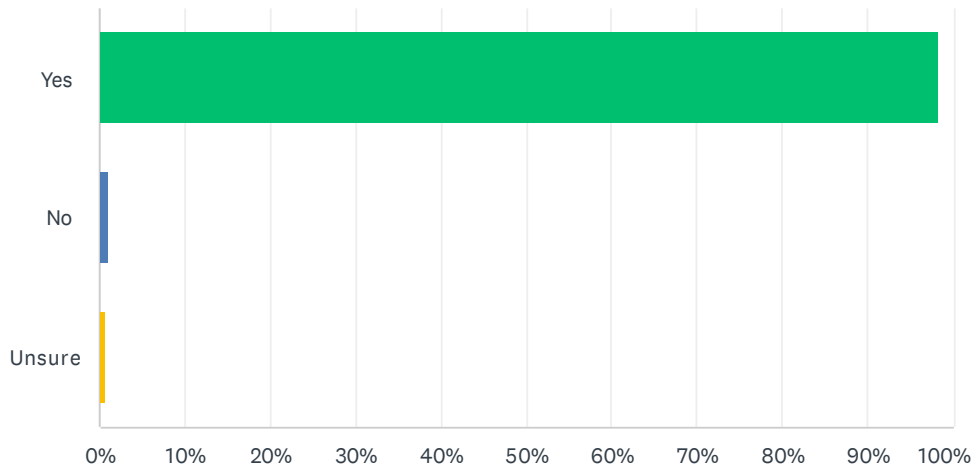


Q1 Thank you for your time completing this confidential survey. This survey is conducted by the nonprofit United Policyholders in partnership with the Colorado Division of Insurance. The purpose of this survey is to track progress and problems and gather data on insurance and wildfire recovery. The information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

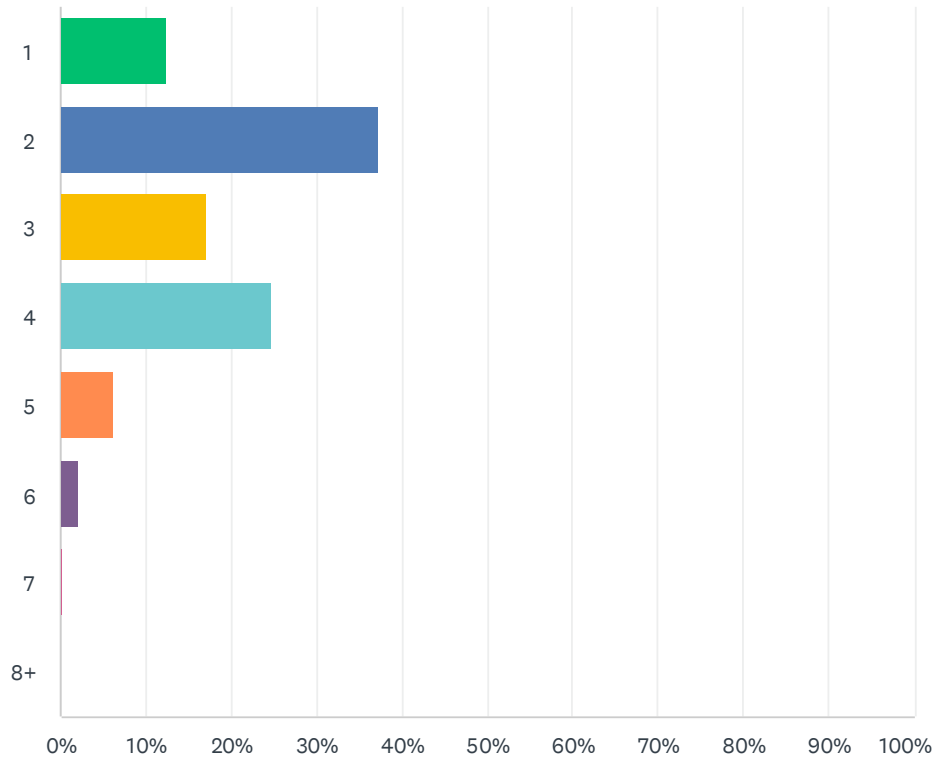
Answered: 459 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	98.26%	451
No	1.09%	5
Unsure	0.65%	3
TOTAL		459

## Q2 How many people are in your household?

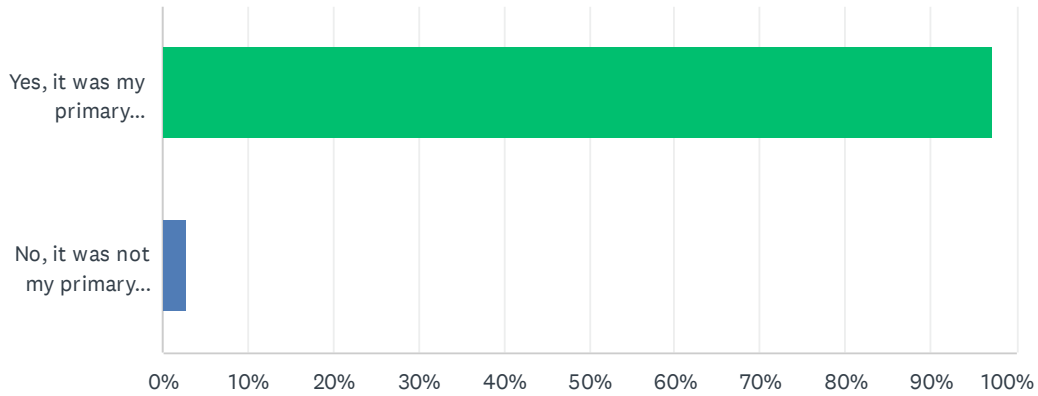
Answered: 444 Skipped: 15



ANSWER CHOICES	RESPONSES	
1	12.39%	55
2	37.39%	166
3	17.12%	76
4	24.77%	110
5	6.08%	27
6	2.03%	9
7	0.23%	1
8+	0.00%	0
<b>TOTAL</b>		<b>444</b>

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

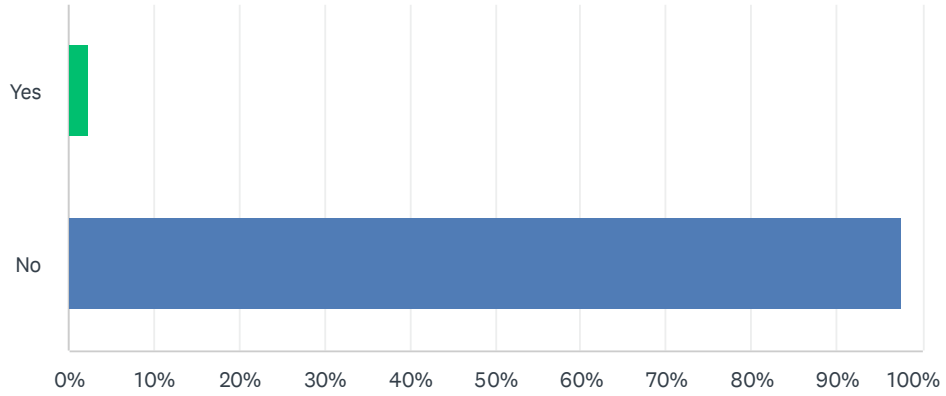
Answered: 444 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes, it was my primary residence	97.30%	432
No, it was not my primary residence	2.70%	12
<b>TOTAL</b>		<b>444</b>

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

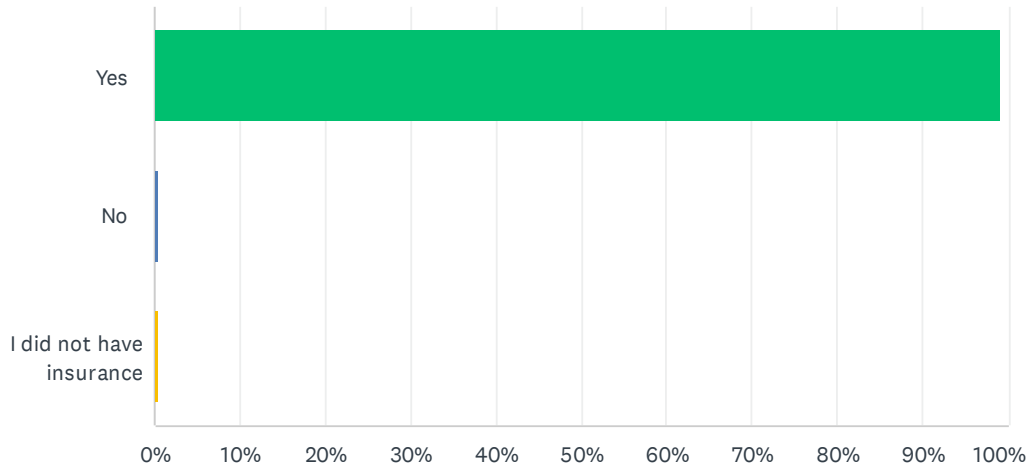
Answered: 444 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	2.25%	10
No	97.75%	434
TOTAL		444

