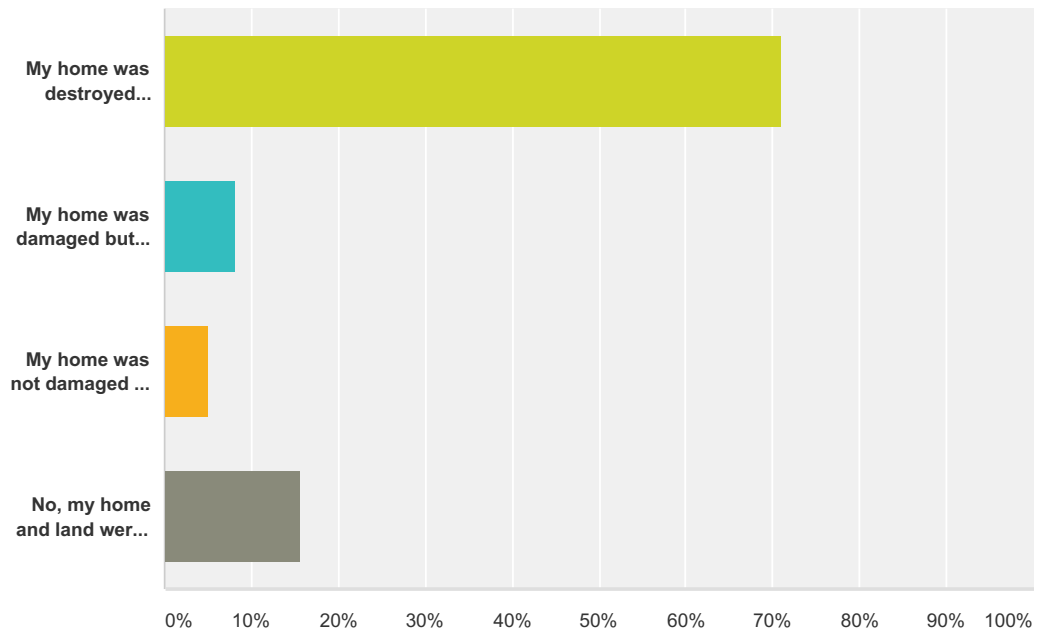


Q1 Was your home damaged or destroyed in the Valley Fire?

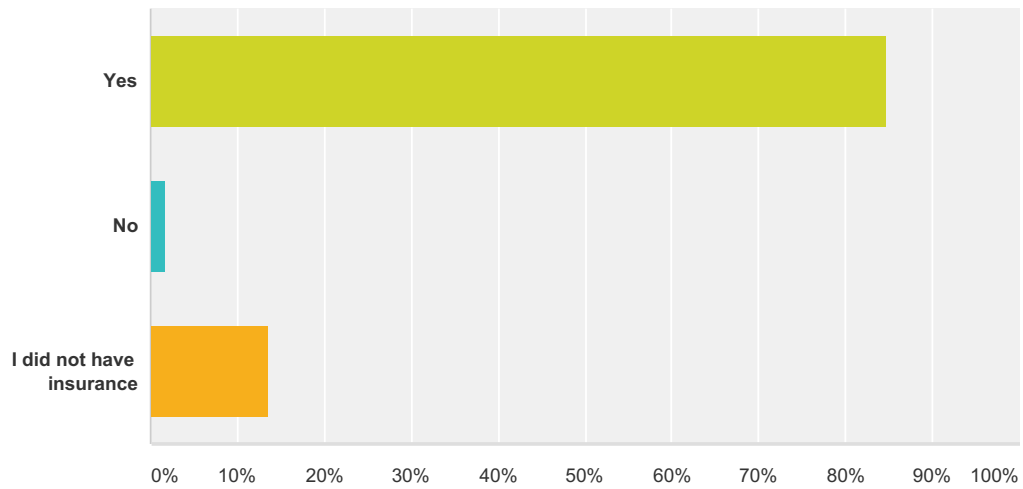
Answered: 159 Skipped: 0



Answer Choices	Responses
My home was destroyed (total loss)	71.07% 113
My home was damaged but still standing - (partial loss to structure and/or smoke/ash damage)	8.18% 13
My home was not damaged but my land/outbuildings were damaged/destroyed	5.03% 8
No, my home and land were not damaged/destroyed by the wildfires	15.72% 25
Total	159

Q2 Have you filed a claim with your insurance company?

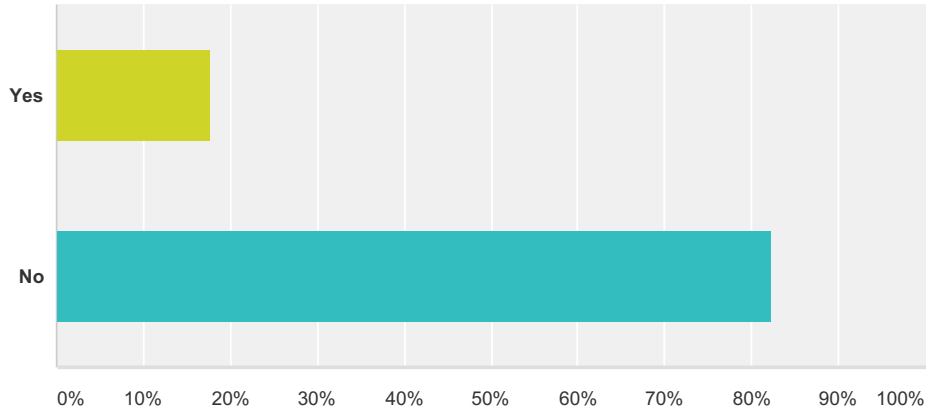
Answered: 125 Skipped: 34



Answer Choices	Responses	
Yes	84.80%	106
No	1.60%	2
I did not have insurance	13.60%	17
Total		125

Q3 If you did not have insurance, were you recently dropped (non-renewed) from your insurance company?

