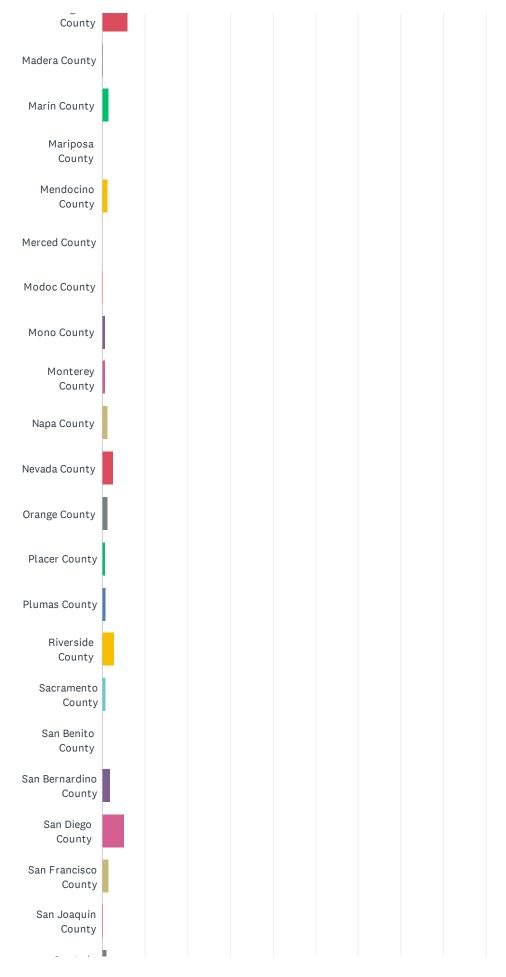
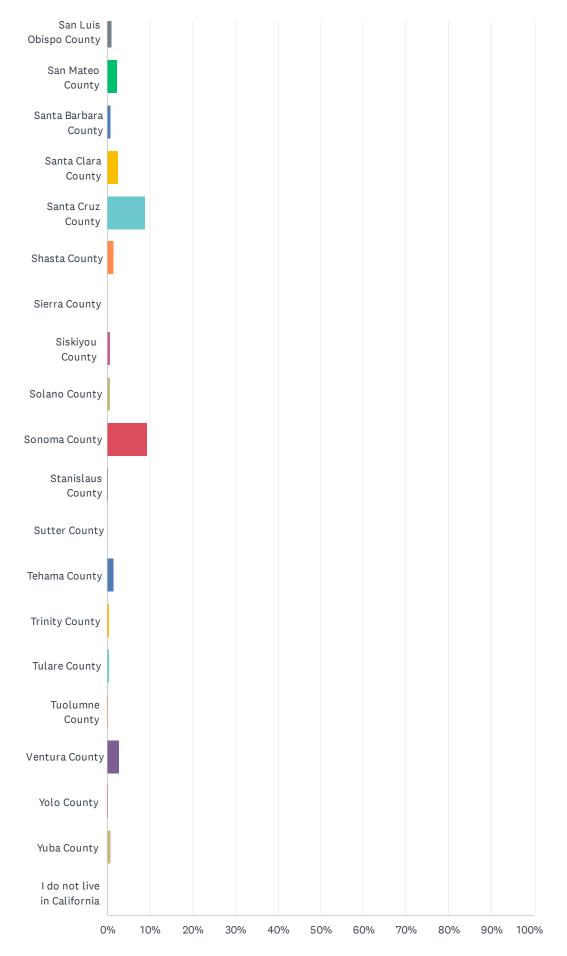


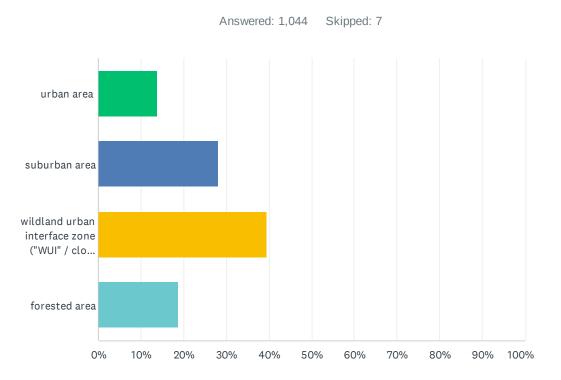
Q1 Which California County is your home located in?





