to provide long term recovery services in the region.

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: This two year survey shows that despite the fact that a substantial number of those who lost homes were significantly underinsured, the vast majority of Marshall Fire Survivors are rebuilding. 93% of survey respondents who plan on rebuilding have applied for a permit. This is a very positive sign that recovery efforts are moving forward.

Additional notable survey findings are as follows: 39% of survivors who asked their insurers to extend their Additional (Temporary) Living Expense benefits beyond a 24 month policy limit were successful in getting the requested extensions. 15% of survey respondents reported that they received 100% of their personal property benefits without having to complete an itemized home inventory.

In terms of claim problems, 69% of survey respondents reported delays in getting answers from their insurance companies to questions related to their claims, and to phone calls and/or emails. This was a 10% increase from our 12 month survey. 64% of partial loss survey respondents reported their insurance company brought in experts they did not trust. 9% of total loss survey respondents reported this same problem. We attribute that to the fact that partial losses often involve a degree of subjectivity as to the extent of the damage that is not present on a total loss.

In light of consumer complaints and recent media reports related to property insurance marketplace conditions in the State of Colorado, the two year survey included a question that was not part of our 6 and 12 month surveys. The question elicited whether the respondent was able to find insurance for their replacement home. 87% of survey respondents who replaced their homes by buying instead of rebuilding reported they were able to find insurance for their new home.

Survey Sample Size and Information:

This survey was open from November 2nd, 2023 to January 15th, 2024. This survey captures data approximately two years after the December 30th, 2021 Marshall Fire in Boulder County, Colorado.

Sample Size: 451 households representing a total of 1,251 individual fire survivors.

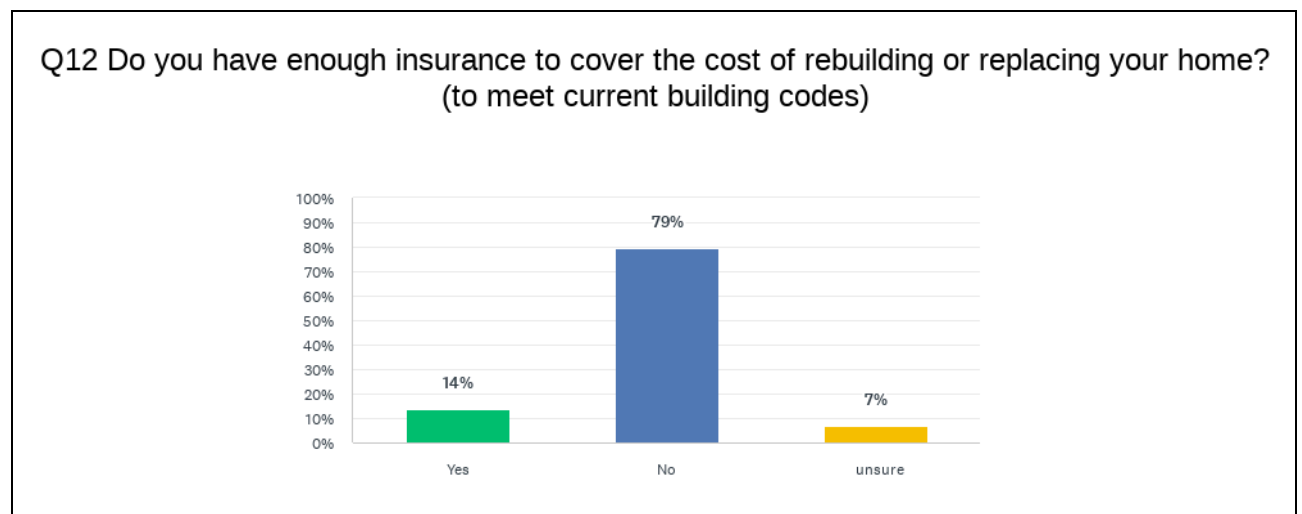
This report tabulates the results of the insured sample size: 98% of survey respondents filed an insurance claim following the Marshall Fire.