Answered: 17 Skipped: 142



Answer Choices	Responses	
Yes	17.65%	3
No	82.35%	14
Total		17

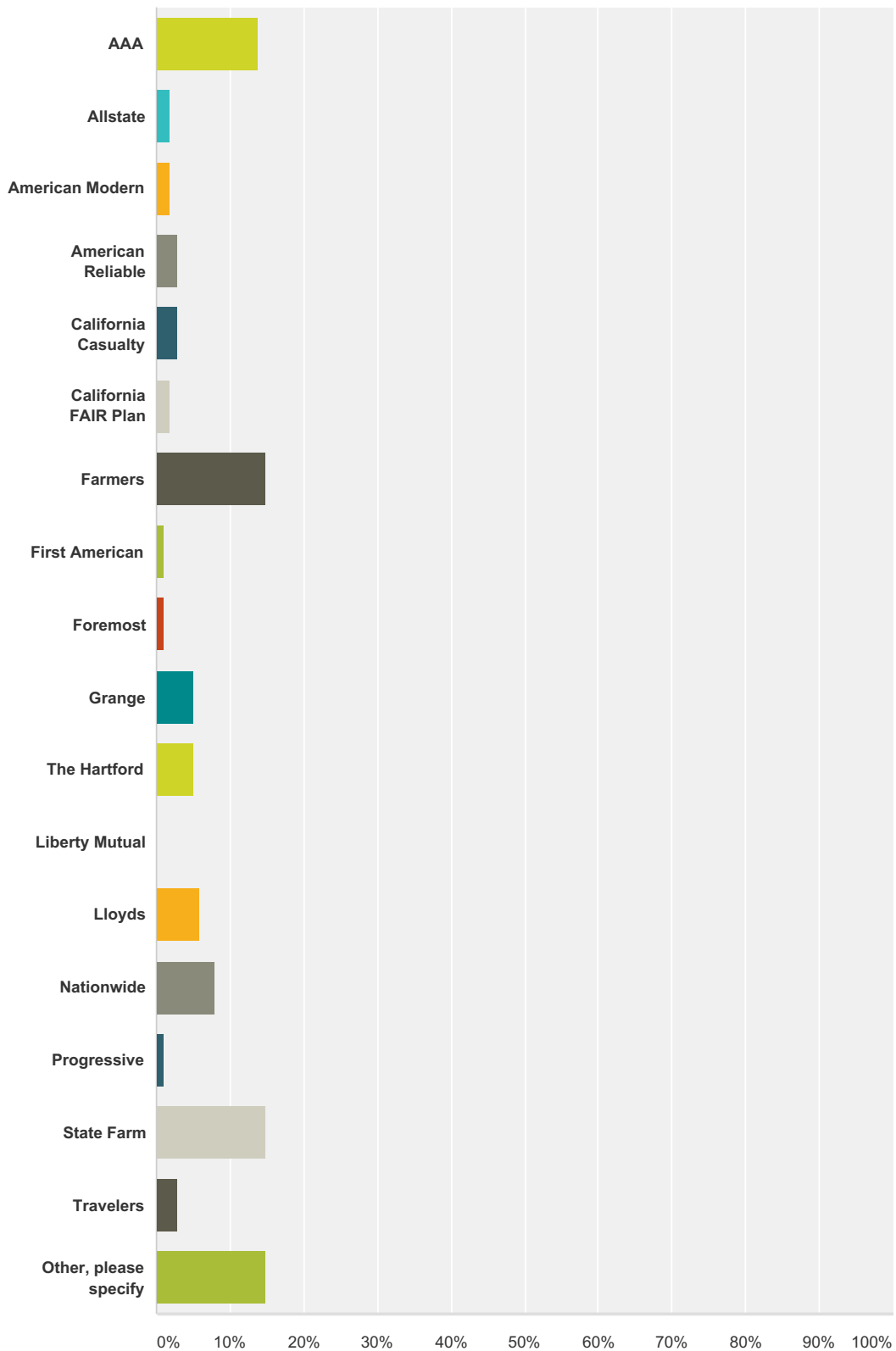
Q4 What was the name of your insurance company, and when were you dropped?

Answered: 2 Skipped: 157

Answer Choices	Responses
Name of Insurance Company	100.00% 2
When were you dropped? MM/YY	100.00% 2
Address:	0.00% 0
Address 2:	0.00% 0
City/Town:	0.00% 0
State:	0.00% 0
ZIP:	0.00% 0
Country:	0.00% 0
Email Address:	0.00% 0
Phone Number:	0.00% 0

Q5 What is the name of your insurance company?

Answered: 101 Skipped: 58

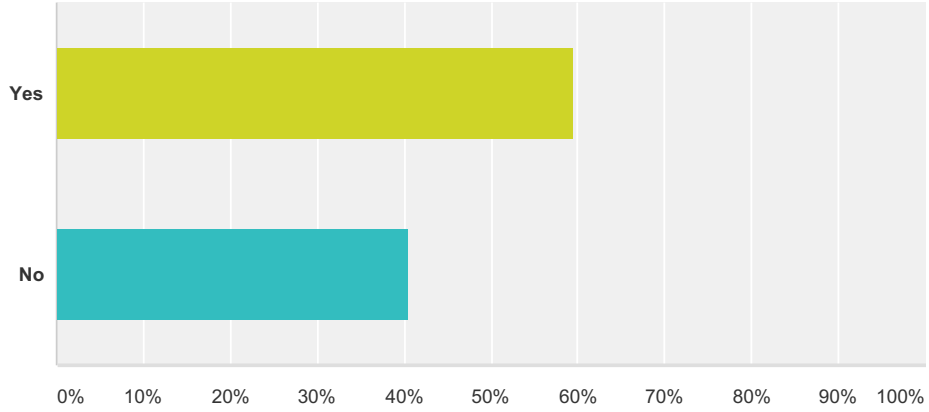


Valley Fire - 6 Month Survey

Answer Choices	Responses
AAA	13.86% 14
Allstate	1.98% 2
American Modern	1.98% 2
American Reliable	2.97% 3
California Casualty	2.97% 3
California FAIR Plan	1.98% 2
Farmers	14.85% 15
First American	0.99% 1
Foremost	0.99% 1
Grange	4.95% 5
The Hartford	4.95% 5
Liberty Mutual	0.00% 0
Lloyds	5.94% 6
Nationwide	7.92% 8
Progressive	0.99% 1
State Farm	14.85% 15
Travelers	2.97% 3
Other, please specify	14.85% 15
Total	101

Q6 Would you recommend your insurance company to a friend, relative or co-worker, based on your experience with your claim?