ANSWER CHOICES	RESPONSES	
Alameda County	9.90%	104
Alpine County	1.24%	13
Amador County	0.38%	4
Butte County	12.18%	128
Calaveras County	0.57%	6
Colusa County	0.00%	0
Contra Costa County	5.71%	60
Del Norte County	0.19%	2
El Dorado County	2.76%	29
Fresno County	1.05%	11
Glenn County	0.00%	0
Humboldt County	0.29%	3
Imperial County	0.00%	0
Inyo County	0.00%	0
Kern County	0.48%	5
Kings County	0.10%	1
Lake County	0.67%	7
Lassen County	0.48%	5
Los Angeles County	5.99%	63
Madera County	0.29%	3
Marin County	1.52%	16
Mariposa County	0.00%	0
Mendocino County	1.24%	13
Merced County	0.00%	0
Modoc County	0.19%	2
Mono County	0.57%	6
Monterey County	0.67%	7
Napa County	1.33%	14
Nevada County	2.66%	28
Orange County	1.33%	14
Placer County	0.57%	6
Plumas County	0.86%	9

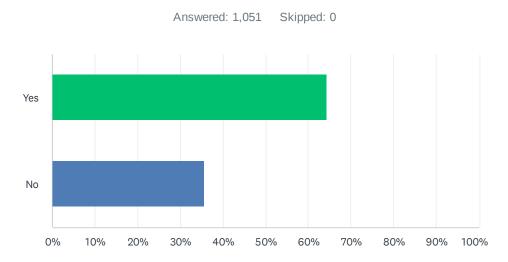
Riverside County Sacramento County	2.76% 0.76%	29 8
San Benito County	0.10%	1
San Bernardino County	2.00%	21
San Diego County	5.04%	53
San Francisco County	1.43%	15
San Joaquin County	0.19%	2
San Luis Obispo County	1.05%	11
San Mateo County	2.38%	25
Santa Barbara County	0.95%	10
Santa Clara County	2.66%	28
Santa Cruz County	8.85%	93
Shasta County	1.52%	16
Sierra County	0.00%	0
Siskiyou County	0.57%	6
Solano County	0.57%	6
Sonoma County	9.32%	98
Stanislaus County	0.19%	2
Sutter County	0.10%	1
Tehama County	1.52%	16
Trinity County	0.38%	4
Tulare County	0.38%	4
Tuolumne County	0.19%	2
Ventura County	2.76%	29
Yolo County	0.29%	3
Yuba County	0.86%	9
I do not live in California	0.00%	0
TOTAL		1,051



Q2 How would you describe where your home is located?

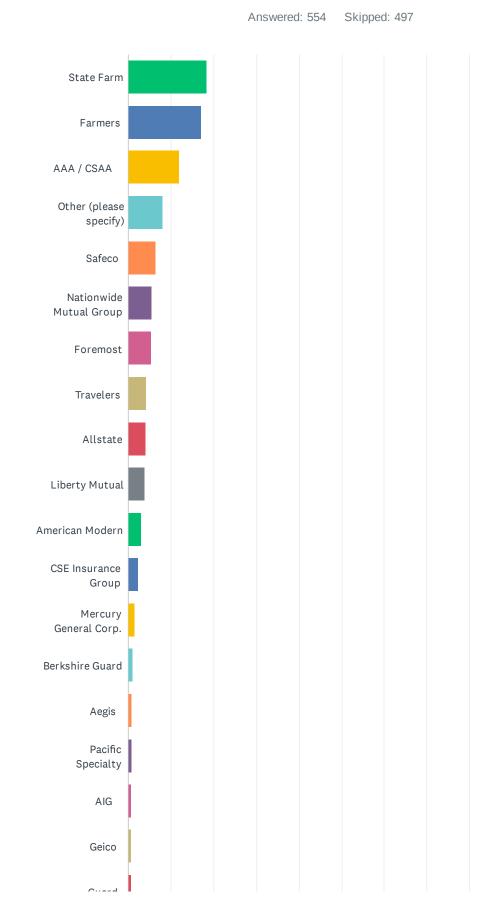
ANSWER CHOICES	RESPONSES	
urban area	13.79%	144
suburban area	28.07%	293
wildland urban interface zone ("WUI" / close to wildland)	39.37%	411
forested area	18.77%	196
TOTAL		1,044

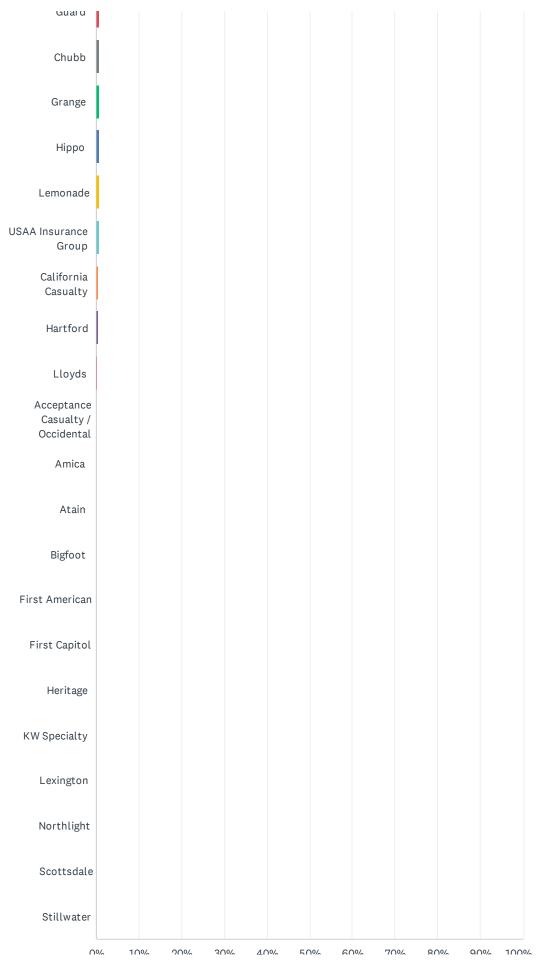
Q3 Did an insurance company drop/non-renew your home policy recently?



