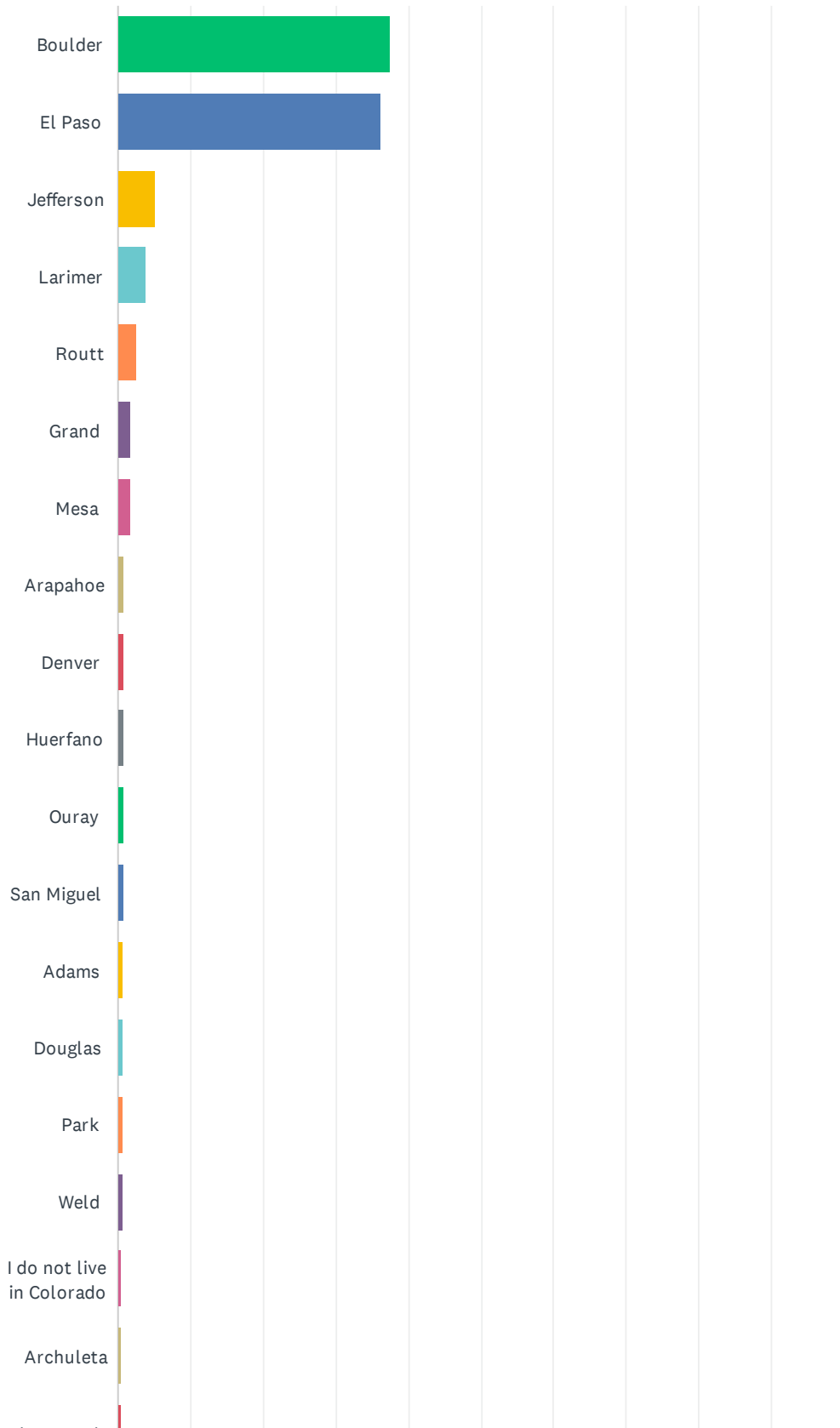


Q1 What Colorado County is your home located in?

Answered: 419 Skipped: 0



2024 Colorado Home Insurance Survey

Clear Creek

Eagle

Pitkin

Baca

Custer

La Plata

Pueblo

Summit

Teller

Alamosa

Bent

Broomfield

Chaffee

Cheyenne

Conejos

Costilla

Crowley

Delta

Dolores

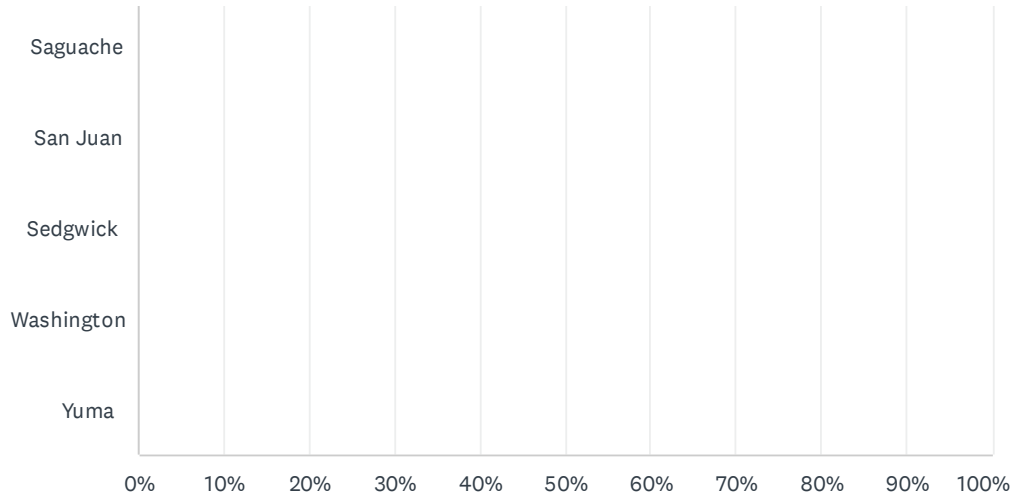
Elbert

Fremont

2024 Colorado Home Insurance Survey

Garfield
Gilpin
Gunnison
Hinsdale
Jackson
Kiowa
Kit Carson
Lake
Las Animas
Lincoln
Logan
Mineral
Moffat
Montezuma
Montrose
Morgan
Otero
Phillips
Powers
Rio Blanco
Rio Grande