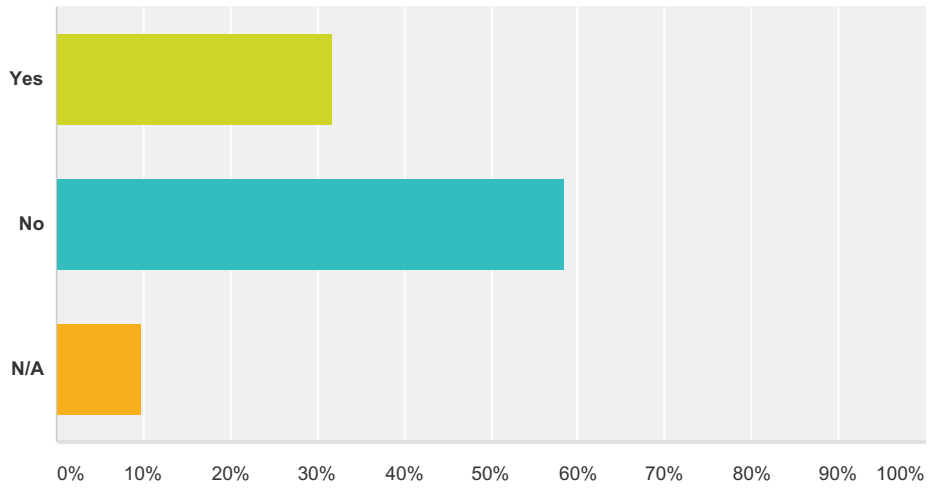
Answered: 101 Skipped: 58



Answer Choices	Responses	
Yes	59.41%	60
No	40.59%	41
Total		101

Q7 Do you consider your insurance claim "settled" to your satisfaction?

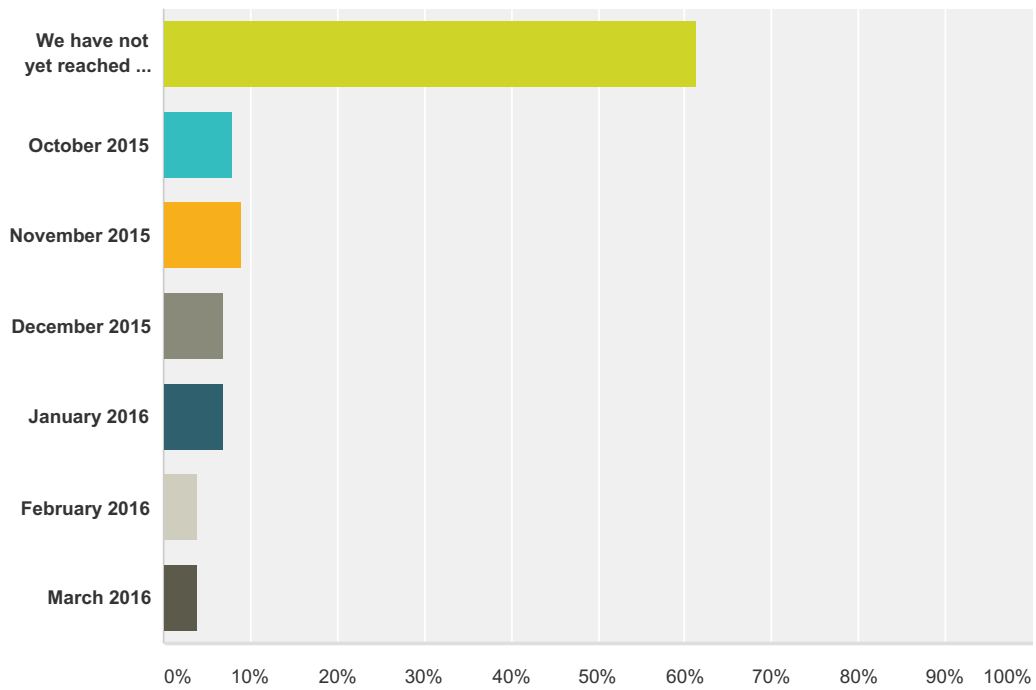
Answered: 101 Skipped: 58



Answer Choices	Responses	
Yes	31.68%	32
No	58.42%	59
N/A	9.90%	10
Total		101

Q8 When did you settle your insurance claim?

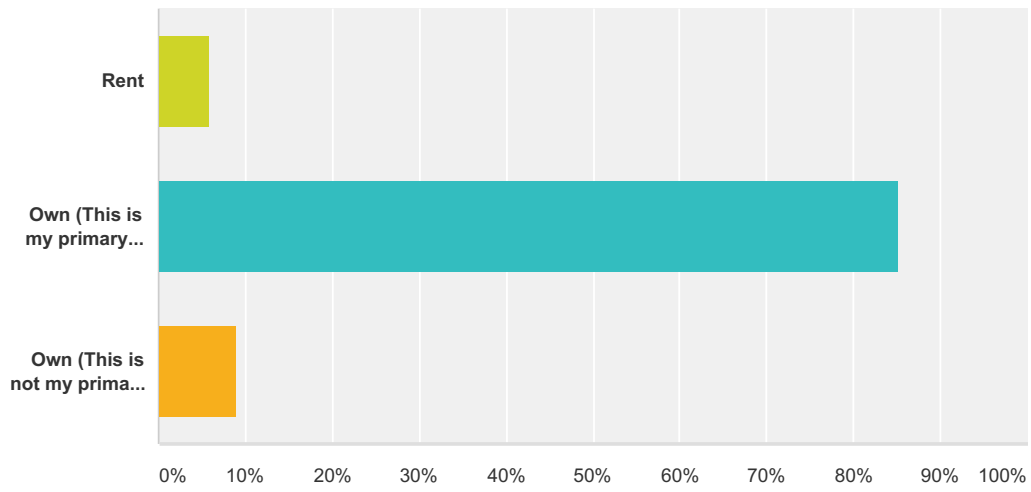
Answered: 101 Skipped: 58



Answer Choices	Responses
We have not yet reached a settlement	61.39% 62
October 2015	7.92% 8
November 2015	8.91% 9
December 2015	6.93% 7
January 2016	6.93% 7
February 2016	3.96% 4
March 2016	3.96% 4
Total	101