ANSWER CHOICES	RESPONSES	
Yes	64.32% 676	6
No	35.68% 375	5
TOTAL	1,051	1

Q4 What is the name of the insurance company that dropped you?





ANSWER CHOICES	RESPONSES	
State Farm	18.41%	102
Farmers	16.97%	94
AAA / CSAA	11.91%	66
Other (please specify)	8.12%	45
Safeco	6.32%	35
Nationwide Mutual Group	5.60%	31
Foremost	5.23%	29
Travelers	4.33%	24
Allstate	3.97%	22
Liberty Mutual	3.79%	21
American Modern	2.89%	16
CSE Insurance Group	2.35%	13
Mercury General Corp.	1.44%	8
Berkshire Guard	1.08%	6
Aegis	0.90%	5
Pacific Specialty	0.90%	5
AIG	0.72%	4
Geico	0.72%	4
Guard	0.72%	4
Chubb	0.54%	3
Grange	0.54%	3
Нірро	0.54%	3
Lemonade	0.54%	3
USAA Insurance Group	0.54%	3
California Casualty	0.36%	2
Hartford	0.36%	2
Lloyds	0.18%	1
Acceptance Casualty / Occidental	0.00%	0
Amica	0.00%	0
Atain	0.00%	0
Bigfoot	0.00%	0
First American	0.00%	0

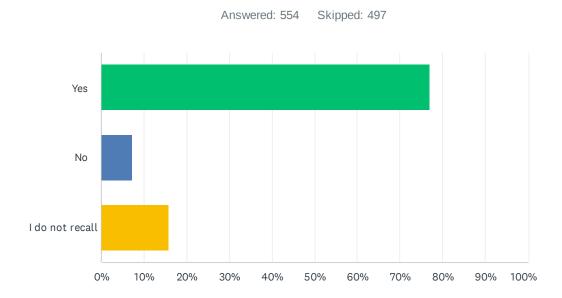
First Capitol Heritage	0.00%	00
KW Specialty	0.00%	0
Lexington	0.00%	0
Northlight	0.00%	0
Scottsdale	0.00%	0
Stillwater	0.00%	0
TOTAL		554

Q5 When were you dropped by your home insurer?

Answered: 534 Skipped: 517

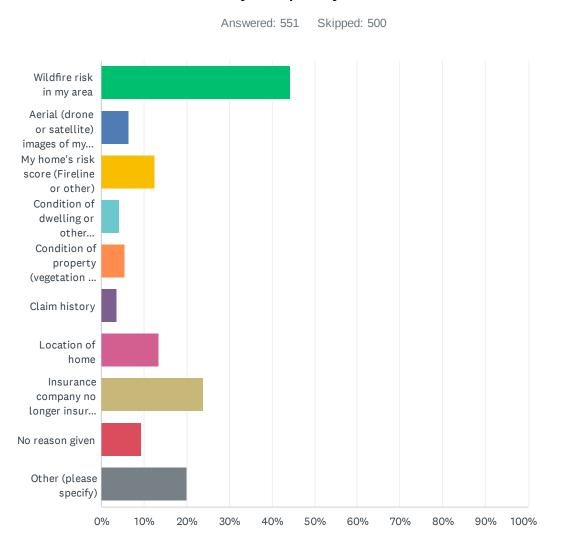
ANSWER CHOICES	RESPONSES	
Please enter the end date of the policy that was nonrenewed:	100.00%	534

Q6 Did your insurer give at least 75 days notice before dropping your home insurance?



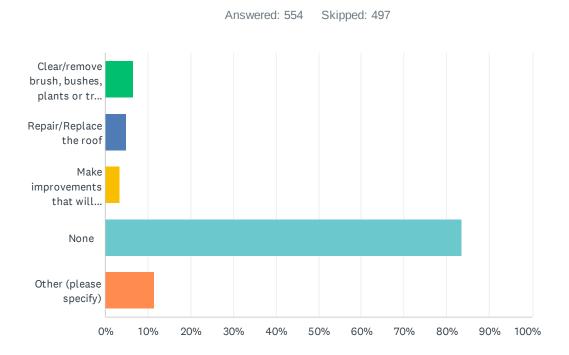
ANSWER CHOICES	RESPONSES	
Yes	77.08% 42	27
No	7.22% 4	10
I do not recall	15.70% 8	37
TOTAL	55	54

Q7 What reasons did your home insurance company give you for dropping your policy?