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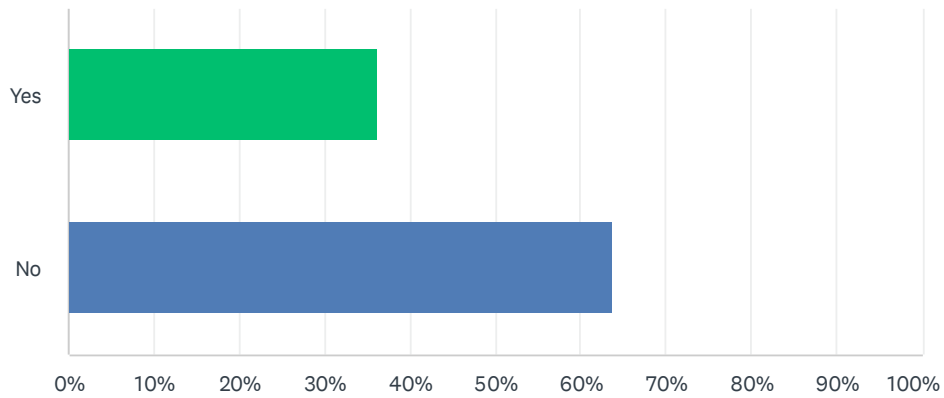
ANSWER CHOICES	RESPONSES	
Boulder	37.47%	157
El Paso	36.28%	152
Jefferson	5.01%	21
Larimer	3.82%	16
Routt	2.63%	11
Grand	1.67%	7
Mesa	1.67%	7
Arapahoe	0.95%	4
Denver	0.95%	4
Huerfano	0.95%	4
Ouray	0.95%	4
San Miguel	0.95%	4
Adams	0.72%	3
Douglas	0.72%	3
Park	0.72%	3
Weld	0.72%	3
I do not live in Colorado	0.48%	2
Archuleta	0.48%	2
Clear Creek	0.48%	2
Eagle	0.48%	2
Pitkin	0.48%	2
Baca	0.24%	1
Custer	0.24%	1
La Plata	0.24%	1
Pueblo	0.24%	1
Summit	0.24%	1
Teller	0.24%	1
Alamosa	0.00%	0
Bent	0.00%	0
Broomfield	0.00%	0
Chaffee	0.00%	0
Cheyenne	0.00%	0

2024 Colorado Home Insurance Survey

Conejos	0.00%	0
Costilla	0.00%	0
Crowley	0.00%	0
Delta	0.00%	0
Dolores	0.00%	0
Elbert	0.00%	0
Fremont	0.00%	0
Garfield	0.00%	0
Gilpin	0.00%	0
Gunnison	0.00%	0
Hinsdale	0.00%	0
Jackson	0.00%	0
Kiowa	0.00%	0
Kit Carson	0.00%	0
Lake	0.00%	0
Las Animas	0.00%	0
Lincoln	0.00%	0
Logan	0.00%	0
Mineral	0.00%	0
Moffat	0.00%	0
Montezuma	0.00%	0
Montrose	0.00%	0
Morgan	0.00%	0
Otero	0.00%	0
Phillips	0.00%	0
Prowers	0.00%	0
Rio Blanco	0.00%	0
Rio Grande	0.00%	0
Saguache	0.00%	0
San Juan	0.00%	0
Sedgwick	0.00%	0
Washington	0.00%	0
Yuma	0.00%	0
TOTAL		419

Q2 Was your home damaged or destroyed by a recent wildfire?

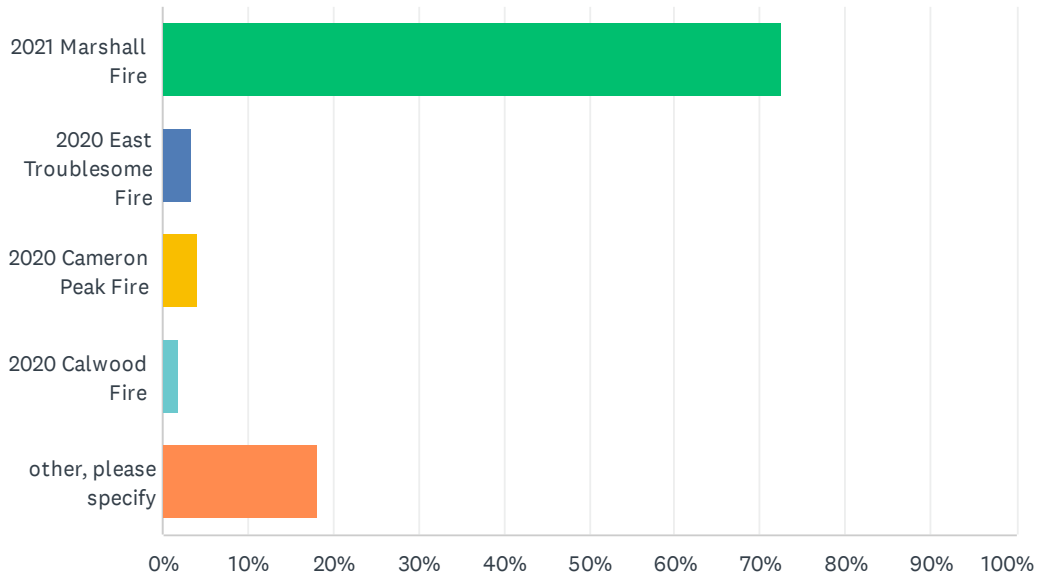
Answered: 413 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes	36.32%	150
No	63.68%	263
TOTAL		413

Q3 What is the name of the wildfire?

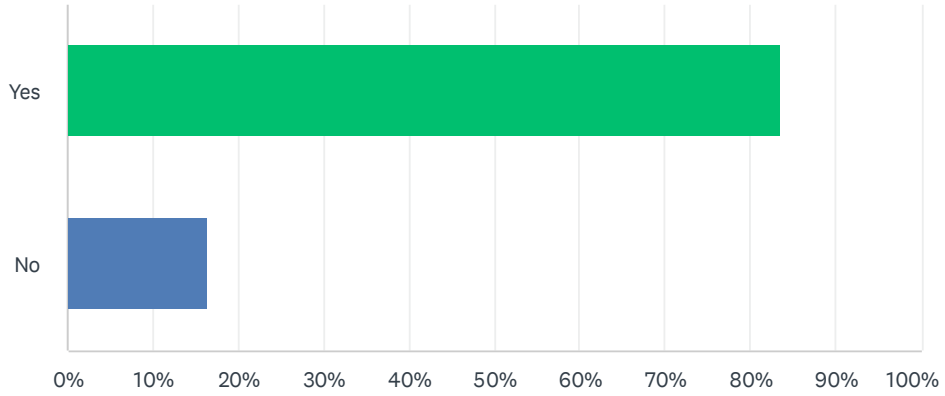
Answered: 149 Skipped: 270



ANSWER CHOICES	RESPONSES	
2021 Marshall Fire	72.48%	108
2020 East Troublesome Fire	3.36%	5
2020 Cameron Peak Fire	4.03%	6
2020 Calwood Fire	2.01%	3
other, please specify	18.12%	27
TOTAL		149

Q4 As you rebuild/repair/relocate, are you aiming for a more wildfire resistant home?