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

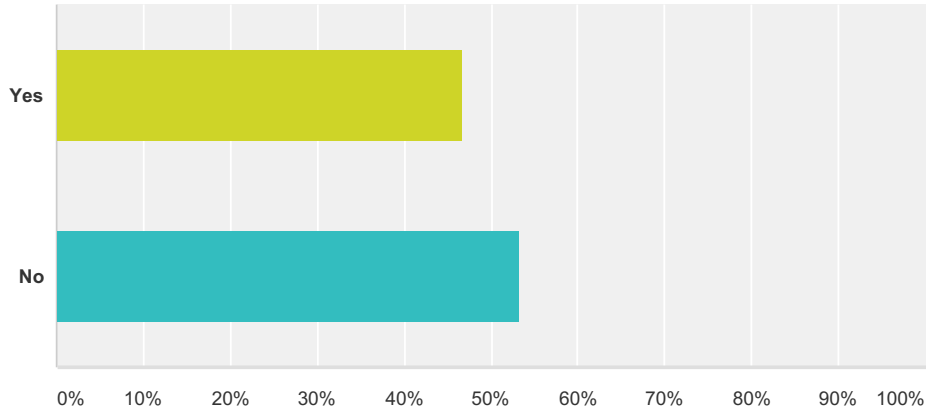
Answered: 101 Skipped: 58



Answer Choices	Responses
Rent	5.94% 6
Own (This is my primary residence)	85.15% 86
Own (This is not my primary residence)	8.91% 9
Total	101

Q10 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your house?

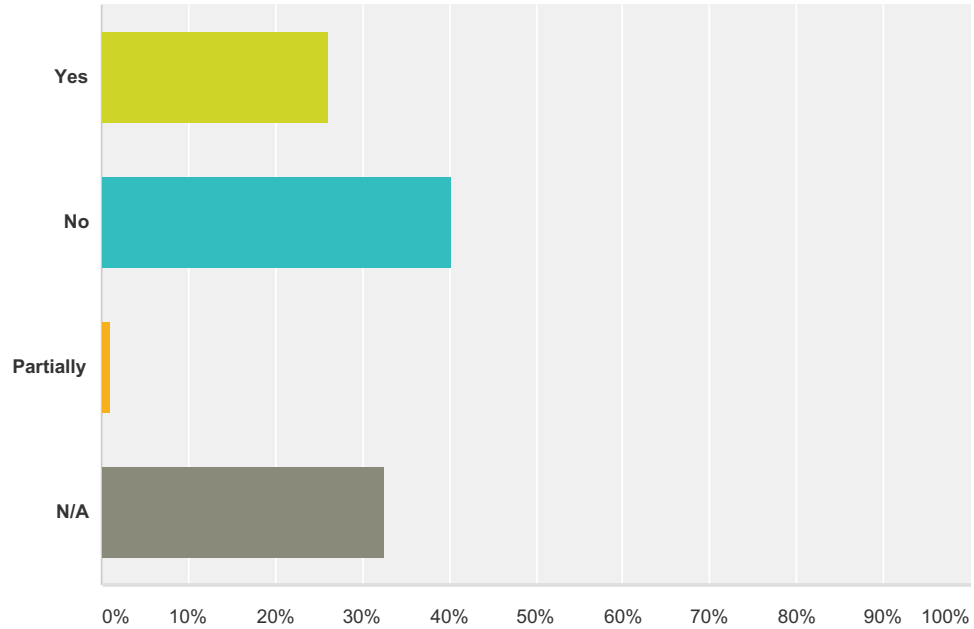
Answered: 92 Skipped: 67



Answer Choices	Responses	
Yes	46.74%	43
No	53.26%	49
Total		92

Q11 Did a bank make you use all or part of your insurance funds to pay off or pay down your mortgage?

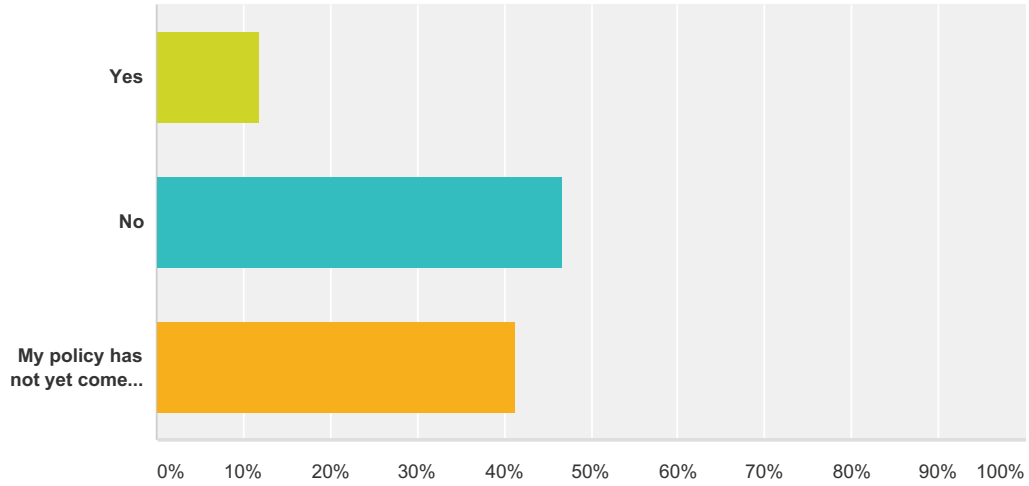
Answered: 92 Skipped: 67



Answer Choices	Responses
Yes	26.09% 24
No	40.22% 37
Partially	1.09% 1
N/A	32.61% 30
Total	92

Q12 If your insurance policy has come up for renewal since the fire, did you get a non-renewal/cancellation notice?