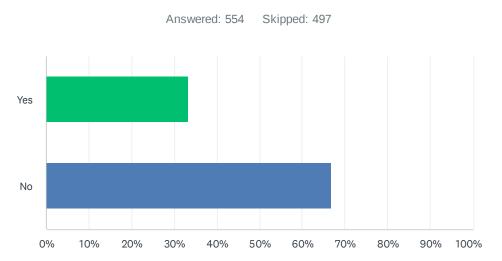


ANSWER CHOICES	RESPONSES	
Wildfire risk in my area	44.28%	244
Aerial (drone or satellite) images of my property	6.35%	35
My home's risk score (Fireline or other)	12.52%	69
Condition of dwelling or other structures	4.17%	23
Condition of property (vegetation or brush)	5.44%	30
Claim history	3.63%	20
Location of home	13.43%	74
Insurance company no longer insuring homes in my area	23.77%	131
No reason given	9.44%	52
Other (please specify)	20.15%	111
Total Respondents: 551		

Q8 Did an insurance company or agent tell you to make specific improvements in order to keep your policy? Please check all that apply:

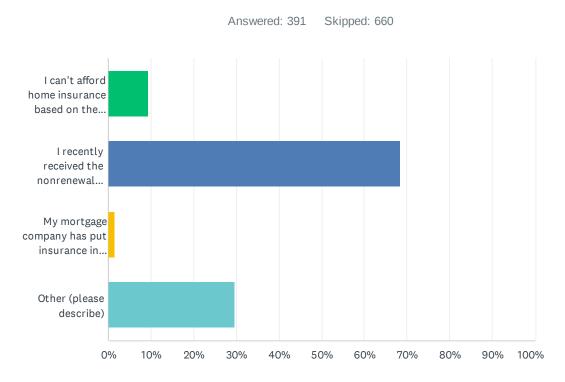


ANSWER CHOICES	RESPONSES	
Clear/remove brush, bushes, plants or trees around the home	6.68%	37
Repair/Replace the roof	4.87%	27
Make improvements that will reduce or prevent future wildfire damage	3.43%	19
None	83.57%	463
Other (please specify)	11.55%	64
Total Respondents: 554		



Q9 Have you found replacement coverage?

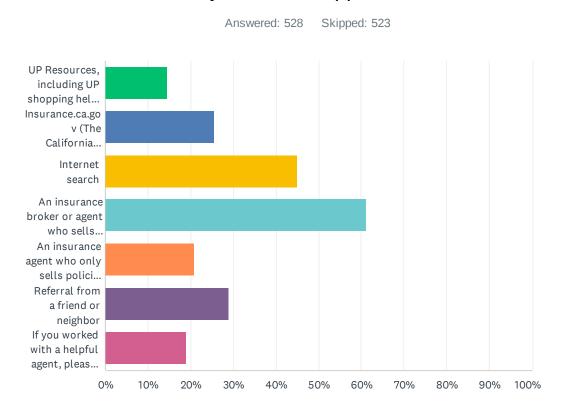
ANSWER CHOICES	RESPONSES	
Yes	33.21%	184
No	66.79%	370
TOTAL		554



Q10 If no, please tell us about your situation:

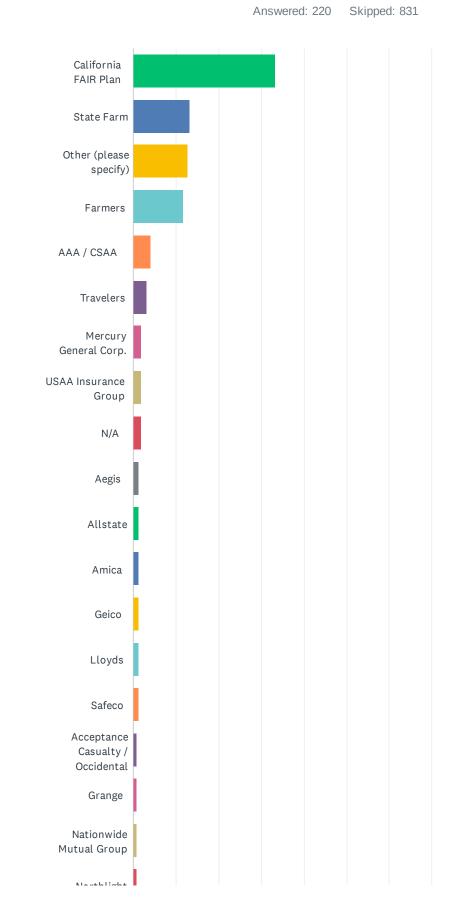
ANSWER CHOICES	RESPONSES	
I can't afford home insurance based on the quotes I received	9.46%	37
I recently received the nonrenewal notice and am still shopping around	68.54%	268
My mortgage company has put insurance in place for me	1.53%	6
Other (please describe)	29.67%	116
Total Respondents: 391		