## Q5 Have you filed a claim with your insurance company?

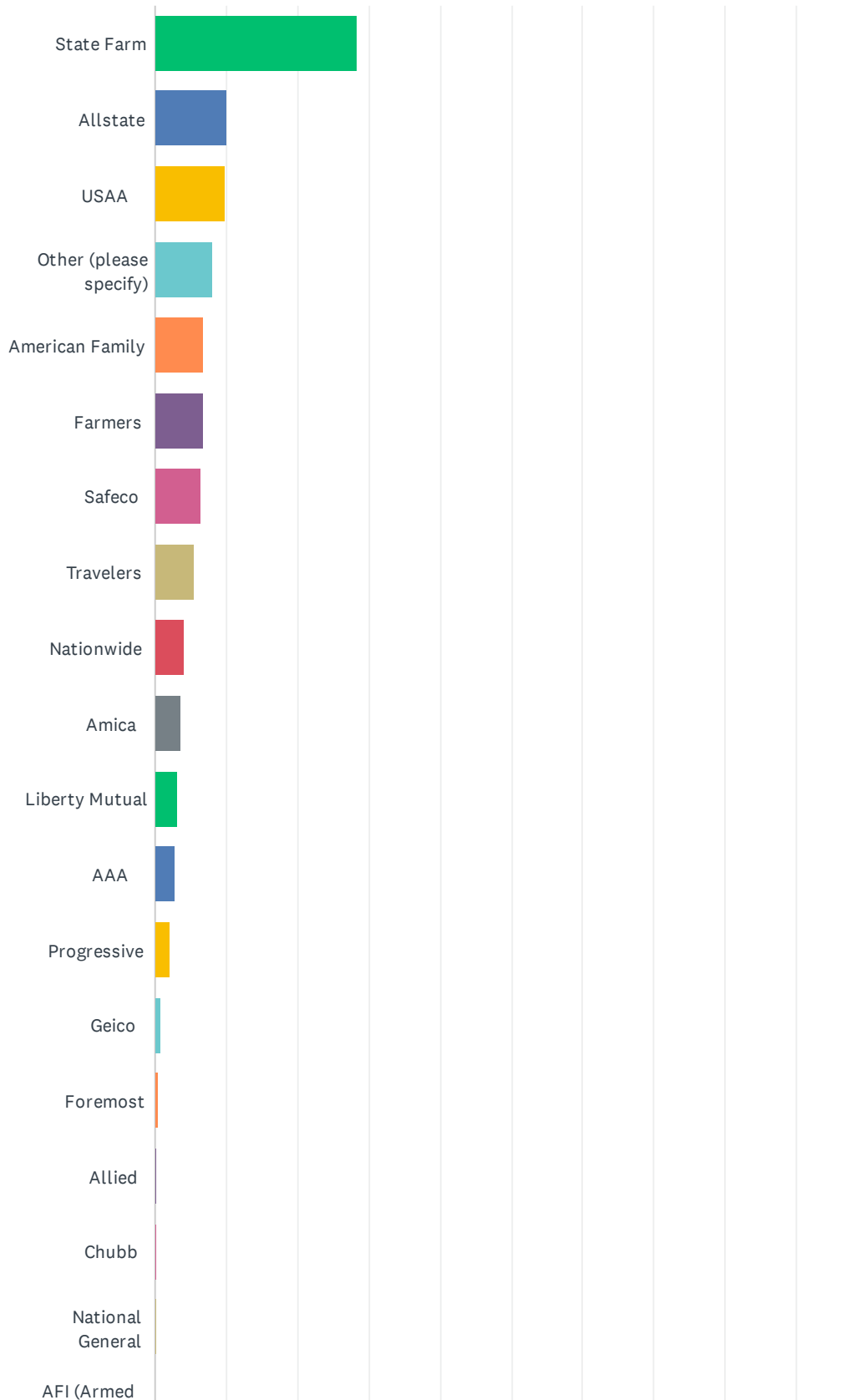
Answered: 444 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	99.10%	440
No	0.45%	2
I did not have insurance	0.45%	2
<b>TOTAL</b>		<b>444</b>

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

Answered: 436 Skipped: 23



# Marshall Fire Two Year Survey



## Marshall Fire Two Year Survey

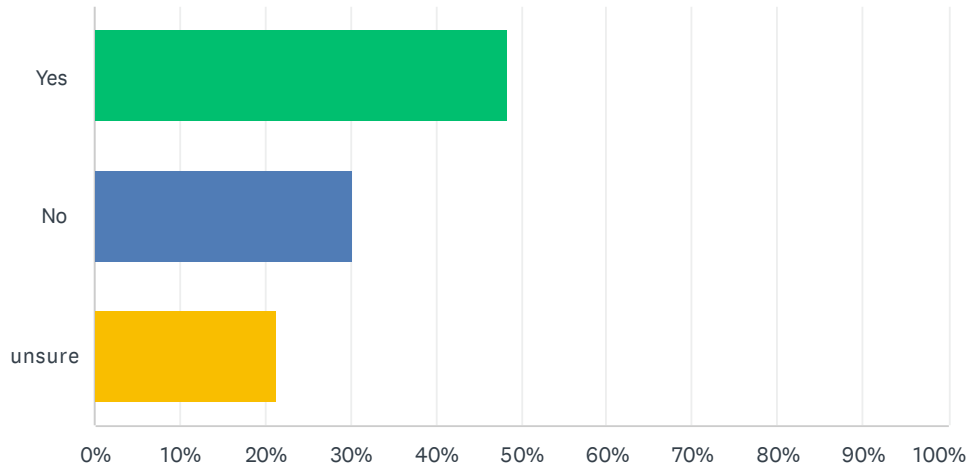
ANSWER CHOICES	RESPONSES	
State Farm	28.44%	124
Allstate	10.09%	44
USAA	9.86%	43
Other (please specify)	8.03%	35
American Family	6.88%	30
Farmers	6.88%	30
Safeco	6.42%	28
Travelers	5.50%	24
Nationwide	4.13%	18
Amica	3.67%	16
Liberty Mutual	3.21%	14
AAA	2.75%	12
Progressive	2.06%	9
Geico	0.92%	4
Foremost	0.46%	2
Allied	0.23%	1
Chubb	0.23%	1
National General	0.23%	1
AFI (Armed Forces Insurance)	0.00%	0
AIG	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
Hartford	0.00%	0
Kemper	0.00%	0
Lloyds	0.00%	0
Mercury	0.00%	0
Stillwater Insurance	0.00%	0
I did not have insurance	0.00%	0





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

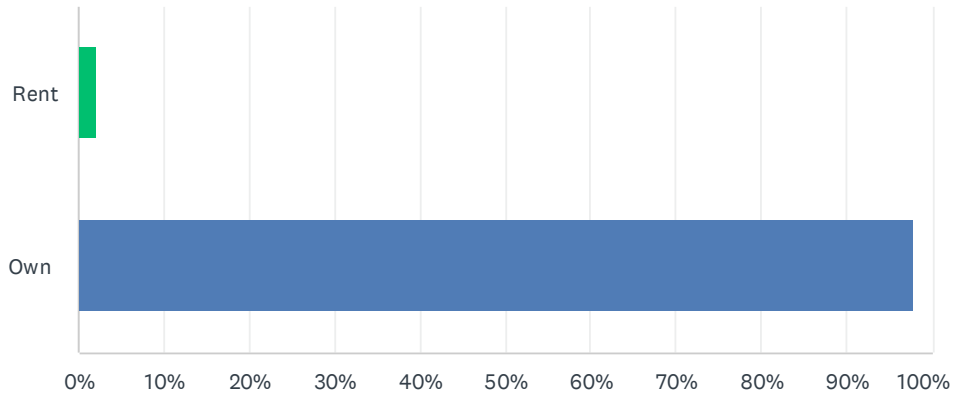
Answered: 436 Skipped: 23



ANSWER CHOICES	RESPONSES	
Yes	48.39%	211
No	30.28%	132
unsure	21.33%	93
<b>TOTAL</b>		<b>436</b>