Insurance Claim Progress

- 62% of survey respondents have settled the dwelling portion of their claim.
(+13% from 1 year survey)
- 31% of survey respondents **have not** yet settled the dwelling portion of their claim. (-14% from 1 year survey)
- 7% of survey respondents are unsure if their insurance company has paid the full amount of available “dwelling benefits” (+1% from 1 year survey)

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

- 79% of survey respondents reported they **do not** have enough insurance to cover the cost of replacing or rebuilding their home. (-1% from 1 year survey)
- 15% of survey respondents reported they have enough insurance to cover the cost of replacing or rebuilding their home. (+7% from 1 year survey)
- 7% of survey respondents reported they **do not know** yet if they are underinsured.
(-6% from 1 year survey)

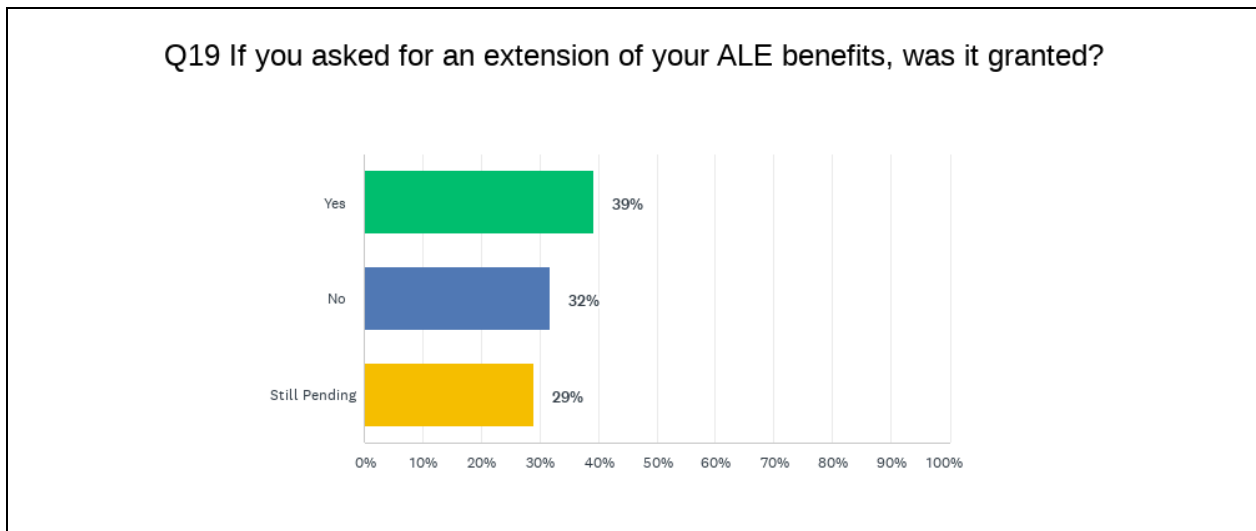


Rebuilding / Buying a Replacement Home

- 83% of total loss survey respondents plan to rebuild.
 - 93% of survey respondents who plan on rebuilding have applied for a permit (+37% from 1 year survey)
- 4% of total loss survey respondents are undecided. (+2% from from 1 year survey)
- 11% of total loss survey respondents do not plan to rebuild. (-2% from 1 year survey)
 - 87% of total loss survey respondents who do not plan to rebuild, reported they **were able** to find home insurance for their new home.

Loss of Use / Additional Living Expense Coverage Extensions

- 39% of survey respondents, who requested an extension of their Loss of Use / Additional Living Expense coverage past 24 months, report the extension request **was granted**
- 32% of survey respondents, who requested an extension of their Loss of Use / Additional Living Expense coverage past 24 months, report the extension request **was NOT granted**
- 29% of survey respondents, who requested an extension of their Loss of Use / Additional Living Expense coverage past 24 months, report the extension request **is still pending**



Personal Property Claims

- 37% of total loss survey respondents report being paid personal property benefits without having to complete an itemized home inventory.
 - 15% of total loss survey respondents received a 100% inventory waiver
 - 19% of total loss survey respondents received 75% of personal property benefits without having to complete an itemized home inventory.
 - 14% of total loss survey respondents received 60% of personal property benefits without having to complete an itemized home inventory.
 - 20% of total loss survey respondents received 50% of personal property benefits without having to complete an itemized home inventory.
- 30% of survey respondents reported the insurance company did not explain "depreciation" or "hold-backs" and how to collect full replacement value on items that have depreciated?