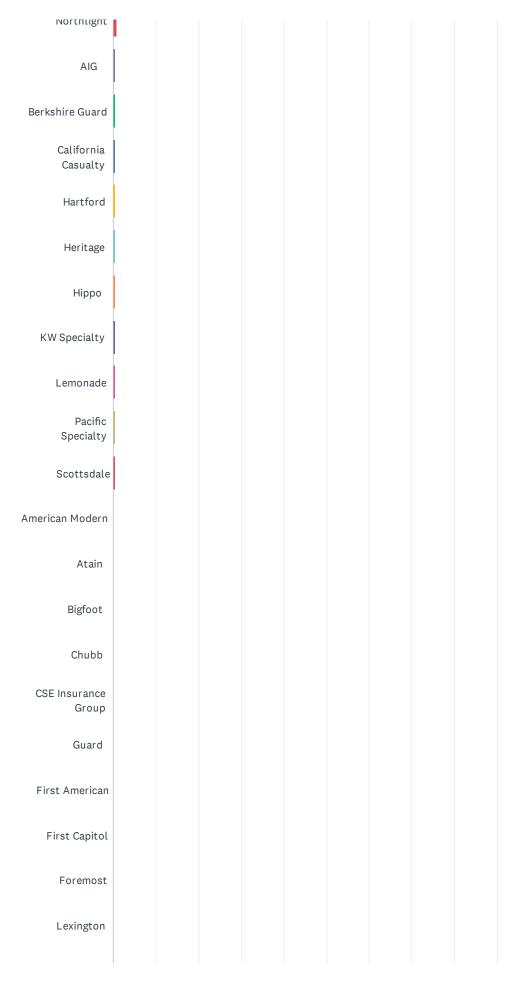
Q11 What resource did you use when shopping for home insurance after you were dropped?

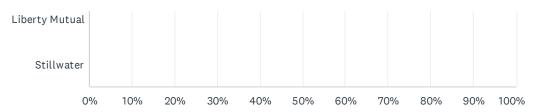


ANSWER CHOICES	RESPONSES	
UP Resources, including UP shopping help webinars and resources	14.39%	76
Insurance.ca.gov (The California Department of Insurance)	25.57%	135
Internet search	45.08%	238
An insurance broker or agent who sells policies from multiple insurance companies	61.17%	323
An insurance agent who only sells policies from one insurance company	20.83%	110
Referral from a friend or neighbor	28.98%	153
If you worked with a helpful agent, please share their full name and agency info with us here:	18.94%	100
Total Respondents: 528		

Q12 What is the name of your current home insurance company?