## Q8 Did you rent or own the home that was damaged or destroyed?

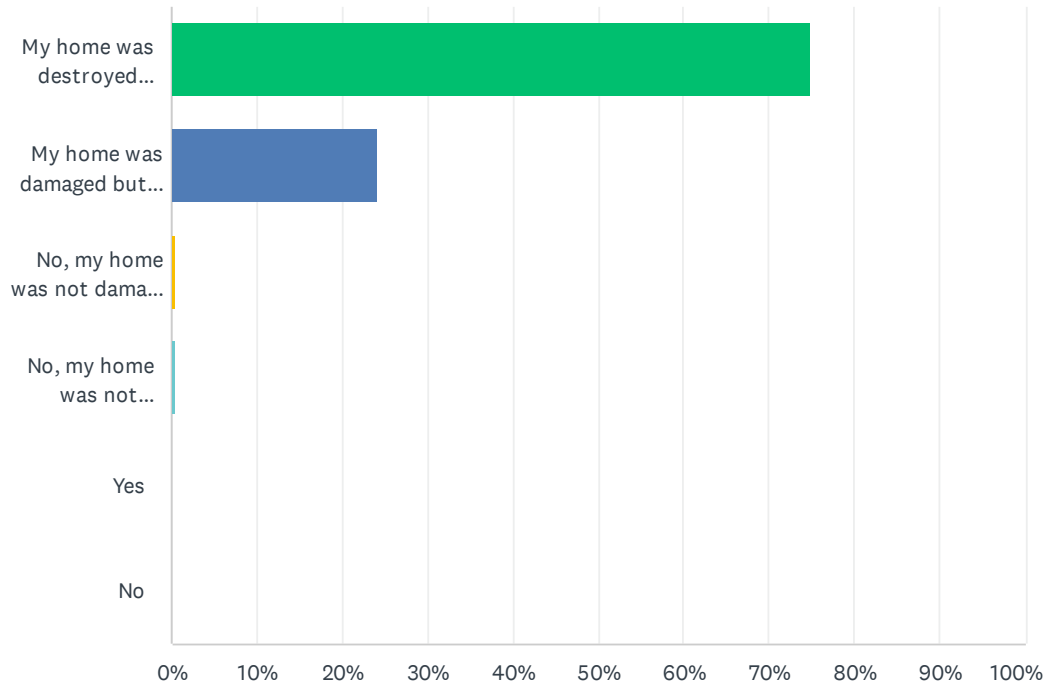
Answered: 436 Skipped: 23



ANSWER CHOICES	RESPONSES	
Rent	2.06%	9
Own	97.94%	427
TOTAL		436

## Q9 Was your home damaged or destroyed?

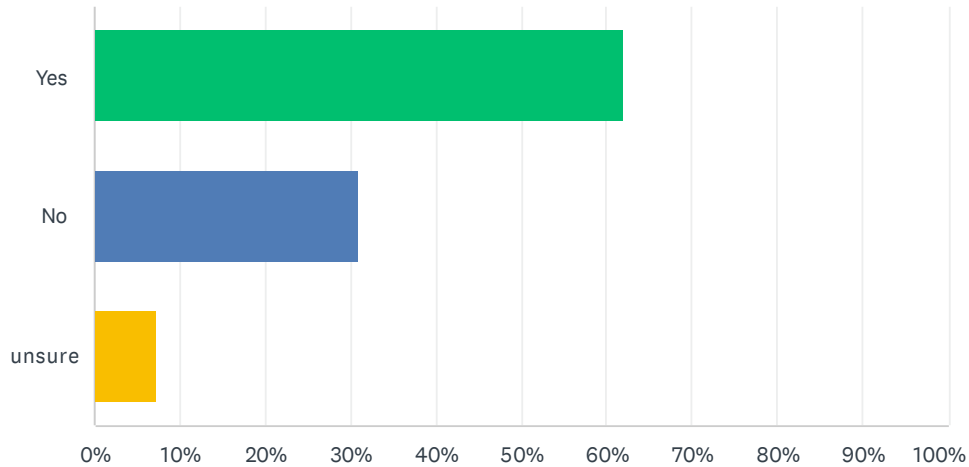
Answered: 426 Skipped: 33



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	74.88%	319
My home was damaged but still standing (partial loss due to charring/heat/smoke/ash)	24.18%	103
No, my home was not damaged but other items were (trees, outbuildings, etc.)	0.47%	2
No, my home was not damaged/destroyed by a wildfire	0.47%	2
Yes	0.00%	0
No	0.00%	0
<b>TOTAL</b>		<b>426</b>

## Q10 Has your insurance company paid you the full amount of your available “dwelling” benefits?

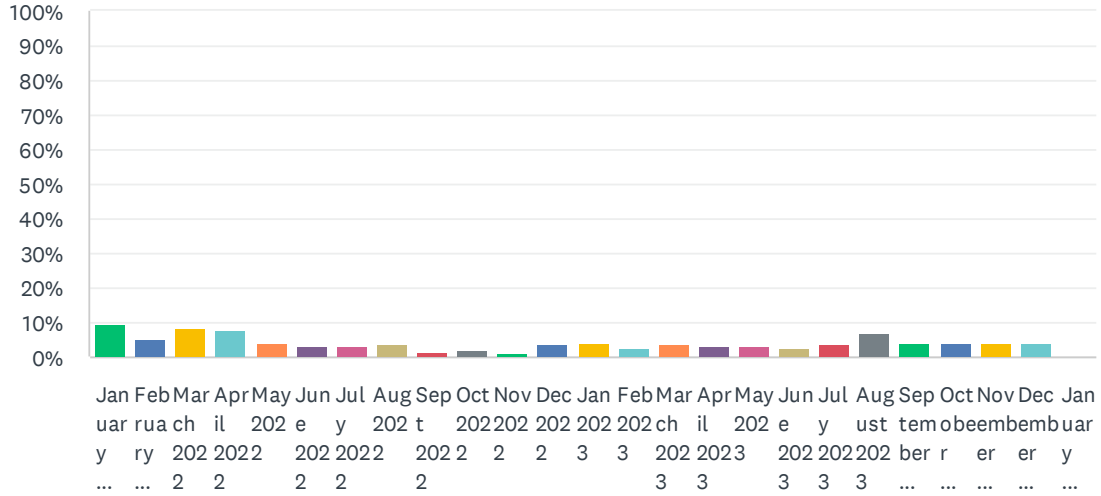
Answered: 318 Skipped: 141



ANSWER CHOICES	RESPONSES	
Yes	61.95%	197
No	30.82%	98
unsure	7.23%	23
<b>TOTAL</b>		<b>318</b>

# Q11 Approximately when did your insurance company pay you the full amount of your available “dwelling” benefits?

Answered: 191 Skipped: 268

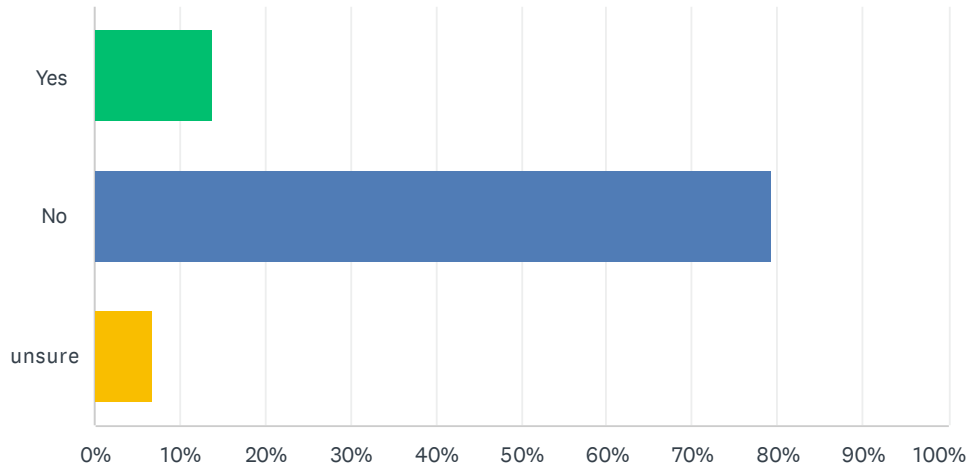


## Marshall Fire Two Year Survey

ANSWER CHOICES	RESPONSES	
January 2022	9.42%	18
February 2022	5.24%	10
March 2022	8.38%	16
April 2022	7.85%	15
May 2022	4.19%	8
June 2022	3.14%	6
July 2022	3.14%	6
Aug 2022	3.66%	7
Sept 2022	1.57%	3
Oct 2022	2.09%	4
Nov 2022	1.05%	2
Dec 2022	3.66%	7
Jan 2023	4.19%	8
Feb 2023	2.62%	5
March 2023	3.66%	7
April 2023	3.14%	6
May 2023	3.14%	6
June 2023	2.62%	5
July 2023	3.66%	7
August 2023	6.81%	13
September 2023	4.19%	8
October 2023	4.19%	8
November 2023	4.19%	8
December 2023	4.19%	8
January 2023	0.00%	0
<b>TOTAL</b>		<b>191</b>

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

Answered: 310 Skipped: 149

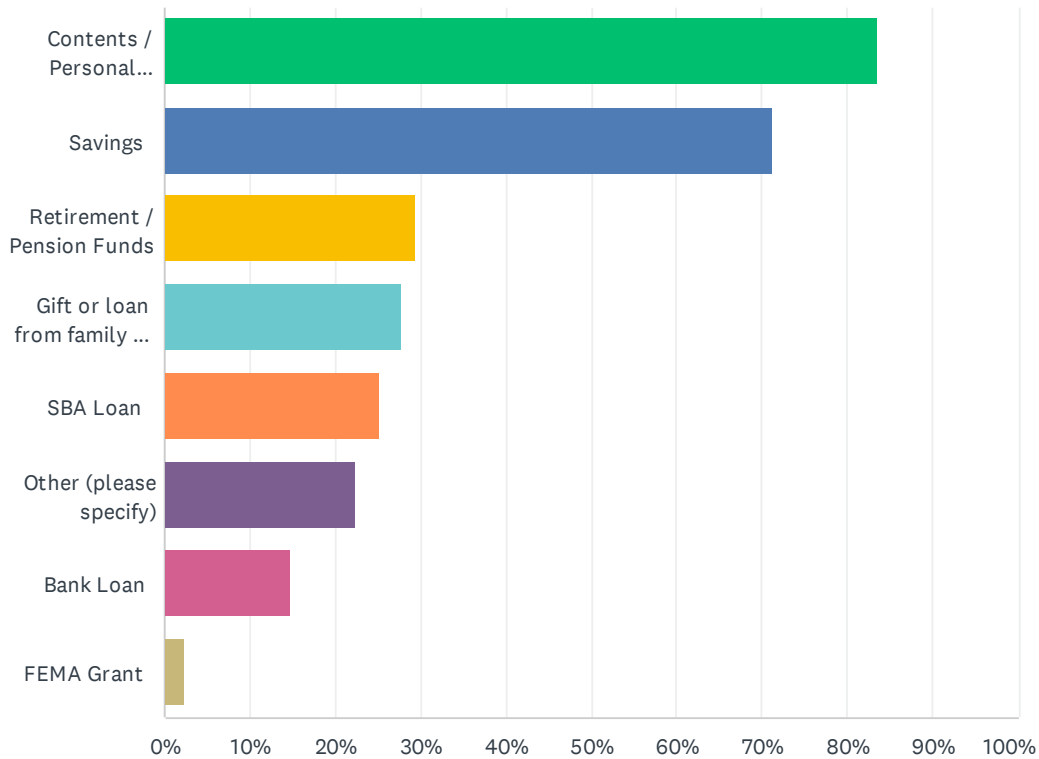


ANSWER CHOICES	RESPONSES	
Yes	13.87%	43
No	79.35%	246
unsure	6.77%	21
<b>TOTAL</b>		<b>310</b>