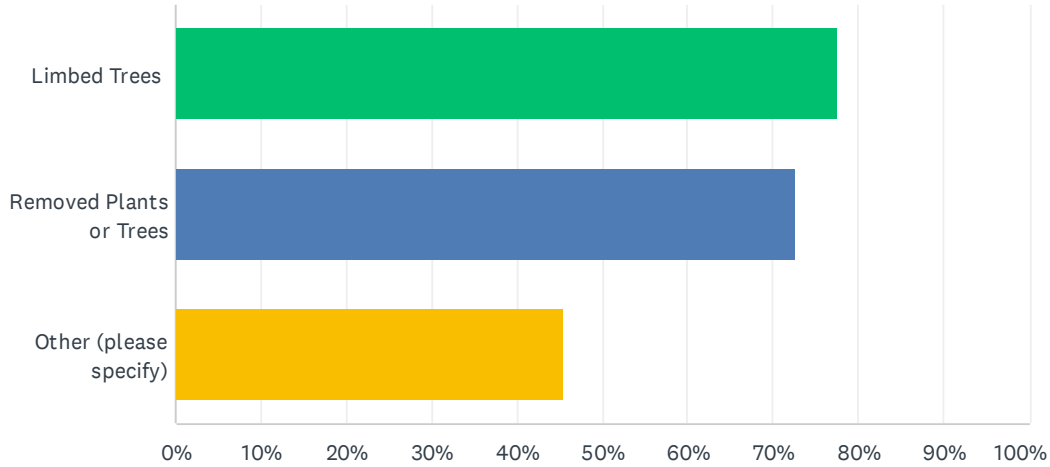
Answered: 146 Skipped: 273



ANSWER CHOICES	RESPONSES	
Yes	83.56%	122
No	16.44%	24
TOTAL		146

Q5 Have you spent time and/or money creating defensible space around your home? Check all that apply:

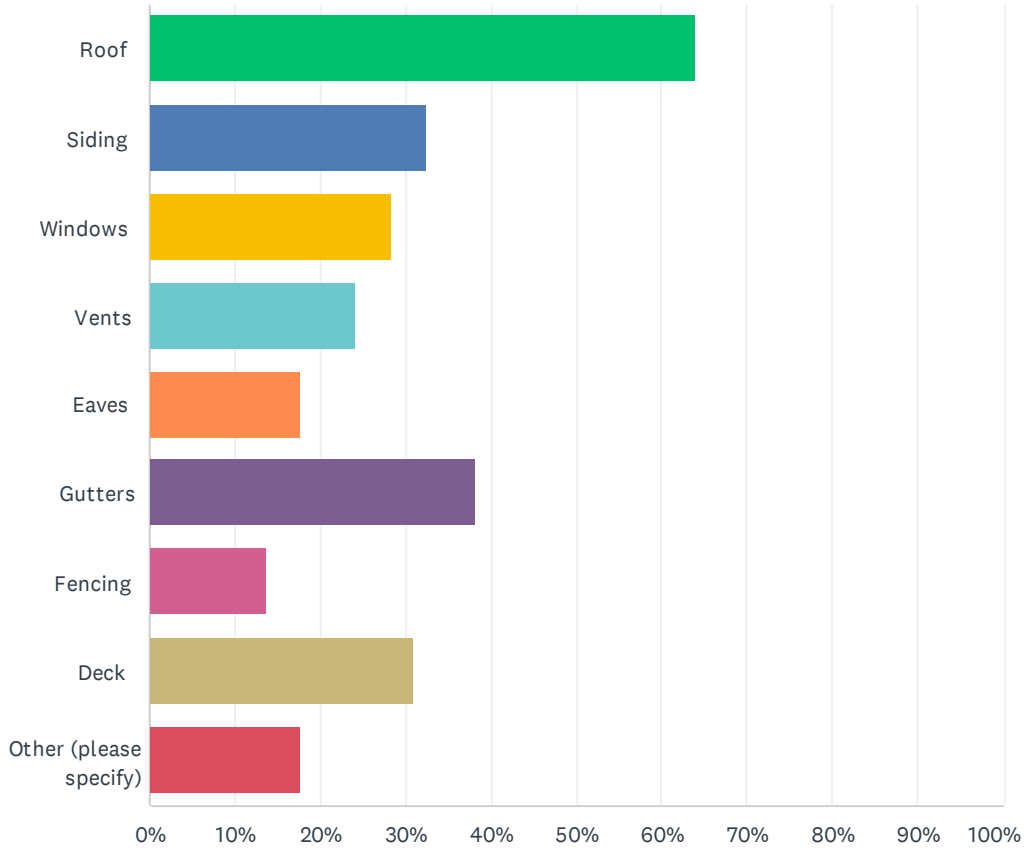
Answered: 209 Skipped: 210



ANSWER CHOICES	RESPONSES
Limbed Trees	77.51% 162
Removed Plants or Trees	72.73% 152
Other (please specify)	45.45% 95
Total Respondents: 209	

Q6 Have you spent time and/or money hardening your home to reduce or prevent damage from extreme weather events? Check all areas you have made improvements to:

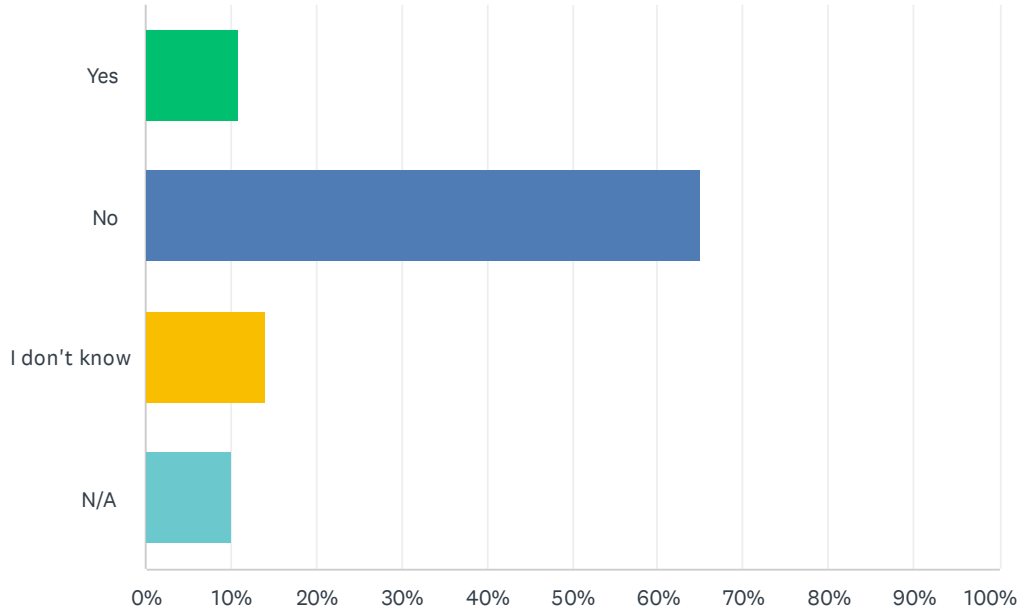
Answered: 191 Skipped: 228



ANSWER CHOICES	RESPONSES
Roof	63.87% 122
Siding	32.46% 62
Windows	28.27% 54
Vents	24.08% 46
Eaves	17.80% 34
Gutters	38.22% 73
Fencing	13.61% 26
Deck	30.89% 59
Other (please specify)	17.80% 34
Total Respondents: 191	

Q7 Has your insurer notified you that your efforts have earned you a discount or renewal?

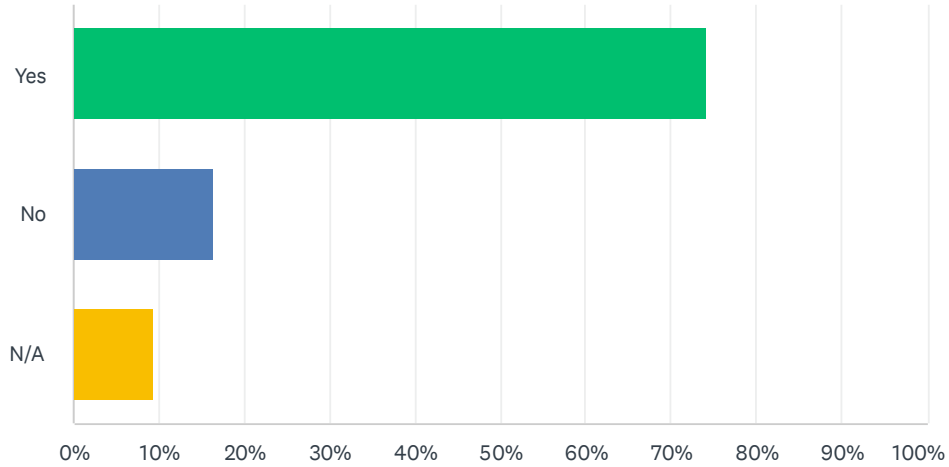
Answered: 240 Skipped: 179



ANSWER CHOICES	RESPONSES	
Yes	10.83%	26
No	65.00%	156
I don't know	14.17%	34
N/A	10.00%	24
TOTAL		240

Q8 When your home insurance policy last expired, were you offered a policy renewal?

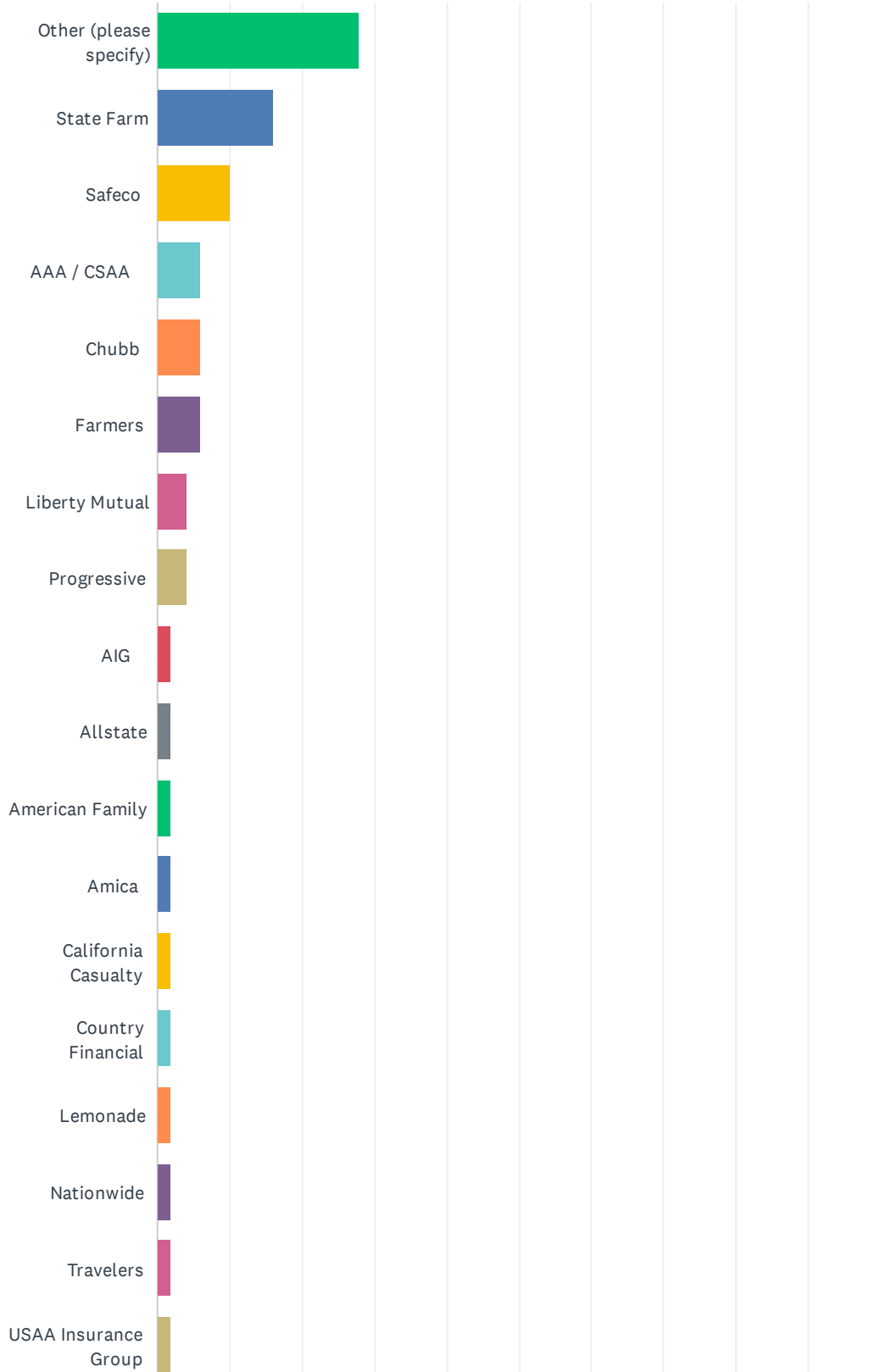
Answered: 383 Skipped: 36



ANSWER CHOICES	RESPONSES	
Yes	74.15%	284
No	16.45%	63
N/A	9.40%	36
TOTAL		383

Q9 What is the name of the insurance company that dropped (non-renewed) you?