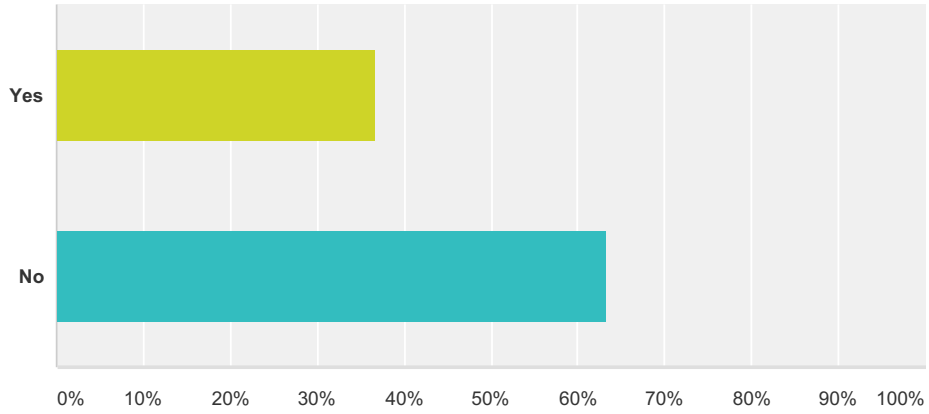
Answered: 92 Skipped: 67



Answer Choices	Responses
Yes	11.96% 11
No	46.74% 43
My policy has not yet come up for renewal	41.30% 38
Total	92

Q13 After the fire, did your insurance company give you an advance of 4 months of your Additional Living Expense (Loss of Use) coverage?

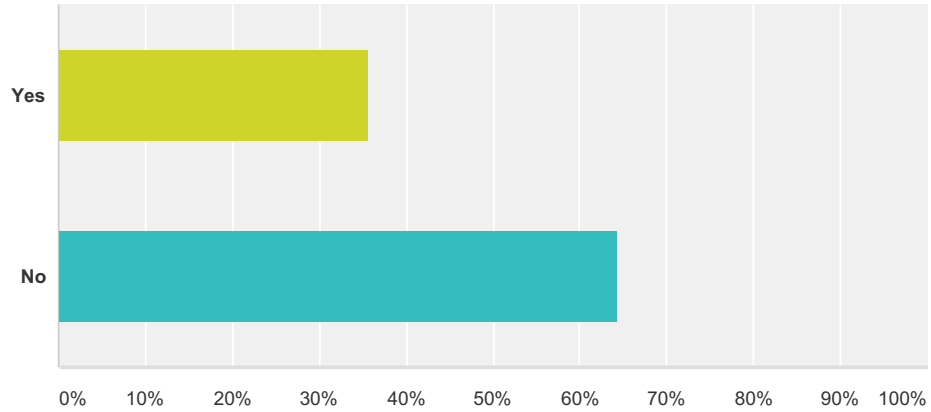
Answered: 95 Skipped: 64



Answer Choices	Responses
Yes	36.84% 35
No	63.16% 60
Total	95

Q14 Do you have enough insurance on Personal Property/Contents to replace everything that was damaged or lost?

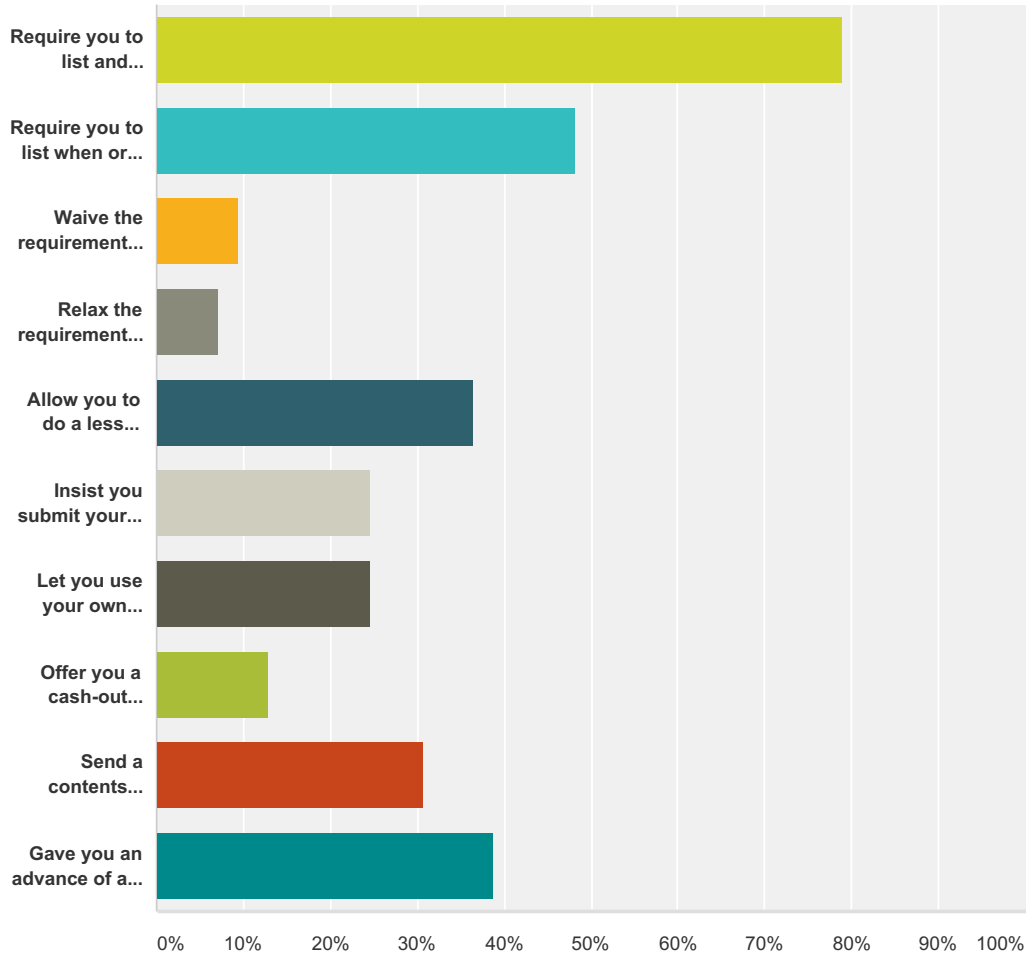
Answered: 95 Skipped: 64



Answer Choices	Responses
Yes	35.79% 34
No	64.21% 61
Total	95

Q15 For your Personal Property/Contents claim, did your insurer do any of the following (check all that apply):