**Q13 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)**

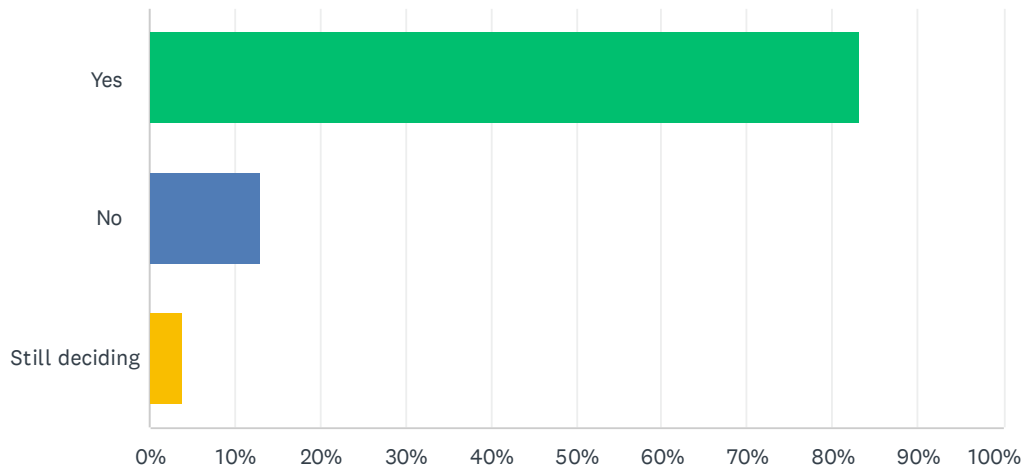
Answered: 299 Skipped: 160



ANSWER CHOICES	RESPONSES	
Contents / Personal Property Insurance Funds	83.61%	250
Savings	71.24%	213
Retirement / Pension Funds	29.43%	88
Gift or loan from family or friends	27.76%	83
SBA Loan	25.08%	75
Other (please specify)	22.41%	67
Bank Loan	14.72%	44
FEMA Grant	2.34%	7
Total Respondents: 299		

## Q14 Do you plan to rebuild at the original location?

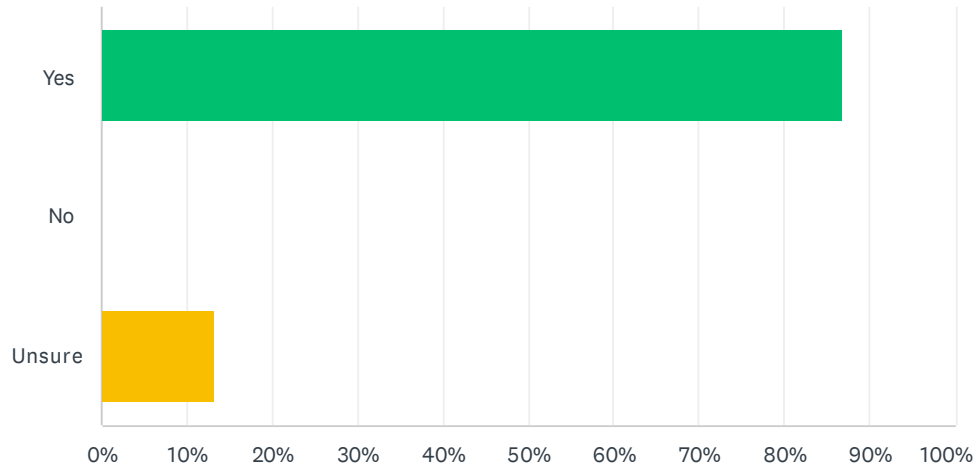
Answered: 309 Skipped: 150



ANSWER CHOICES	RESPONSES	
Yes	83.17%	257
No	12.94%	40
Still deciding	3.88%	12
<b>TOTAL</b>		<b>309</b>

### Q15 If you are buying a replacement home instead of rebuilding, were you able to find insurance for your new home?

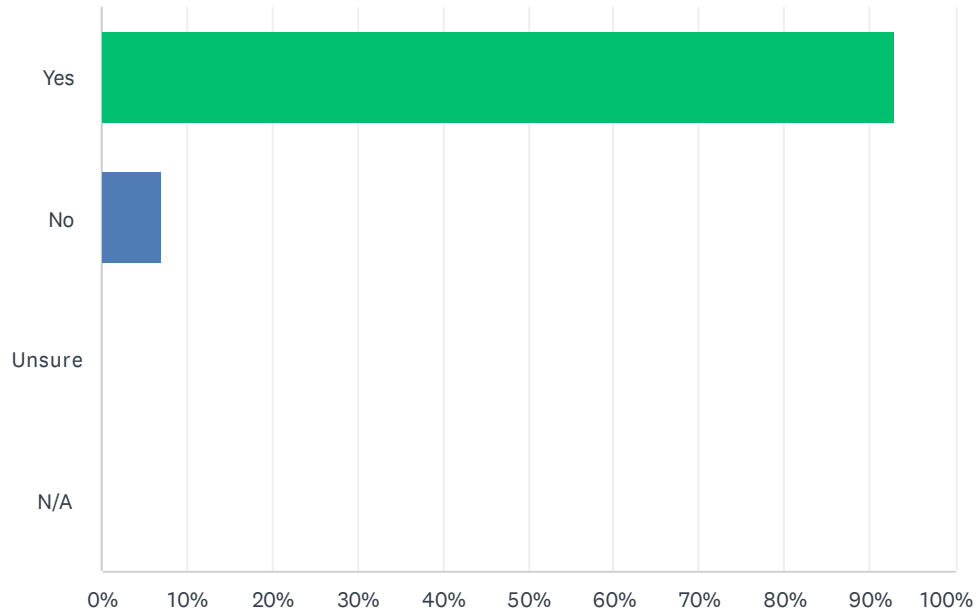
Answered: 38 Skipped: 421



ANSWER CHOICES	RESPONSES	
Yes	86.84%	33
No	0.00%	0
Unsure	13.16%	5
<b>TOTAL</b>		<b>38</b>

## Q16 Have you applied for a building permit?

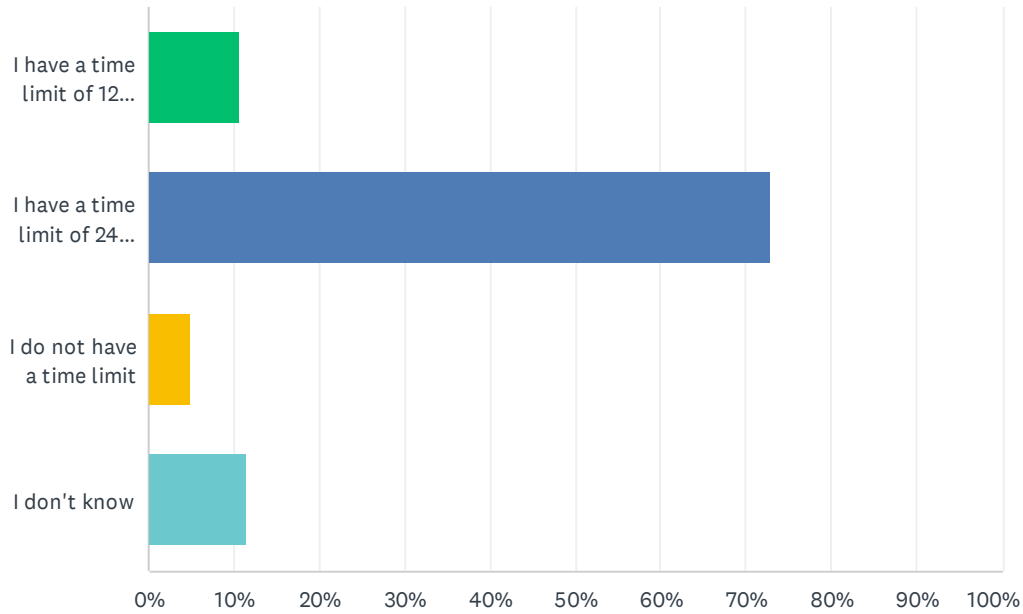
Answered: 259 Skipped: 200



ANSWER CHOICES	RESPONSES	
Yes	93.05%	241
No	6.95%	18
Unsure	0.00%	0
N/A	0.00%	0
<b>TOTAL</b>		<b>259</b>

## Q17 Tell us about your "Additional Living Expenses" (ALE) Coverage:

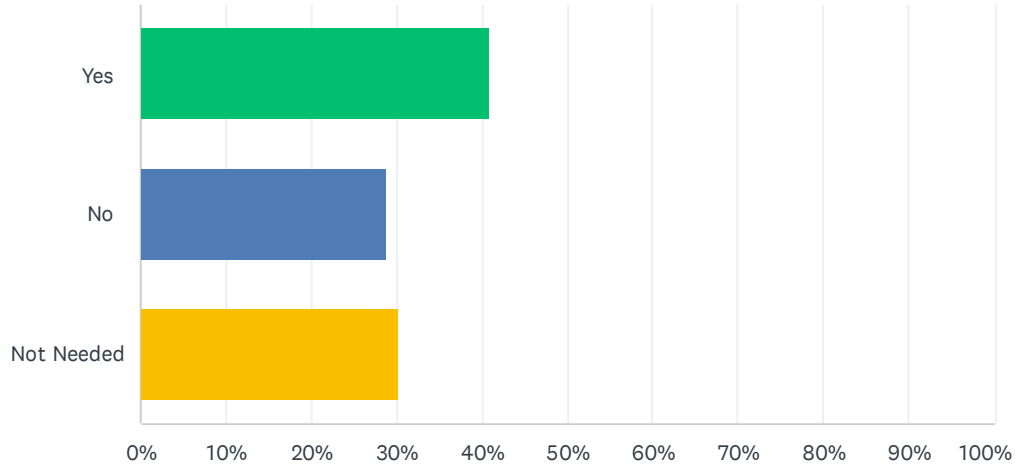
Answered: 420 Skipped: 39



ANSWER CHOICES	RESPONSES	
I have a time limit of 12 months in my policy	10.71%	45
I have a time limit of 24 months in my policy	72.86%	306
I do not have a time limit	5.00%	21
I don't know	11.43%	48
<b>TOTAL</b>		<b>420</b>