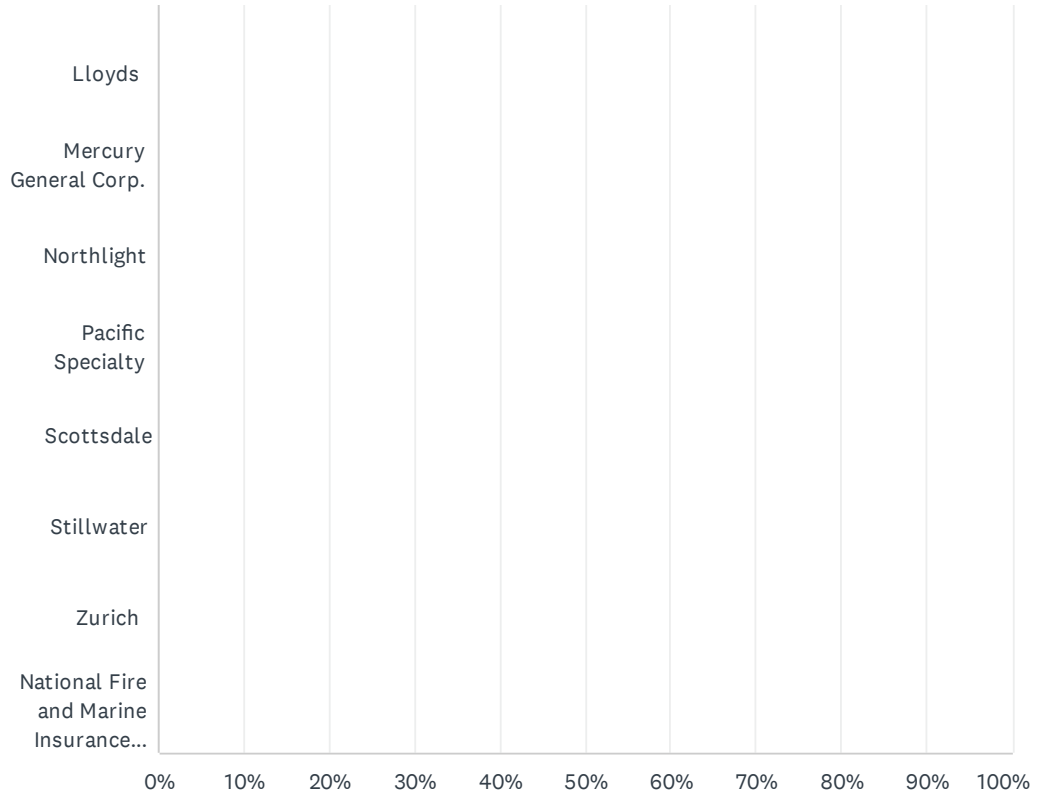
Answered: 50 Skipped: 369



2024 Colorado Home Insurance Survey

Acceptance Casualty / Occidental									
Aegis									
American Modern									
Atain									
Berkshire Guard									
Bigfoot									
CSE Insurance Group									
Encompass									
Geico									
Grange									
Guard									
First American									
First Capitol									
Foremost									
Geico									
Hartford									
Heritage									
Hippo									
Horace Mann									
KW Specialty									
Lexington									

2024 Colorado Home Insurance Survey



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ANSWER CHOICES	RESPONSES	
Other (please specify)	28.00%	14
State Farm	16.00%	8
Safeco	10.00%	5
AAA / CSAA	6.00%	3
Chubb	6.00%	3
Farmers	6.00%	3
Liberty Mutual	4.00%	2
Progressive	4.00%	2
AIG	2.00%	1
Allstate	2.00%	1
American Family	2.00%	1
Amica	2.00%	1
California Casualty	2.00%	1
Country Financial	2.00%	1
Lemonade	2.00%	1
Nationwide	2.00%	1
Travelers	2.00%	1
USAA Insurance Group	2.00%	1
Acceptance Casualty / Occidental	0.00%	0
Aegis	0.00%	0
American Modern	0.00%	0
Atain	0.00%	0
Berkshire Guard	0.00%	0
Bigfoot	0.00%	0
CSE Insurance Group	0.00%	0
Encompass	0.00%	0
Geico	0.00%	0
Grange	0.00%	0
Guard	0.00%	0
First American	0.00%	0
First Capitol	0.00%	0
Foremost	0.00%	0

2024 Colorado Home Insurance Survey

Geiko	0.00%	0
Hartford	0.00%	0
Heritage	0.00%	0
Hippo	0.00%	0
Horace Mann	0.00%	0
KW Specialty	0.00%	0
Lexington	0.00%	0
Lloyds	0.00%	0
Mercury General Corp.	0.00%	0
Northlight	0.00%	0
Pacific Specialty	0.00%	0
Scottsdale	0.00%	0
Stillwater	0.00%	0
Zurich	0.00%	0
National Fire and Marine Insurance Company	0.00%	0
TOTAL		50

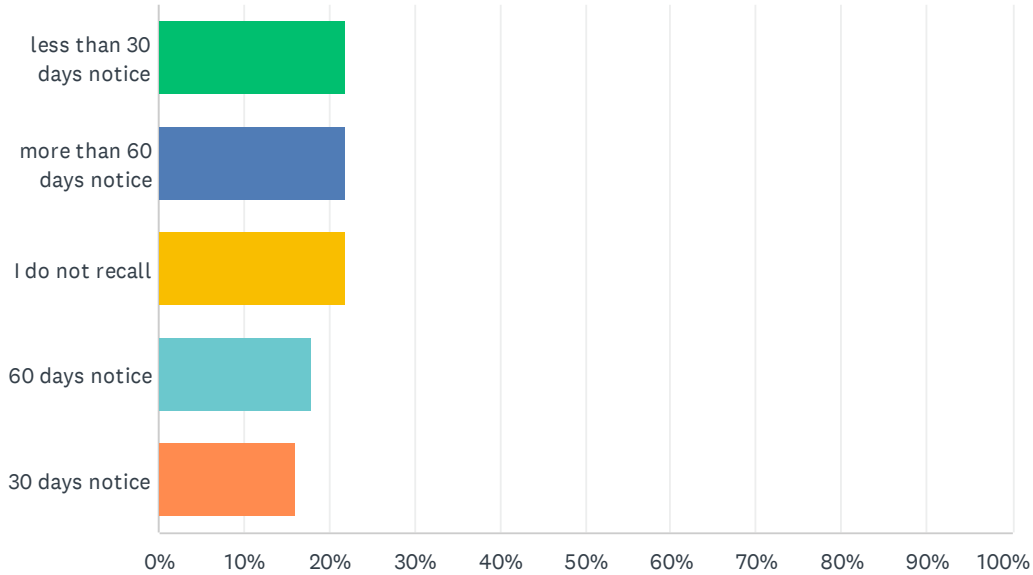
Q10 When were you dropped by your home insurer?