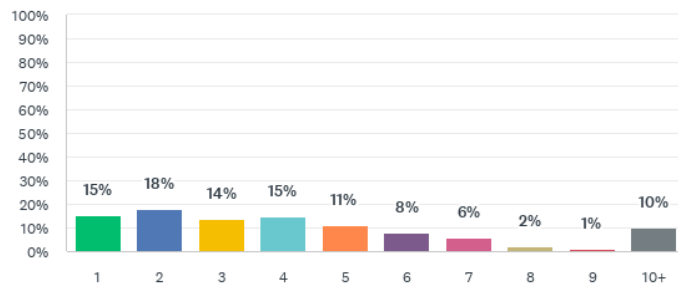
Claim Issues

- 55% of survey respondents reported experiencing problems with your insurance claim or with insurance company representatives.
- 45% of survey respondents who experienced a claim problem with their insurance company filed a complaint with the Colorado Division of Insurance (+5% from 1 year survey)

Of the survey respondents that reported experiencing problems with their insurance claim or with insurance company representatives:

- 61% reported receiving a "lowball" estimate to replace their dwelling (not accurate as to current construction costs) (no change from 1 year survey)
- 69% reported communication delays in answering questions, phone calls and/or emails (+10% from 1 year survey)
- 57% reported delays payment of policy benefits (+7% from 1 year survey)
- 56% reported the insurance company switching adjusters (+7% from 1 year survey)
- 64% of **partial loss survey respondents** reported their insurance company brought in experts they did not trust. (compared to 9% of total loss survey respondents)

Q26 How many adjusters have been assigned to your claim?



Post-Disaster Stress:

When asked “what are your biggest sources of post-fire stress”, survey respondents reported:

- 60% - insurance claim process (-10% from 1 year survey)
- 56% - rebuilding stress (+6% from 1 year survey)
- 50% - overwhelmed by too many decisions (no change from 1 year survey)
- 50% - mental health stress (+1% from 1 year survey)
- 47% - general financial stress (-1% from 1 year survey)

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:

“This has been a horrible, life changing experience, but having great support from the community and organizations like yours has helped me survive. Thank you for all you have provided for us.” - V.S., Marshall Fire Survivor

“We learned that insurance companies are a business and if you work with that mindset - it helps.” - S.C., Marshall Fire Survivor

“Thank you for being in our community. In the early months where it’s overwhelming and all new, you provided stability, comfort and resources to figure it out. We move home in 3 weeks for the holidays! Thank you, thank you!” - S.G., Marshall Fire Survivor

Why does every aspect of this process have to be so punitive to the people who were hurt most by the fire? - K.R., Marshall Fire Survivor

“Thank you! Nearly two years out I never envisioned I'd still need support, but I am so glad you knew we would and are still here for us.” - A.M., Marshall Fire Survivor

I had absolutely no idea that we would still be out of our home and without a stable plan two years post fire- with smoke damage! This is absolutely insane. S.- Marshall Fire Survivor

Stress increases as holidays and anniversary of the fire approaches. - L.C., Marshall Fire Survivor

Given the imbalance of knowledge and power, there is no way I could have navigated the insurance labyrinth without the help of UPH (and, I'm an attorney). Thanks for all that you do. - C.S., Marshall Fire Survivor

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. For more information on United Policyholders' work with Marshall Fire survivors, visit: www.uphelp.org/marshallfire. 98% of survey respondents found United Policyholders services helpful. Thank you to all the local community organizations that helped with survey outreach. For questions or comments, please email emily.rogan@uphelp.org.

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