## Q18 Have you asked your insurance company for an extension of ALE benefits past 24 months?

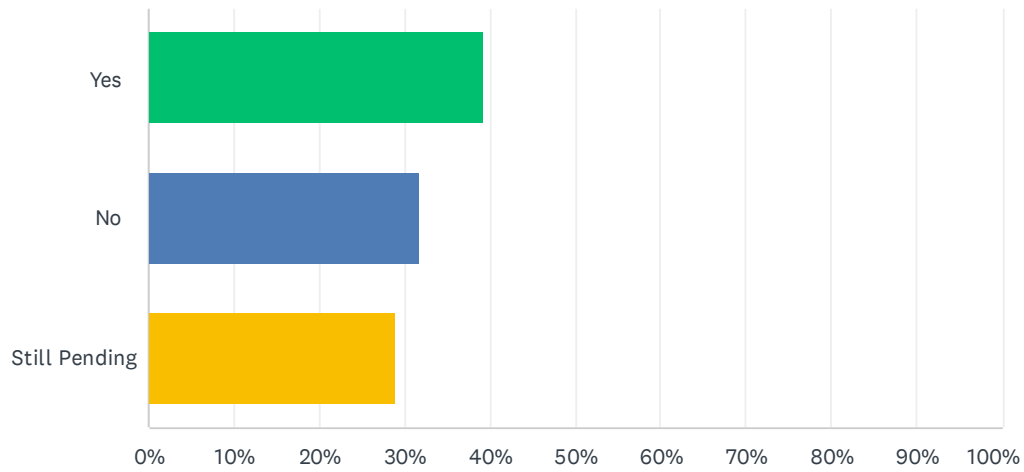
Answered: 420 Skipped: 39



ANSWER CHOICES	RESPONSES	
Yes	40.95%	172
No	28.81%	121
Not Needed	30.24%	127
TOTAL		420

## Q19 If you asked for an extension of your ALE benefits, was it granted?

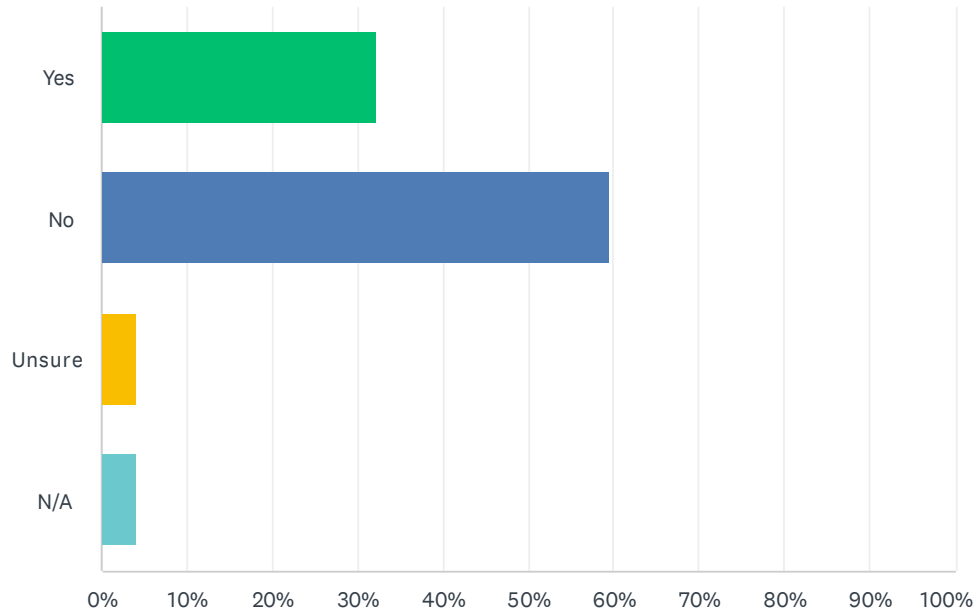
Answered: 173 Skipped: 286



ANSWER CHOICES	RESPONSES	
Yes	39.31%	68
No	31.79%	55
Still Pending	28.90%	50
<b>TOTAL</b>		<b>173</b>

## Q20 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

Answered: 413 Skipped: 46



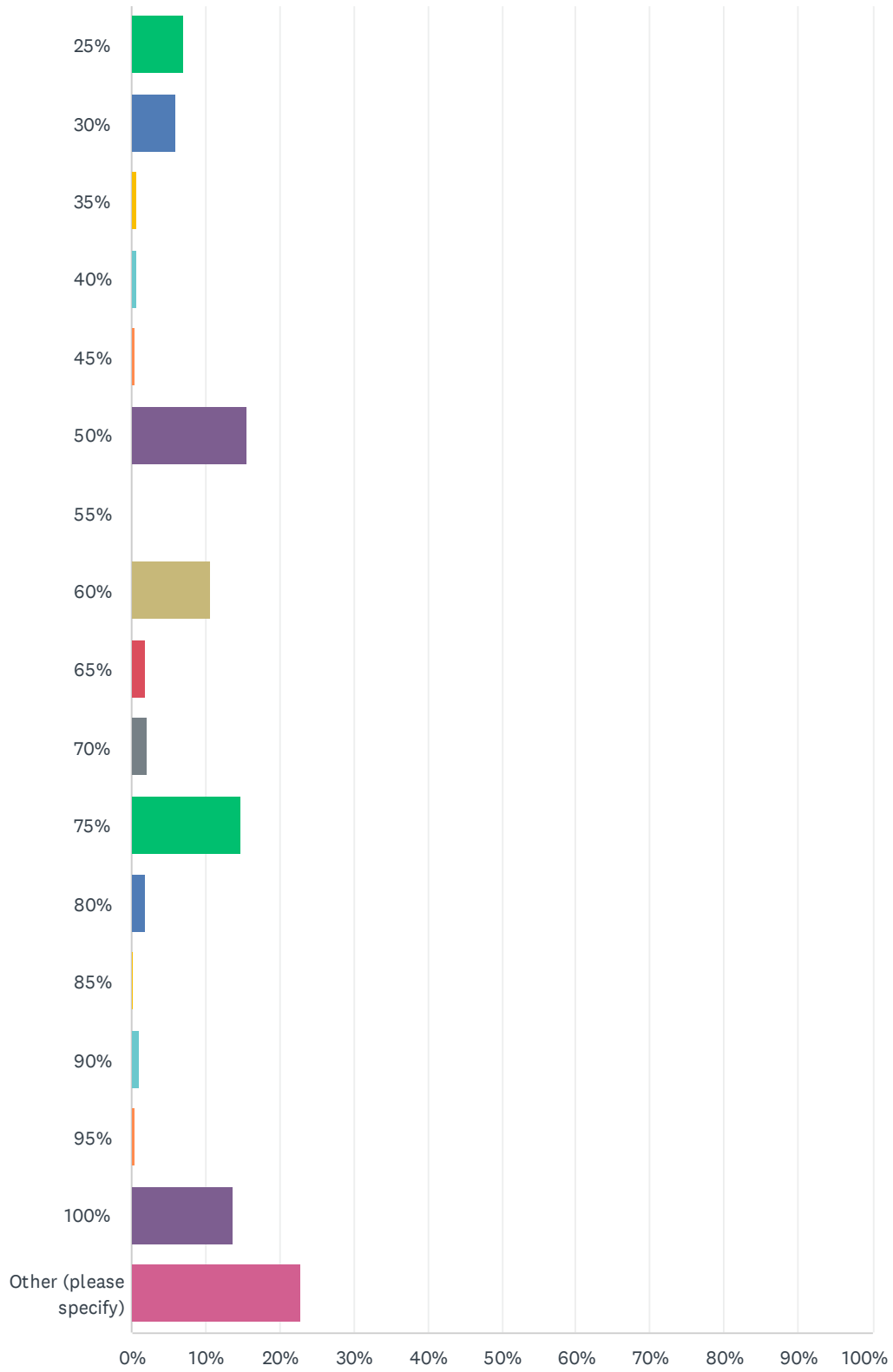
ANSWER CHOICES	RESPONSES	
Yes	32.20%	133
No	59.56%	246
Unsure	4.12%	17
N/A	4.12%	17
<b>TOTAL</b>		<b>413</b>



Q21 What percentage of personal property/contents benefits did they pay without requiring you to submit an itemized home inventory?