Answered: 47 Skipped: 372

ANSWER CHOICES	RESPONSES	
Please enter the end date of the policy that was nonrenewed:	100.00%	47

Q11 Did your insurer give you notice before dropping your home insurance?

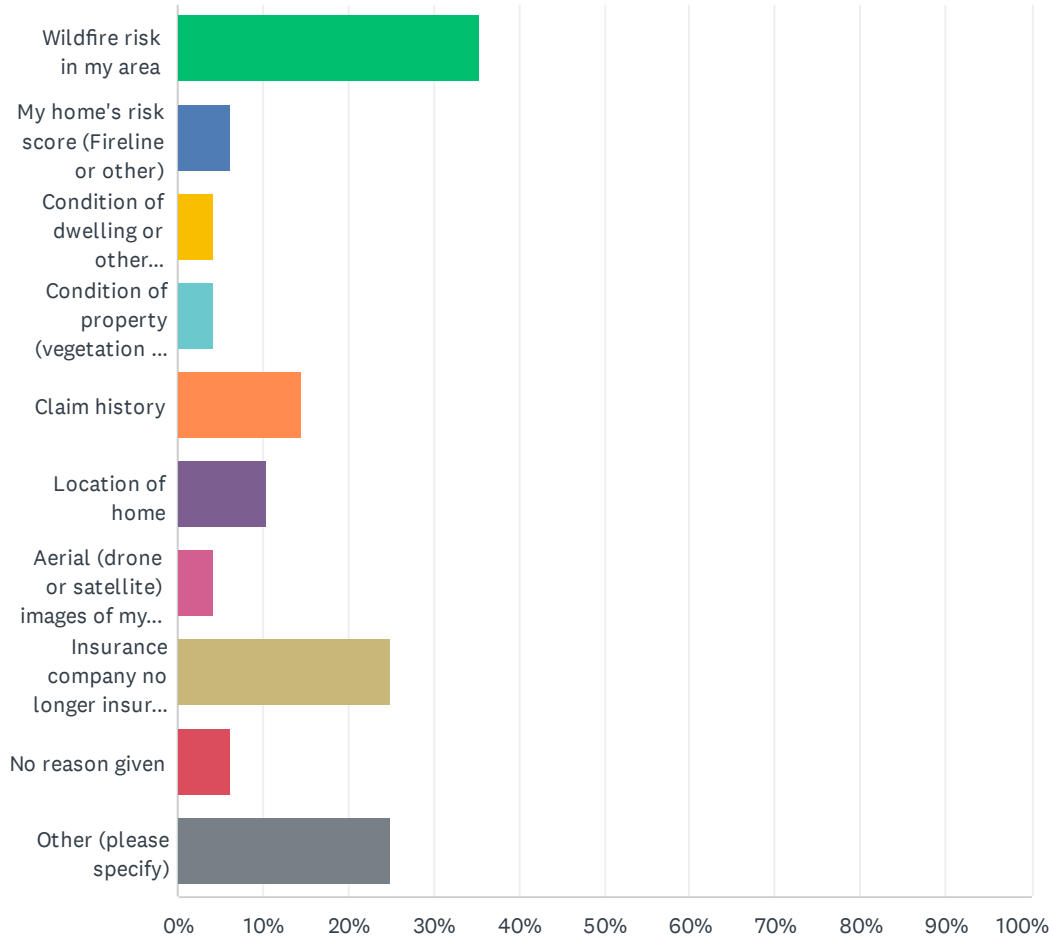
Answered: 50 Skipped: 369



ANSWER CHOICES	RESPONSES	
less than 30 days notice	22.00%	11
more than 60 days notice	22.00%	11
I do not recall	22.00%	11
60 days notice	18.00%	9
30 days notice	16.00%	8
TOTAL		50

Q12 What reasons did your home insurance company give you for dropping your policy?

Answered: 48 Skipped: 371

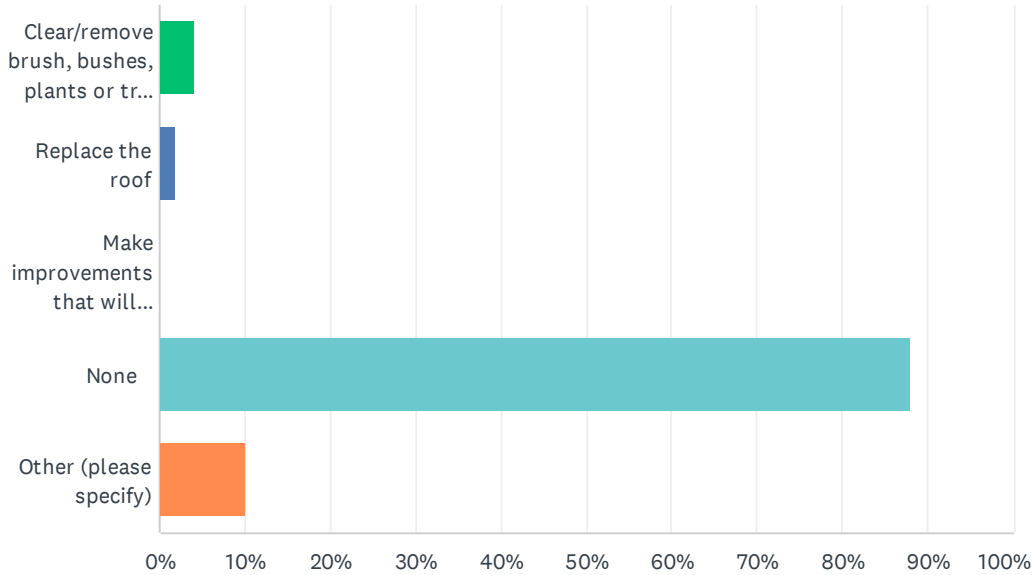


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ANSWER CHOICES	RESPONSES	
Wildfire risk in my area	35.42%	17
My home's risk score (Fireline or other)	6.25%	3
Condition of dwelling or other structures	4.17%	2
Condition of property (vegetation or brush)	4.17%	2
Claim history	14.58%	7
Location of home	10.42%	5
Aerial (drone or satellite) images of my property	4.17%	2
Insurance company no longer insuring homes in my area	25.00%	12
No reason given	6.25%	3
Other (please specify)	25.00%	12
Total Respondents: 48		