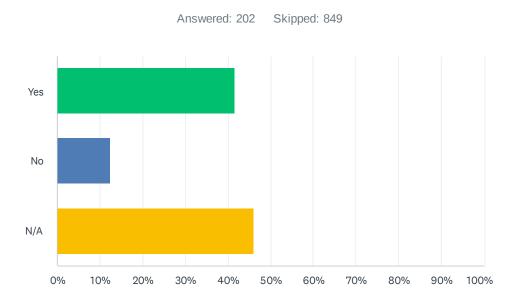




Calitonia FAIR Plan31.8%73State Farm12.8%29Other (please specify)12.73%28Farmers16.2%28AAA (CSAA409%9Travelers182%44Macury General Corp.182%44USAA Insurance Group182%48Augis180%31Alstate180%31Alstate186%31Geleo1.68%31Lioyds1.68%31Garge0.19%32Garge0.19%32Acceptance Casualty / Occidental0.91%32Arothilger0.91%31Hafford0.45%31Hafford0.45%31Hafford0.45%31Hafford0.45%31Kw Specialty0.45%31Lippa0.45%31Ku Specialty0.45%31Lippa0.45%31Lippa0.45%31Ku Specialty0.45%31Limonade0.45%31Autorio Modern0.45%31Autorio Modern0.45%31Autorio Modern0.45%31Autorio Modern0.45%31Autorio Modern0.45%31Autorio Modern0.45%31Autorio Modern0.45%31Autorio Modern0.05%31Autorio Modern0.05%31Autorio Modern0.05% <t< th=""><th>ANSWER CHOICES</th><th>RESPONSES</th><th></th></t<>	ANSWER CHOICES	RESPONSES	
Other (Jease Specify) 12.73% 28 Farmers 11.82% 26 AAA / CSAA 4.09% 9 Travelers 3.13% 7 Mercury General Corp. 1.82% 44 USAA Insurance Group 1.82% 44 NA 1.82% 44 Aegis 1.36% 33 Alistate 1.36% 33 Arica 1.36% 33 Celco 1.36% 33 Calge 1.36% 33 Safeco 1.36% 32 Calgo 1.36% 32 Arica 0.91% 22 Gange 0.91% 22 Nationwide Mutual Group 0.91% 21 Nationwide Mutual Group 0.91% 21 Alio 0.45% 11 Hartord 0.45% 11 Hartord 0.45% 11 Hipp 0.45% 12 KW Specialty 0.45% 12<	California FAIR Plan	33.18%	73
Famers 11.82% 26 Famers 1.82% 9 AAA (CSAA 4.09% 9 Travelers 3.18% 7 Mercury General Corp. 1.82% 4 USAA Insurance Group 1.82% 4 Aegis 1.30% 3 Altstate 1.30% 3 Amica 1.30% 3 Gelco 1.30% 3 Lloyds 1.30% 3 Safeco 1.30% 3 Acceptance Casualty / Occidental 0.91% 2 Northlight 0.91% 2 Northlight 0.91% 2 Alford 0.45% 1 Hertage 0.45% 1 Higpo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Acceptand 0.45% 1 Lemonade 0.45% 1	State Farm	13.18%	29
AAA / CSAA 4.09% 9 Fravelers 3.19% 7 Mercury General Corp. 1.82% 4 USAA Insurance Group 1.82% 4 N/A 1.82% 4 Aegis 1.36% 3 Allstate 1.36% 3 Allstate 1.36% 3 Celco 1.36% 3 Celco 1.36% 3 Lloyds 1.36% 3 Safeco 1.36% 3 Acceptance Casualy / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.81% 2 Nationwide Mutual Group 0.81% 1 Alf 0.45% 1 Identitic Guard 0.45% 1 California Casualty 0.45% 1 Heritage 0.45% 1 Hippo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 <t< td=""><td>Other (please specify)</td><td>12.73%</td><td>28</td></t<>	Other (please specify)	12.73%	28
Travelers 3.18% 7 Mercury General Corp. 1.82% 4 USAA Insurance Group 1.82% 4 NA 1.82% 4 Aegis 1.36% 3 Allstate 1.36% 3 Anica 1.36% 3 Geico 1.36% 3 Lloyds 1.36% 3 Saleco 1.36% 3 Acceptance Casualty / Occidental 0.91% 3 Adionwide Mutual Group 0.91% 2 Northlight 0.91% 2 Alford 0.45% 1 Hertage 0.45% 1 Hertage 0.45% 1 Hippo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Actestance 0.45% 1 KW Specialty 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1	Farmers	11.82%	26
Mercury General Corp. 1.82% 4 USAA Insurance Group 1.82% 4 NA 1.82% 4 Aegis 1.30% 3 Allstate 1.30% 3 Allstate 1.30% 3 Gelco 1.30% 3 Gelco 1.30% 3 Safeco 1.30% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 AIG 0.45% 1 Berkshire Guard 0.45% 1 Calitornia Casualty 0.45% 1 Heritage 0.45% 1 Horpo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Aregin 0.45% 1 Aregin 0.45%	AAA / CSAA	4.09%	9
USAA Insurance Group 1.82% 4 NA 1.82% 4 Aegis 1.82% 3 Allstate 1.86% 3 Amica 1.86% 3 Geico 1.36% 3 Lidyds 1.36% 3 Safeco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 Airdo casualty 0.45% 1 Heritage 0.45% 1 Heritage 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Scottsdale 0.45% 1 Areira Modern 0.45% 1	Travelers	3.18%	7
N/A 182% 4 Aegis 1.36% 3 Alistate 1.36% 3 Amica 1.36% 3 Gelco 1.36% 3 Lloyds 1.36% 3 Sateco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Nationwide Mutual Group 0.91% 2 Aird 0.45% 1 Berkshire Guard 0.45% 1 Hartford 0.45% 1 Hippo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Atain 0.00% 0	Mercury General Corp.	1.82%	4
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Allstate 1.36% 3 Amica 1.36% 3 Gelco 1.36% 3 Lloyds 1.36% 3 Safeco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 Alig 0.45% 1 Berkshire Guard 0.45% 1 California Casualty 0.45% 1 Hertage 0.45% 1 Hertage 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Scottsdale 0.45% 1 American Modern 0.00% 0	N/A	1.82%	4
Amica 1.36% 3 Geico 1.36% 3 Lloyds 1.36% 3 Safeco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 AlG 0.45% 1 Berkshire Guard 0.45% 1 Hartford 0.45% 1 Hartford 0.45% 1 Hippo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 American Modern 0.00% 0	Aegis	1.36%	3
Geico 1.36% 3 Loyds 1.36% 3 Safeco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 AlG 0.91% 2 Caifornia Casualty 0.45% 1 Hartford 0.45% 1 Hippo 0.45% 1 Fride 0.45% 1 Pacific Specialty 0.45% 1 Pacific Specialty 0.45% 1 American Modern 0.45% 1	Allstate	1.36%	3
Lloyds 1.36% 3 Safeco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 AlG 0.45% 1 Berkshire Guard 0.45% 1 California Casualty 0.45% 1 Hartford 0.45% 1 Heritage 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Anerican Modern 0.00% 0	Amica	1.36%	3
Safeco 1.36% 3 Acceptance Casualty / Occidental 0.91% 2 Grange 0.91% 2 Nationwide Mutual Group 0.91% 2 Northlight 0.91% 2 AlG 0.91% 2 AlG 0.45% 1 Berkshire Guard 0.45% 1 California Casualty 0.45% 1 Hartford 0.45% 1 Heritage 0.45% 1 Hippo 0.45% 1 KW Specialty 0.45% 1 Pacific Specialty 0.45% 1 American Modern 0.45% 1 American Modern 0.00% 0	Geico	1.36%	3
Acceptance Casualty / Occidental0.91%2Grange0.91%2Nationwide Mutual Group0.91%2Northlight0.91%2AIG0.45%1Berkshire Guard0.45%1California Casualty0.45%1Hartford0.45%1Heritage0.45%1Hippo0.45%1KW Specialty0.45%1Pacific Specialty0.45%1Scottsdale0.45%1American Modern0.00%0Atain0.00%0	Lloyds	1.36%	3
Grange0.91%2Nationwide Mutual Group0.91%2Northlight0.91%2AIG0.45%1Berkshire Guard0.45%1California Casualty0.45%1Hartford0.45%1Heritage0.45%1KW Specialty0.45%1Lemonade0.45%1Scottsdale0.45%1Arnerican Modern0.00%0Atain0.00%0	Safeco	1.36%	3
Nationwide Mutual Group0.91%2Northlight0.91%2AIG0.45%1Berkshire Guard0.45%1California Casualty0.45%1Hartford0.45%1Heritage0.45%1KW Specialty0.45%1Lemonade0.45%1Scottsdale0.45%1American Modern0.00%0Atain0.00%0	Acceptance Casualty / Occidental	0.91%	2
Northlight0.91%2AIG0.45%1Berkshire Guard0.45%1California Casualty0.45%1Hartford0.45%1Heritage0.45%1Hippo0.45%1KW Specialty0.45%1Lemonade0.45%1Scottsdale0.45%1American Modern0.00%0Atain0.00%0	Grange	0.91%	2
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California Casualty0.45%1Hartford0.45%1Heritage0.45%1Hippo0.45%1KW Specialty0.45%1Lemonade0.45%1Pacific Specialty0.45%1Scottsdale0.45%1American Modern0.00%0Atain0.00%0	AIG	0.45%	1
Hartford 0.45% 1 Heritage 0.45% 1 Hippo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Scottsdale 0.45% 1 American Modern 0.00% 0 Atain 0.00% 0	Berkshire Guard	0.45%	1
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Hippo 0.45% 1 KW Specialty 0.45% 1 Lemonade 0.45% 1 Pacific Specialty 0.45% 1 Scottsdale 0.45% 1 American Modern 0.00% 0 Atain 0.00% 0	Hartford	0.45%	1
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Scottsdale 0.45% 1 American Modern 0.00% 0 Atain 0.00% 0	Lemonade	0.45%	1
American Modern 0.00% 0 Atain 0.00% 0	Pacific Specialty	0.45%	1
Atain 0.00% 0	Scottsdale	0.45%	1
	American Modern	0.00%	0
Bigfoot 0.00% 0	Atain	0.00%	0
	Bigfoot	0.00%	0