Answered: 413 Skipped: 46

# Marshall Fire Two Year Survey

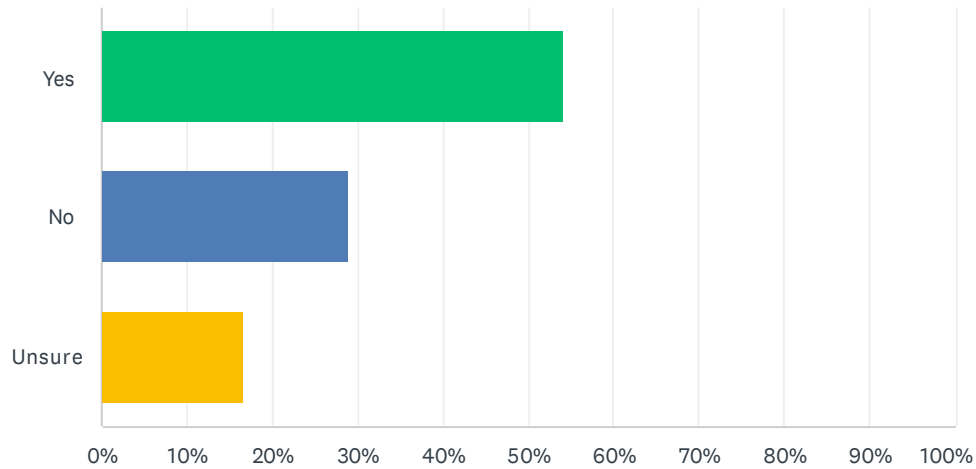


## Marshall Fire Two Year Survey

ANSWER CHOICES	RESPONSES	
25%	7.02%	29
30%	6.05%	25
35%	0.73%	3
40%	0.73%	3
45%	0.48%	2
50%	15.50%	64
55%	0.00%	0
60%	10.65%	44
65%	1.94%	8
70%	2.18%	9
75%	14.77%	61
80%	1.94%	8
85%	0.24%	1
90%	0.97%	4
95%	0.48%	2
100%	13.56%	56
Other (please specify)	22.76%	94
<b>TOTAL</b>		<b>413</b>

## Q22 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?

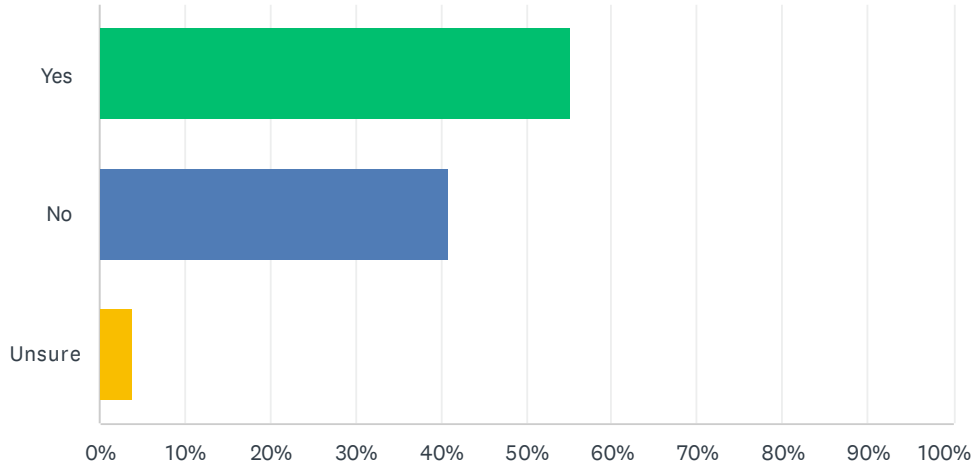
Answered: 413 Skipped: 46



ANSWER CHOICES	RESPONSES	
Yes	54.24%	224
No	29.06%	120
Unsure	16.71%	69
<b>TOTAL</b>		<b>413</b>

## Q23 Have you experienced any problems with your insurance claim or with insurance company representatives?

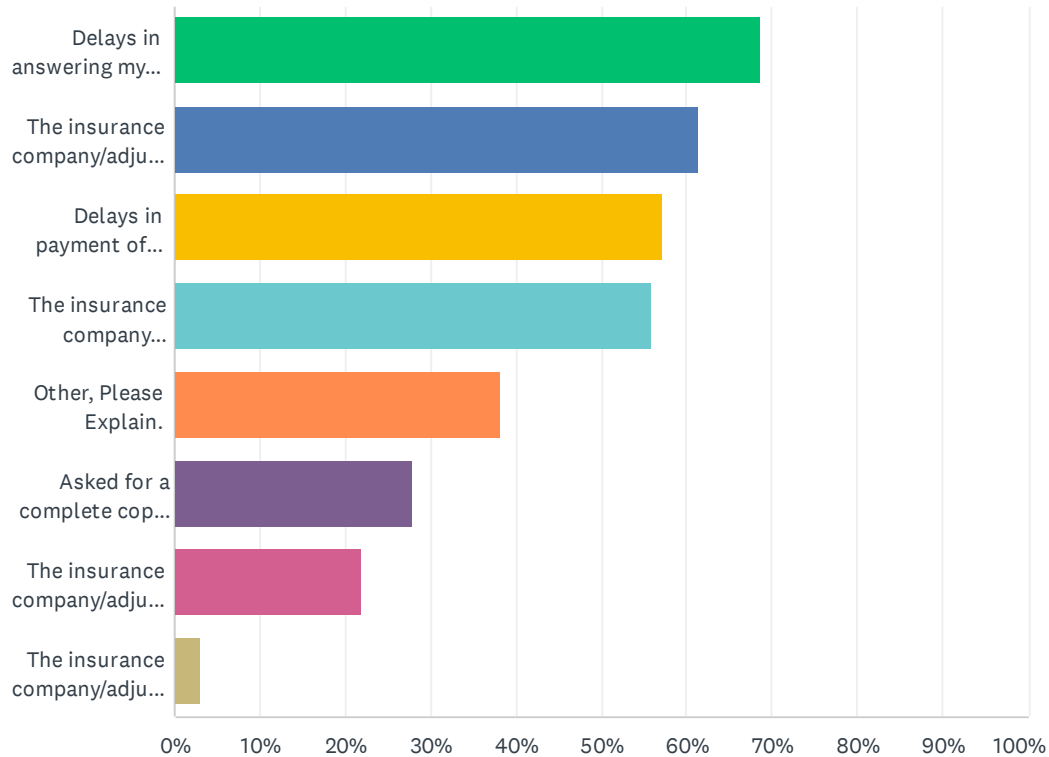
Answered: 413 Skipped: 46



ANSWER CHOICES	RESPONSES	
Yes	55.21%	228
No	40.92%	169
Unsure	3.87%	16
<b>TOTAL</b>		<b>413</b>

## Q24 Have you experienced any of the following problems? (please check all that apply)

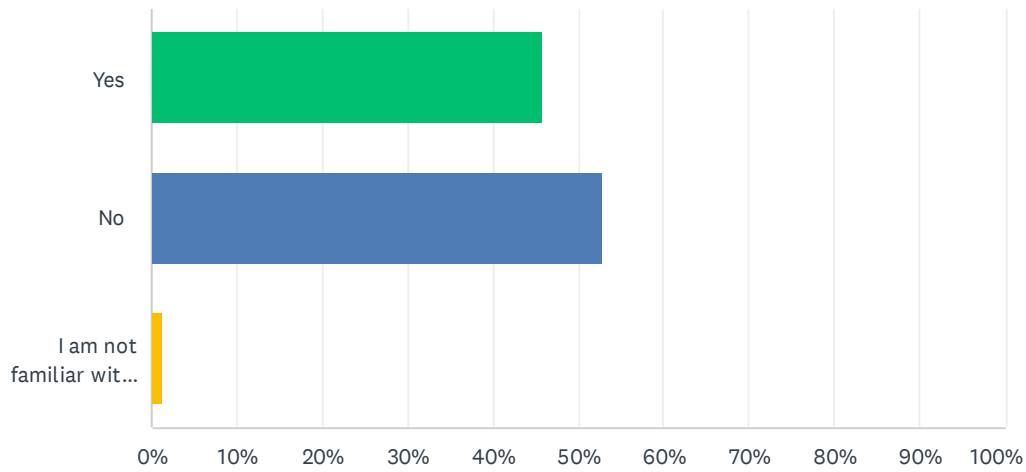
Answered: 236 Skipped: 223



ANSWER CHOICES	RESPONSES
Delays in answering my questions, phone calls and/or emails	68.64% 162
The insurance company/adjuster's estimate to replace my dwelling is a "lowball" estimate (not accurate as to current construction costs)	61.44% 145
Delays in payment of policy benefits	57.20% 135
The insurance company switched adjusters and we had to keep starting from scratch	55.93% 132
Other, Please Explain.	38.14% 90
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	27.97% 66
The insurance company/adjuster brought in experts I didn't trust	22.03% 52
The insurance company/adjuster required me to hire their contractor	2.97% 7
Total Respondents: 236	

## Q25 Have you filed a complaint with the Colorado Division of Insurance?

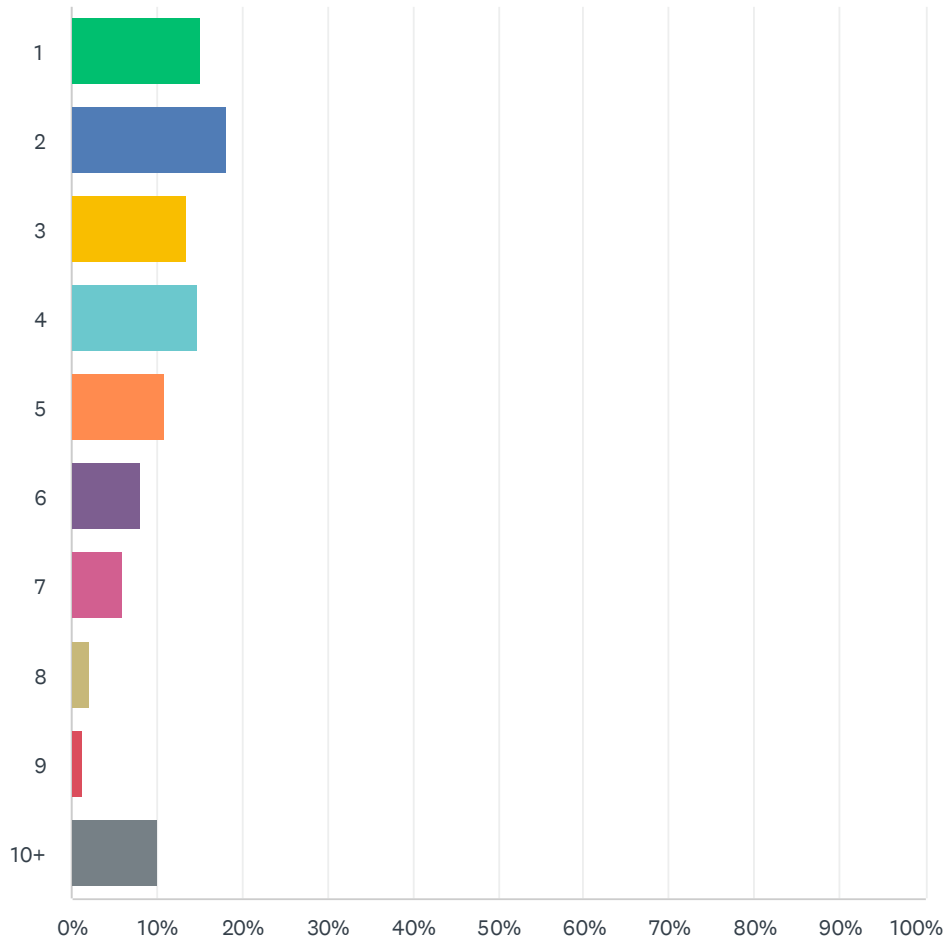
Answered: 242 Skipped: 217



ANSWER CHOICES	RESPONSES	
Yes	45.87%	111
No	52.89%	128
I am not familiar with the Division of Insurance	1.24%	3
<b>TOTAL</b>		<b>242</b>