Q13 Did an insurance company or agent tell you to make specific improvements in order to keep your policy? Please check all that apply:

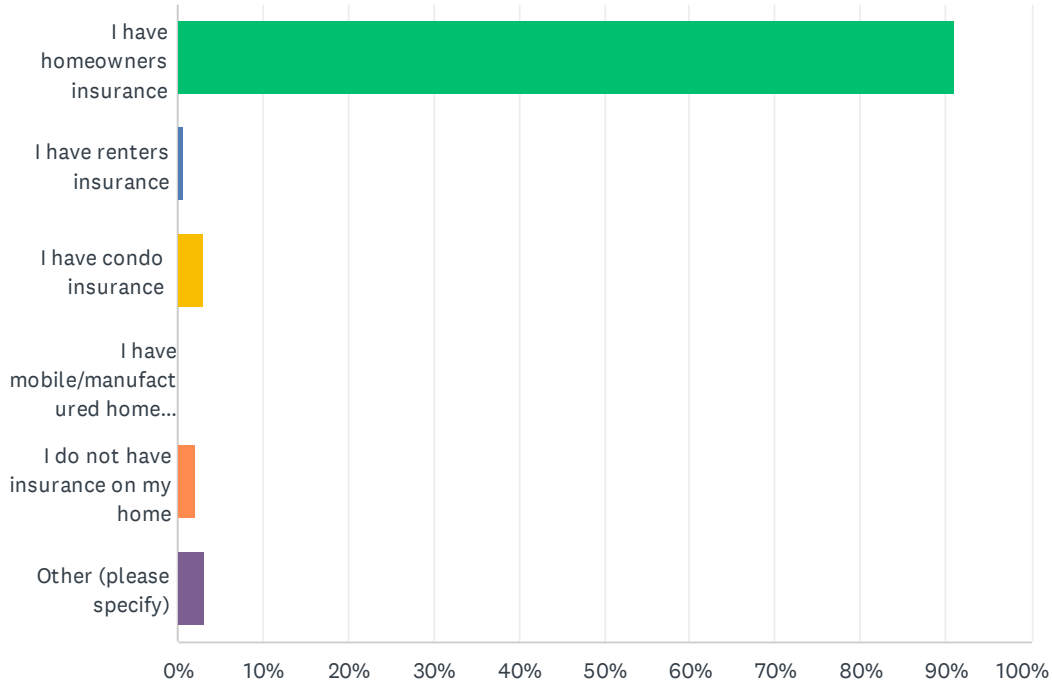
Answered: 50 Skipped: 369



ANSWER CHOICES	RESPONSES	
Clear/remove brush, bushes, plants or trees around the home	4.00%	2
Replace the roof	2.00%	1
Make improvements that will reduce or prevent future wildfire damage	0.00%	0
None	88.00%	44
Other (please specify)	10.00%	5
Total Respondents: 50		

Q14 Do you currently have insurance for your home? (please answer for your permanent residence)

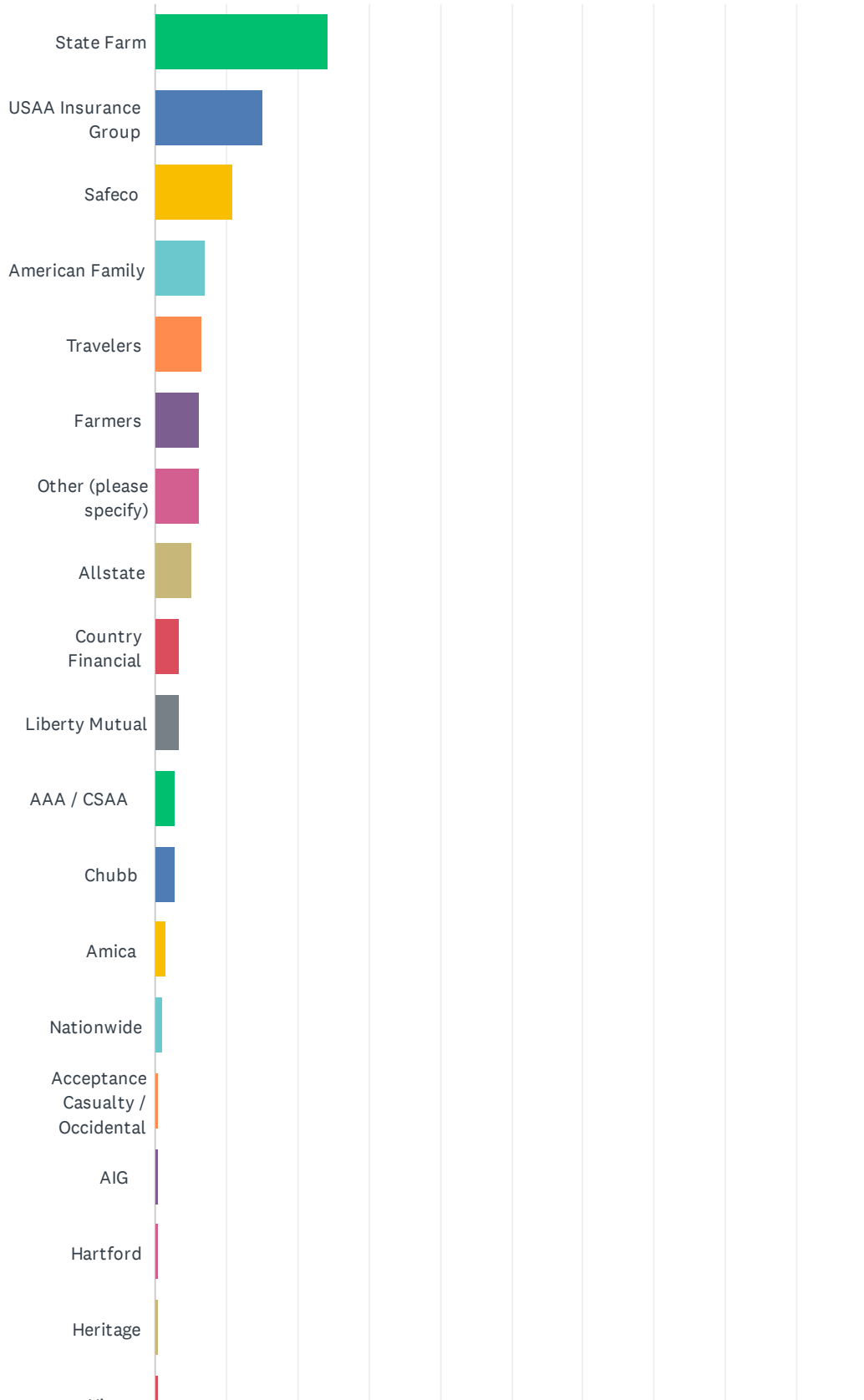
Answered: 333 Skipped: 86



ANSWER CHOICES	RESPONSES	
I have homeowners insurance	90.99%	303
I have renters insurance	0.60%	2
I have condo insurance	3.00%	10
I have mobile/manufactured home insurance	0.00%	0
I do not have insurance on my home	2.10%	7
Other (please specify)	3.30%	11
TOTAL		333

Q15 What is the name of your current insurance company?