Chubb	0.00%	0
CSE Insurance Group	0.00%	0
Guard	0.00%	0
First American	0.00%	0
First Capitol	0.00%	0
Foremost	0.00%	0
Lexington	0.00%	0
Liberty Mutual	0.00%	0
Stillwater	0.00%	0
TOTAL		220

Q13 If you have insurance through the CA FAIR Plan, do you also have a "Difference in Condition" policy (typically covering theft, water damage and liability protection?)

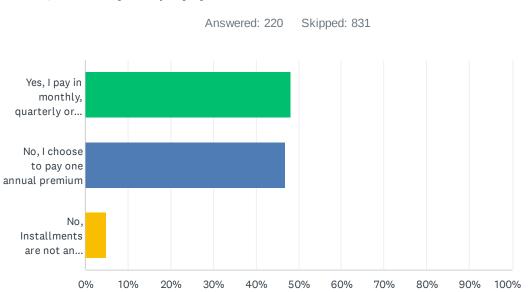


ANSWER CHOICES	RESPONSES	
Yes	41.58% 84	ł
No	12.38% 25	5
N/A	46.04% 93	}
TOTAL	202	>

Q14 How much has the cost of your home insurance changed in the last year?

Answered: 184 Skipped: 867

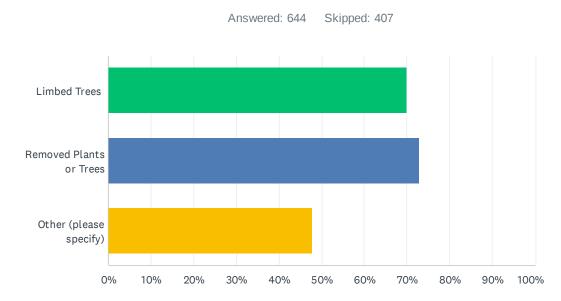
ANSWER CHOICES	RESPONSES	
Last Year's Annual Premium	99.46%	183
This Year's Annual Premium	96.74%	178



ANSWER CHOICES	RESPONSES	
Yes, I pay in monthly, quarterly or semi-annual installments	48.18%	106
No, I choose to pay one annual premium	46.82%	103
No, Installments are not an option with my insurer	5.00%	11
TOTAL		220