## Q26 How many adjusters have been assigned to your claim?

Answered: 237 Skipped: 222



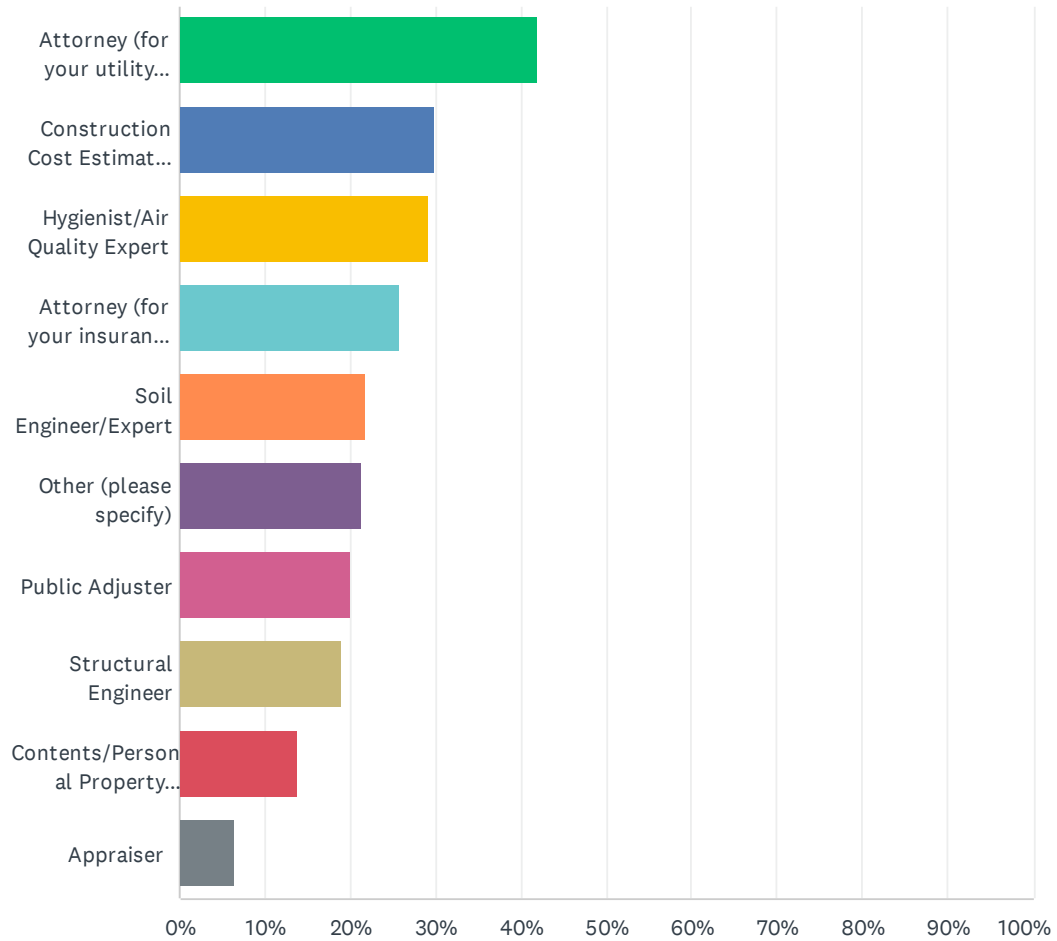


## Marshall Fire Two Year Survey

ANSWER CHOICES	RESPONSES	
1	15.19%	36
2	18.14%	43
3	13.50%	32
4	14.77%	35
5	10.97%	26
6	8.02%	19
7	5.91%	14
8	2.11%	5
9	1.27%	3
10+	10.13%	24
TOTAL		237

## Q27 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 174 Skipped: 285

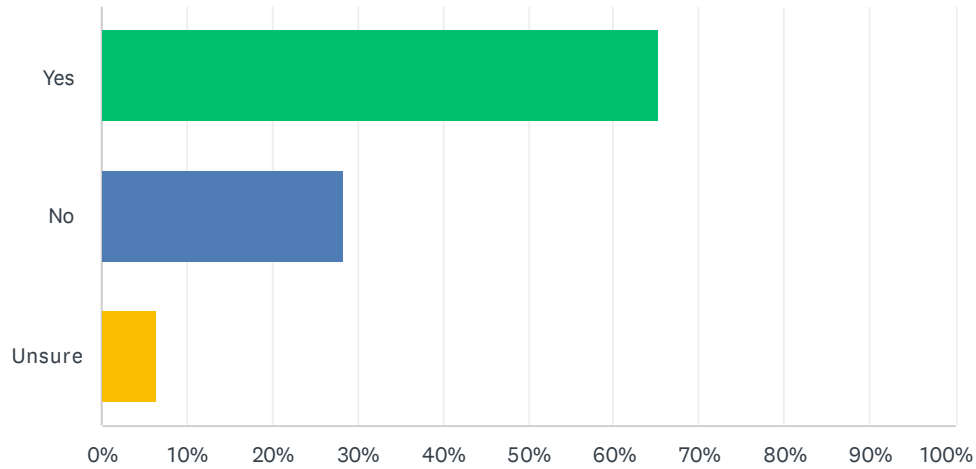


## Marshall Fire Two Year Survey

ANSWER CHOICES	RESPONSES	
Attorney (for your utility lawsuit)	41.95%	73
Construction Cost Estimator (scope of loss)	29.89%	52
Hygienist/Air Quality Expert	29.31%	51
Attorney (for your insurance claim)	25.86%	45
Soil Engineer/Expert	21.84%	38
Other (please specify)	21.26%	37
Public Adjuster	20.11%	35
Structural Engineer	18.97%	33
Contents/Personal Property Specialist	13.79%	24
Appraiser	6.32%	11
Total Respondents: 174		

## Q28 Have you used any United Policyholders resources as part of your recovery and/or the insurance claim process?

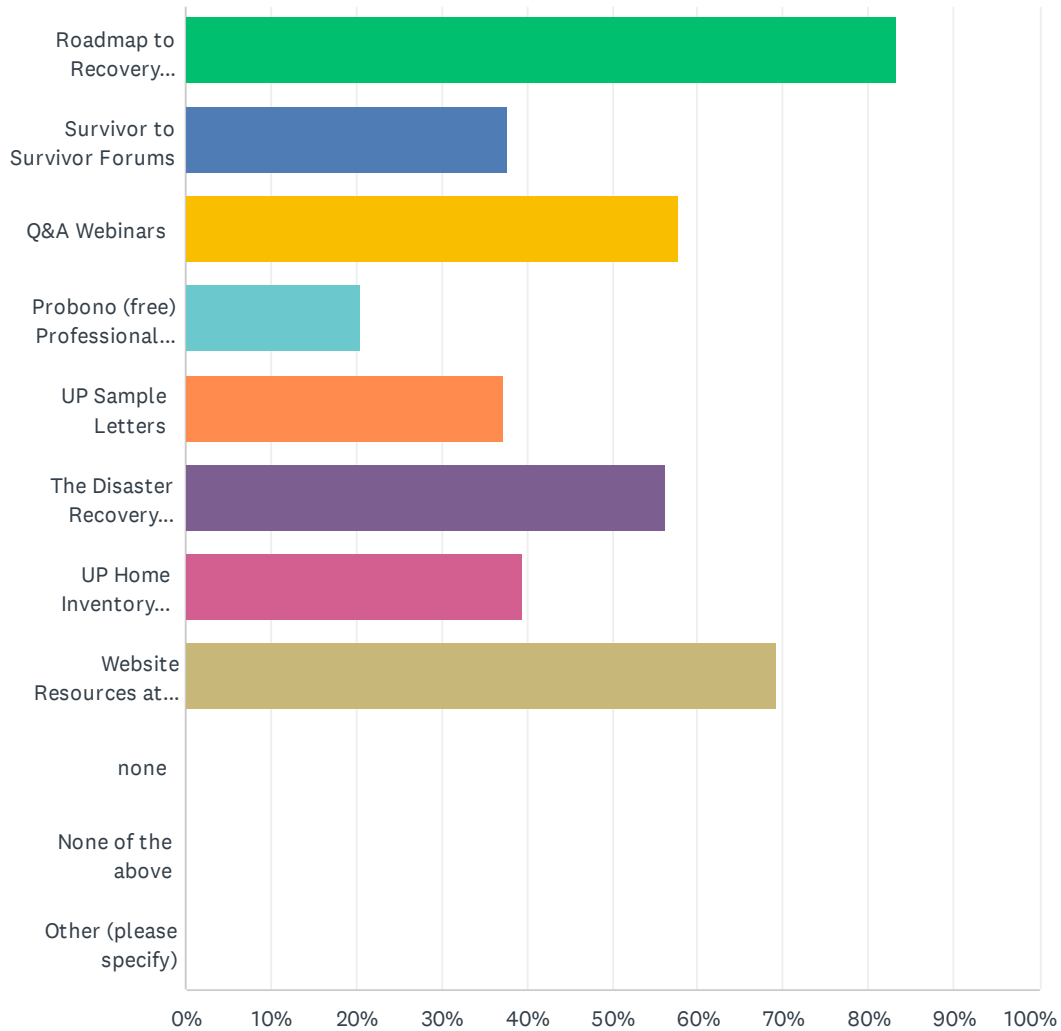
Answered: 408 Skipped: 51



ANSWER CHOICES	RESPONSES	
Yes	65.20%	266
No	28.43%	116
Unsure	6.37%	26
<b>TOTAL</b>		<b>408</b>