Answered: 85 Skipped: 74



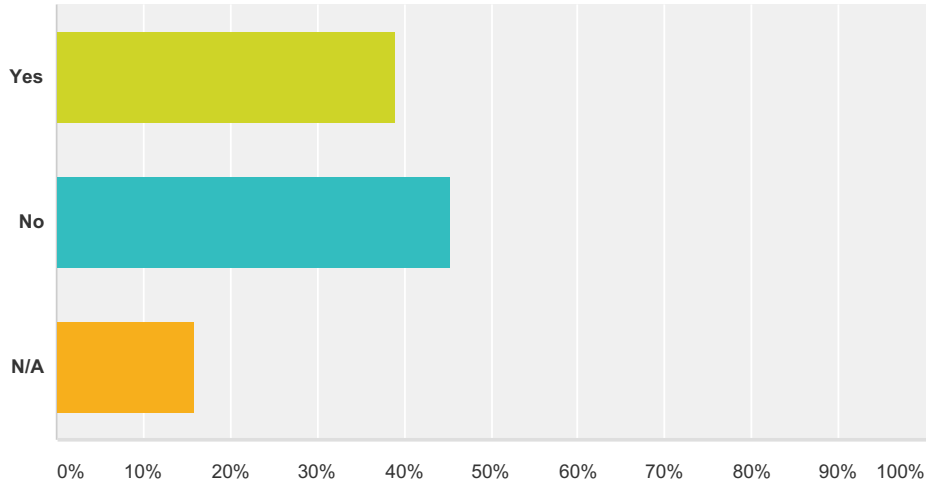
Answer Choices	Responses
Require you to list and describe every single damaged or destroyed item	78.82% 67
Require you to list when or where each item was obtained	48.24% 41
Waive the requirement that you itemize your inventory	9.41% 8
Relax the requirement that you itemize your inventory	7.06% 6
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	36.47% 31
Insist you submit your inventory on a specific form	24.71% 21
Let you use your own inventory form	24.71% 21
Offer you a cash-out contents settlement to close this portion of your claim	12.94% 11
Send a contents "specialist" to help you prepare your inventory	30.59% 26
Gave you an advance of at least 25% of your contents limits up front	38.82% 33

Valley Fire - 6 Month Survey

Total Respondents: 85

Q16 Did your insurance company explain "depreciation" or "hold-backs" and what you need to do to collect full replacement value on items they depreciated?

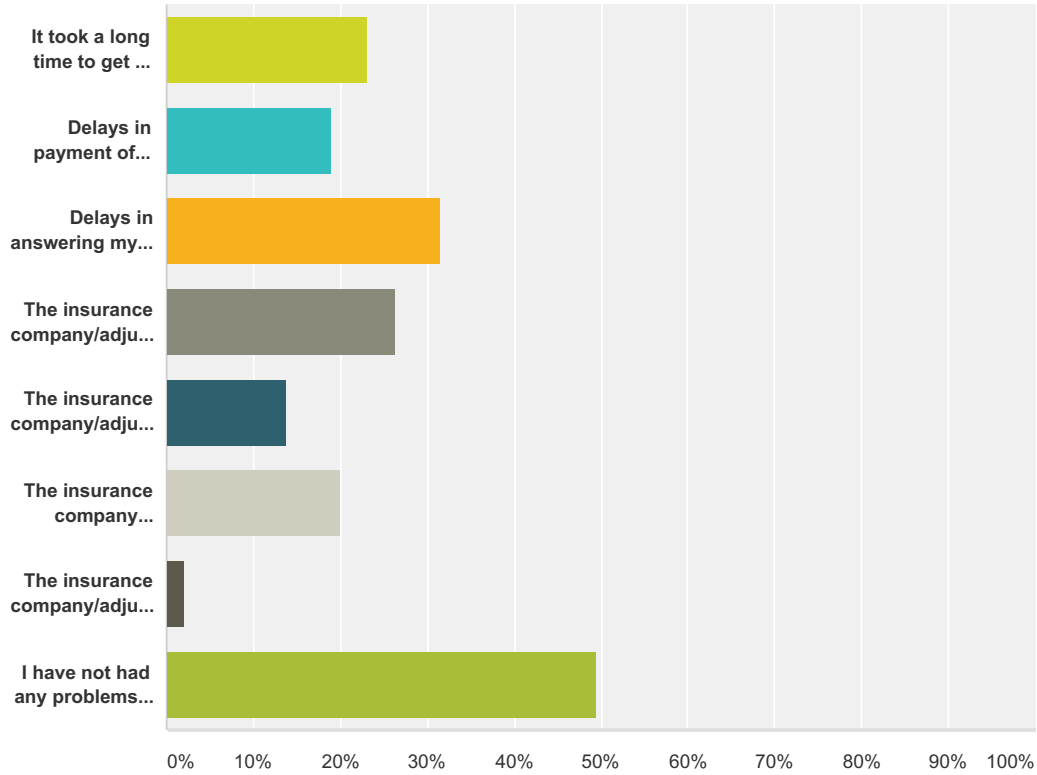
Answered: 95 Skipped: 64



Answer Choices	Responses	
Yes	38.95%	37
No	45.26%	43
N/A	15.79%	15
Total		95

Q17 Have you experienced any of the following problems? Please check all that apply to you:

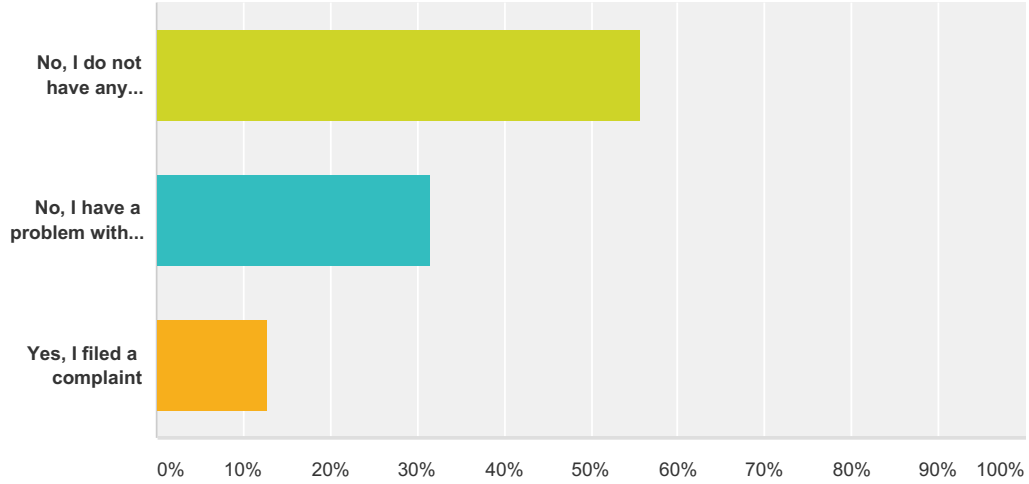
Answered: 95 Skipped: 64



Answer Choices	Responses
It took a long time to get a current copy of my insurance policy	23.16% 22
Delays in payment of policy benefits	18.95% 18
Delays in answering my questions, phone calls and/or emails	31.58% 30
The insurance company/adjuster made a "lowball" settlement offer	26.32% 25
The insurance company/adjuster brought in experts I didn't trust	13.68% 13
The insurance company switched adjusters and we had to keep starting from scratch	20.00% 19
The insurance company/adjuster forced me to hire their contractor	2.11% 2
I have not had any problems with my insurance claim or with the insurance company representatives	49.47% 47
Total Respondents: 95	