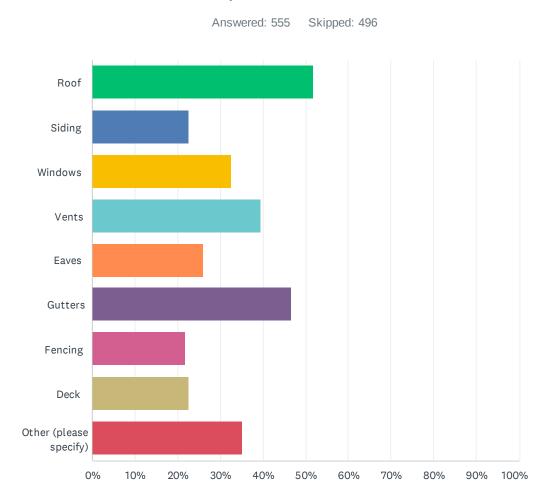
Q15 Do you pay your insurance bill in installments?

Q16 Have you spent time and/or money creating defensible space? Check all that apply:



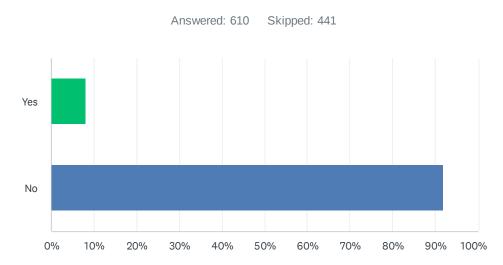
ANSWER CHOICES	RESPONSES	
Limbed Trees	70.03%	451
Removed Plants or Trees	72.83%	469
Other (please specify)	47.67%	307
Total Respondents: 644		

Q17 Have you spent time and/or money hardening your home to reduce or prevent future wildfire damage? Check all areas you have made improvements to:



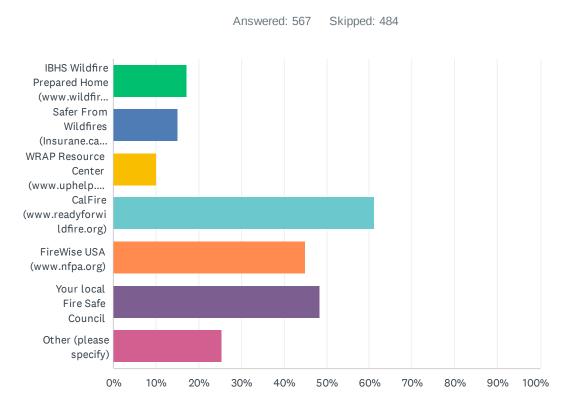
ANSWER CHOICES	RESPONSES	
Roof	51.89%	288
Siding	22.52%	125
Windows	32.61%	181
Vents	39.46%	219
Eaves	25.95%	144
Gutters	46.67%	259
Fencing	21.80%	121
Deck	22.70%	126
Other (please specify)	35.14%	195
Total Respondents: 555		

Q18 If you have spent time and/or money to reduce or prevent future wildfire damage, has your insurer rewarded you with a premium discount or renewal?



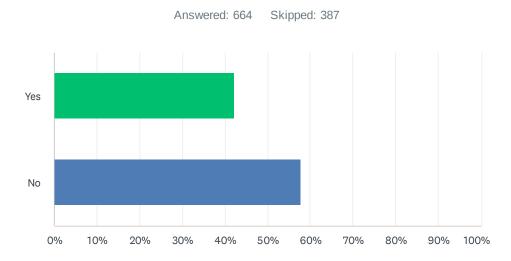
ANSWER CHOICES	RESPONSES	
Yes	8.20%	50
No	91.80%	560
TOTAL		610

Q19 What resources are you using to learn about steps you can take to make your home less likely to be damaged in a wildfire?



ANSWER CHOICES	RESPONSES	
IBHS Wildfire Prepared Home (www.wildfireprepared.org)	17.28%	98
Safer From Wildfires (Insurane.ca.gov)	15.17%	86
WRAP Resource Center (www.uphelp.org/WRAP)	10.05%	57
CalFire (www.readyforwildfire.org)	61.20%	347
FireWise USA (www.nfpa.org)	44.97%	255
Your local Fire Safe Council	48.32%	274
Other (please specify)	25.40%	144
Total Respondents: 567		

Q20 Are you willing to share your insurance story with the media or elected officials?



ANSWER CHOICES	RESPONSES	
Yes	42.32%	281
No	57.68%	383
TOTAL		664

Q21 Is there anything else you would like to share?

Answered: 355 Skipped: 696

Q22 [Optional] Please provide your name and email so we can contact you if we have questions about your responses. This information will not be shared without your consent.

Answered: 521 Skipped: 530

ANSWER CHOICES	RESPONSES	
Address 2:	0.00%	0
Address:	0.00%	0
City/Town:	97.89%	510
Company:	0.00%	0
Country:	0.00%	0
Email Address:	95.59%	498
Name:	96.35%	502
Phone Number:	0.00%	0
State:	99.23%	517
ZIP:	98.46%	513