### Q29 Which United Policyholders resources have you used? (please check all that apply)

Answered: 263 Skipped: 196



## Marshall Fire Two Year Survey

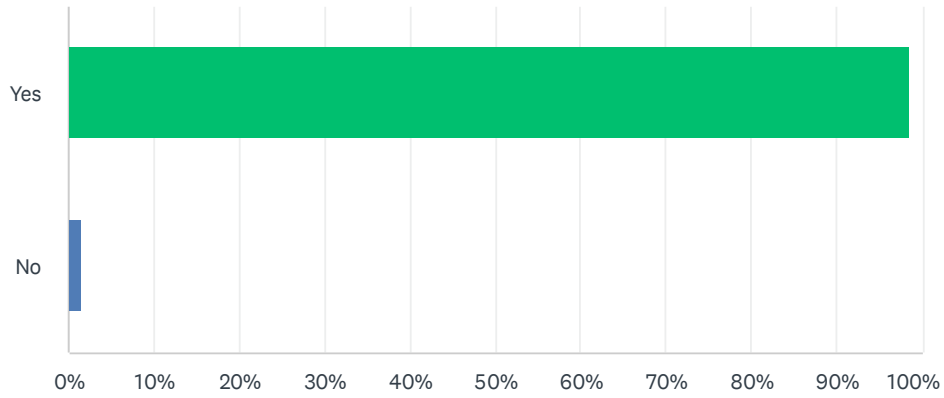
ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Educational Meetings/Workshops (live or recorded)	83.27%	219
Survivor to Survivor Forums	37.64%	99
Q&A Webinars	57.79%	152
Probono (free) Professional Help Clinics	20.53%	54
UP Sample Letters	37.26%	98
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	56.27%	148
UP Home Inventory Spreadsheet	39.54%	104
Website Resources at <a href="http://www.uphelp.org">www.uphelp.org</a>	69.20%	182
none	0.00%	0
None of the above	0.00%	0
Other (please specify)	0.00%	0
<b>Total Respondents: 263</b>		

## Q30 Are there any topics you would like us to cover at future Roadmap to Recovery Workshops?

Answered: 75 Skipped: 384

### Q31 Have you found the services provided by United Policyholders to be helpful?

Answered: 264 Skipped: 195

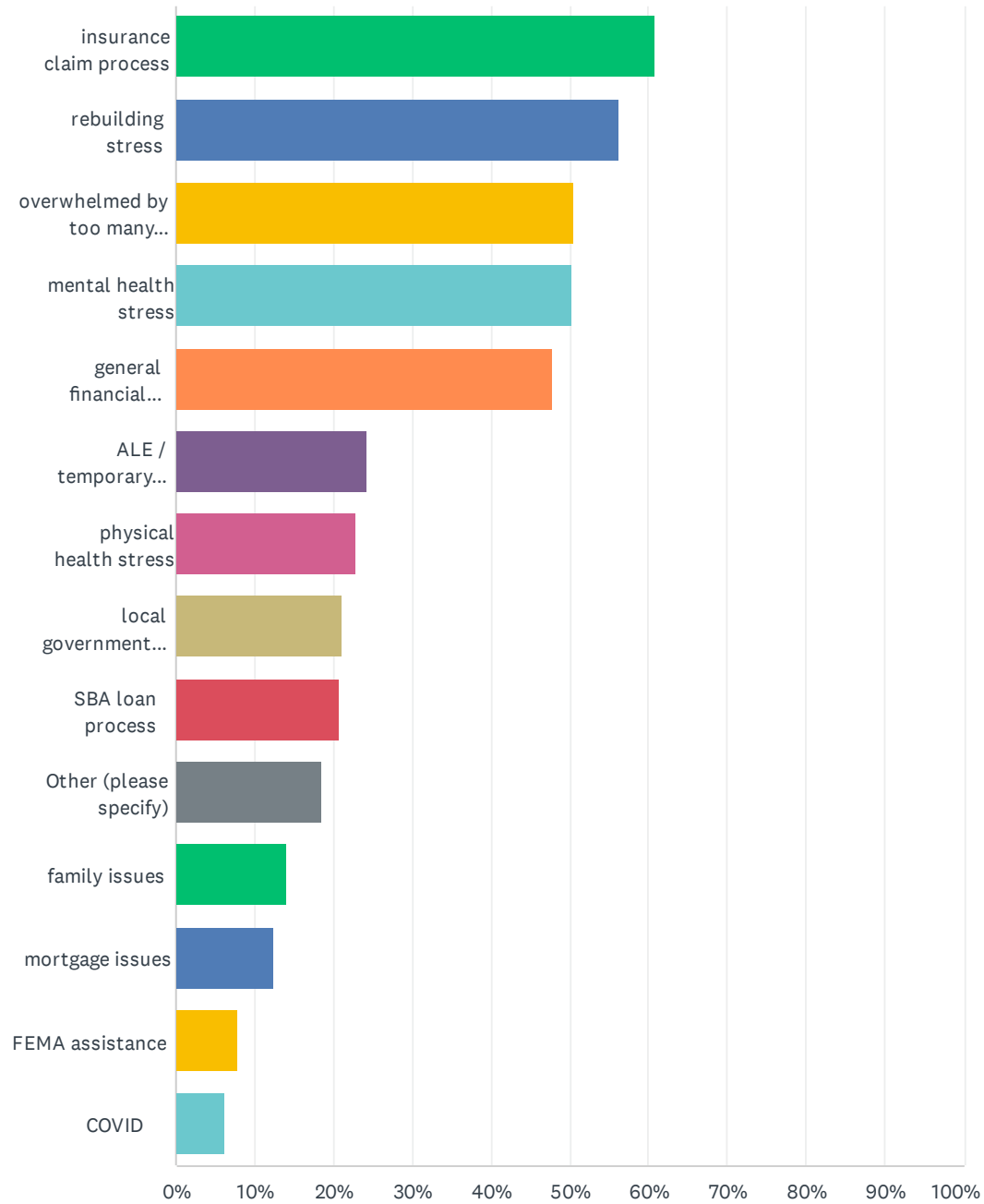


ANSWER CHOICES	RESPONSES	
Yes	98.48%	260
No	1.52%	4
<b>TOTAL</b>		<b>264</b>



### Q32 What are your biggest sources of post-fire stress? (choose up to three)

Answered: 398 Skipped: 61



## Marshall Fire Two Year Survey

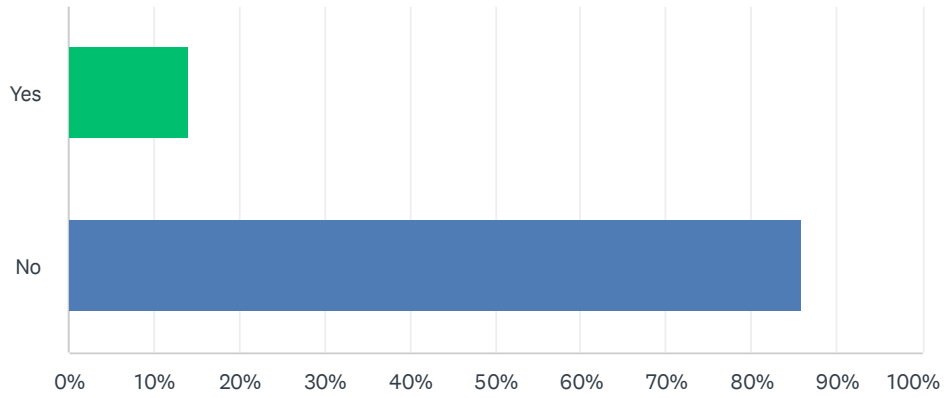
ANSWER CHOICES	RESPONSES	
insurance claim process	60.80%	242
rebuilding stress	56.28%	224
overwhelmed by too many decisions	50.50%	201
mental health stress	50.25%	200
general financial stress	47.74%	190
ALE / temporary housing issues	24.37%	97
physical health stress	22.86%	91
local government hoops	21.11%	84
SBA loan process	20.60%	82
Other (please specify)	18.59%	74
family issues	14.07%	56
mortgage issues	12.31%	49
FEMA assistance	7.79%	31
COVID	6.28%	25
Total Respondents: 398		

**Q33 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: 176 Skipped: 283

### Q34 Are you interested in learning more about volunteering with United Policyholders?

Answered: 371 Skipped: 88



ANSWER CHOICES	RESPONSES	
Yes	14.02%	52
No	85.98%	319
TOTAL		371

## Q35 Is there anything else you would like to share?

Answered: 128 Skipped: 331

Q36 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: 315 Skipped: 144

ANSWER CHOICES	RESPONSES	
Name	99.68%	314
Address of Damaged Home	99.05%	312
Temporary Address	60.00%	189
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:	96.83%	305
Phone Number:	0.00%	0