Q18 Have you filed a complaint (Request for Assistance "RFA") with the California Department of Insurance?

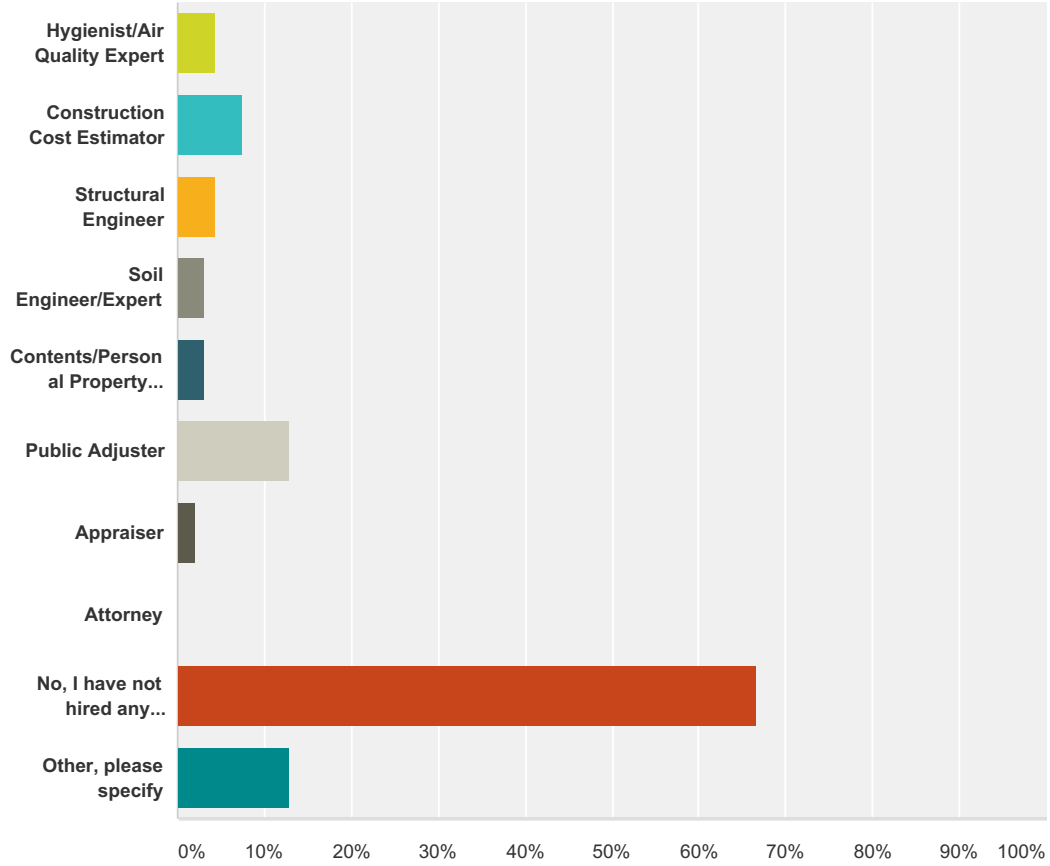
Answered: 95 Skipped: 64



Answer Choices	Responses	
No, I do not have any complaints	55.79%	53
No, I have a problem with my insurance company, but have not filed a formal complaint	31.58%	30
Yes, I filed a complaint	12.63%	12
Total		95

Q19 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

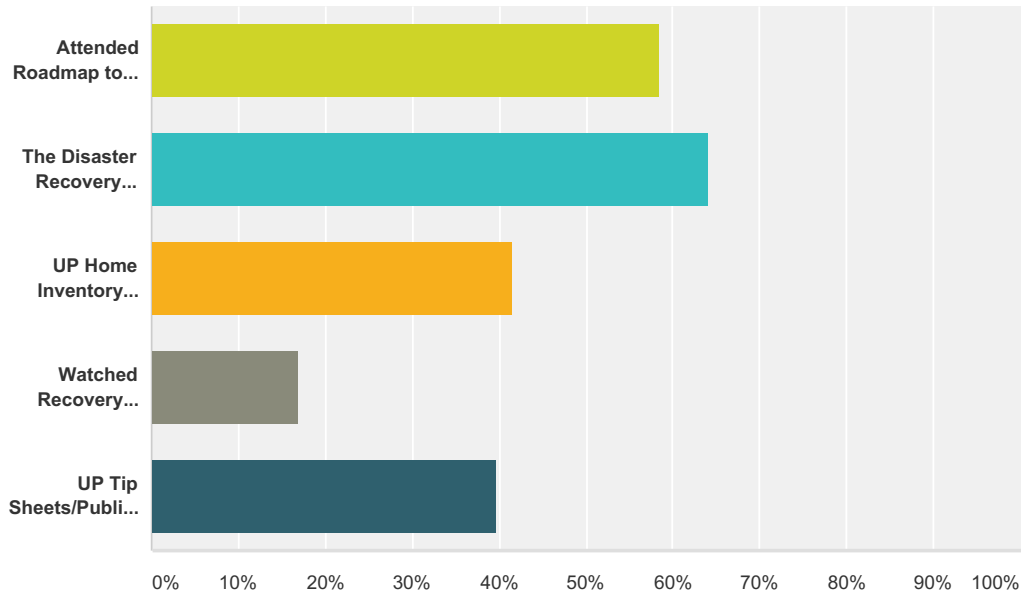
Answered: 93 Skipped: 66



Answer Choices	Responses
Hygienist/Air Quality Expert	4.30% 4
Construction Cost Estimator	7.53% 7
Structural Engineer	4.30% 4
Soil Engineer/Expert	3.23% 3
Contents/Personal Property Specialist	3.23% 3
Public Adjuster	12.90% 12
Appraiser	2.15% 2
Attorney	0.00% 0
No, I have not hired any professionals or experts	66.67% 62
Other, please specify	12.90% 12
Total Respondents: 93	

Q20 Which United Policyholders resources have you used to help navigate the insurance claim process? Please check all that apply.

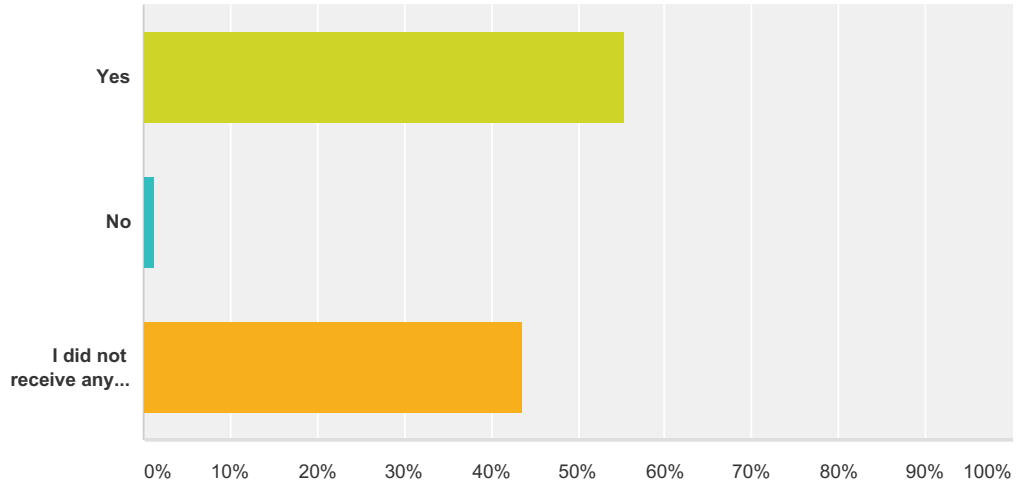
Answered: 53 Skipped: 106



Answer Choices	Responses
Attended Roadmap to Recovery Meetings/Workshops	58.49% 31
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	64.15% 34
UP Home Inventory Spreadsheet	41.51% 22
Watched Recovery Workshops online	16.98% 9
UP Tip Sheets/Publications from website	39.62% 21
Total Respondents: 53	

Q21 Was was information and claim help you received from United Policyholders helpful?

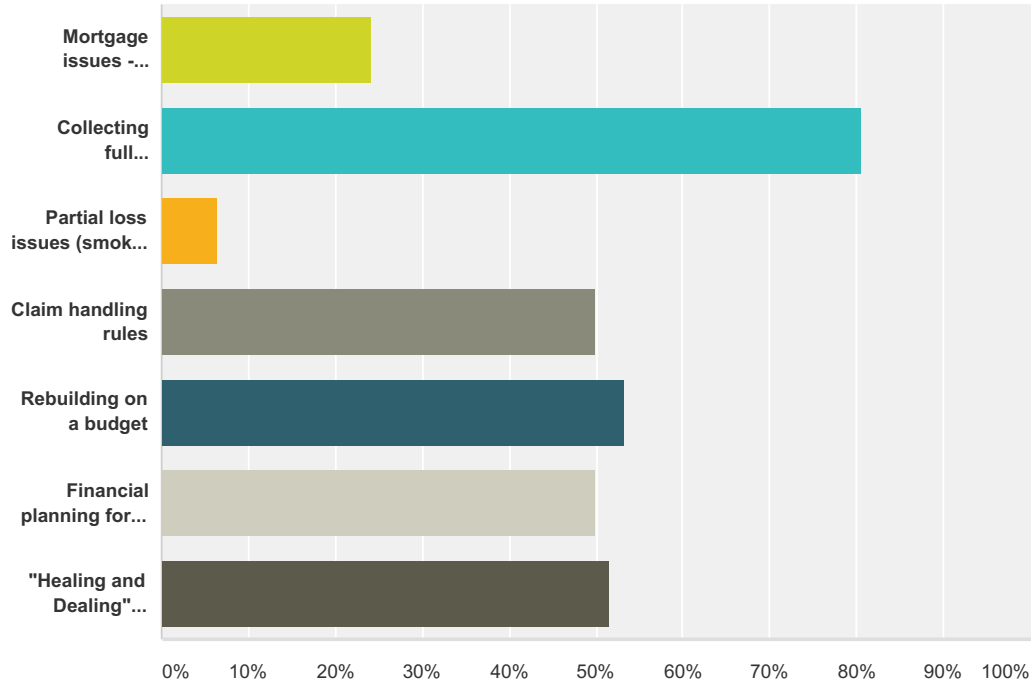
Answered: 85 Skipped: 74



Answer Choices	Responses	
Yes	55.29%	47
No	1.18%	1
I did not receive any help	43.53%	37
Total		85

Q22 United Policyholders has held monthly Roadmap to Recovery(tm) workshops. Which topics would you like us to cover? Please select all that you are interested in.

Answered: 62 Skipped: 97



Answer Choices	Responses
Mortgage issues - working with your lender to release funds	24.19% 15
Collecting full replacement values	80.65% 50
Partial loss issues (smoke damage and remediation)	6.45% 4
Claim handling rules	50.00% 31
Rebuilding on a budget	53.23% 33
Financial planning for disaster survivors	50.00% 31
"Healing and Dealing" strategies	51.61% 32
Total Respondents: 62	

Q23 Is there anything else you would like to share?

Answered: 46 Skipped: 113

Q24 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. The winner will be notified via email.

Answered: 100 Skipped: 59

Answer Choices	Responses	
Name	97.00%	97
Address of Damaged Home	95.00%	95
Temporary Address	67.00%	67
Phone	86.00%	86
Email Address	94.00%	94
State/Province:	0.00%	0
ZIP/Postal Code:	0.00%	0
Country:	0.00%	0
Email Address:	0.00%	0
Phone Number:	0.00%	0