Answered: 259 Skipped: 160



2024 Colorado Home Insurance Survey



2024 Colorado Home Insurance Survey



2024 Colorado Home Insurance Survey

ANSWER CHOICES	RESPONSES	
State Farm	24.32%	63
USAA Insurance Group	15.06%	39
Safeco	10.81%	28
American Family	6.95%	18
Travelers	6.56%	17
Farmers	6.18%	16
Other (please specify)	6.18%	16
Allstate	5.02%	13
Country Financial	3.47%	9
Liberty Mutual	3.47%	9
AAA / CSAA	2.70%	7
Chubb	2.70%	7
Amica	1.54%	4
Nationwide	1.16%	3
Acceptance Casualty / Occidental	0.39%	1
AIG	0.39%	1
Hartford	0.39%	1
Heritage	0.39%	1
Hippo	0.39%	1
Horace Mann	0.39%	1
Lemonade	0.39%	1
Scottsdale	0.39%	1
Zurich	0.39%	1
N/A	0.39%	1
Aegis	0.00%	0
American Modern	0.00%	0
Atain	0.00%	0
Berkshire Guard	0.00%	0
Bigfoot	0.00%	0
California Casualty	0.00%	0
CSE Insurance Group	0.00%	0
Encompass	0.00%	0

2024 Colorado Home Insurance Survey

Geico	0.00%	0
Grange	0.00%	0
Guard	0.00%	0
First American	0.00%	0
First Capitol	0.00%	0
Foremost	0.00%	0
Geiko	0.00%	0
KW Specialty	0.00%	0
Lexington	0.00%	0
Lloyds	0.00%	0
Mercury General Corp.	0.00%	0
National Fire and Marine Insurance Company	0.00%	0
Northlight	0.00%	0
Pacific Specialty	0.00%	0
Progressive	0.00%	0
Stillwater	0.00%	0
TOTAL		259

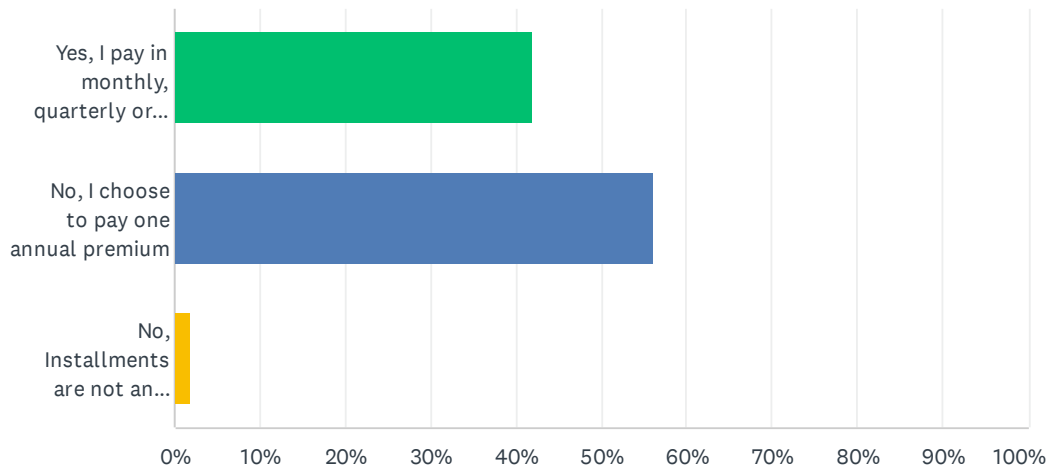
Q16 How much has the cost of your property insurance changed in the last year?

Answered: 213 Skipped: 206

ANSWER CHOICES	RESPONSES	
Last Year's Annual Premium	95.31%	203
This Year's Annual Premium	98.12%	209

Q17 Do you pay your insurance bill in installments?

Answered: 255 Skipped: 164



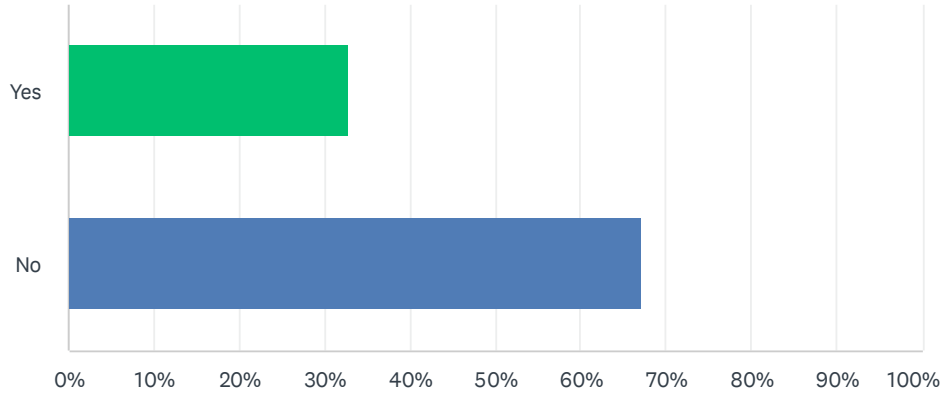
ANSWER CHOICES	RESPONSES	
Yes, I pay in monthly, quarterly or semi-annual installments	41.96%	107
No, I choose to pay one annual premium	56.08%	143
No, Installments are not an option with my insurer	1.96%	5
TOTAL		255

Q18 Is there anything else you would like to share?

Answered: 154 Skipped: 265

Q19 Are you willing to share your insurance story with the media or elected officials?

Answered: 247 Skipped: 172



ANSWER CHOICES	RESPONSES	
Yes	32.79%	81
No	67.21%	166
TOTAL		247

Q20 [Optional] If an insurance agent or broker was helpful in insuring your home, please share their information.

Answered: 86 Skipped: 333

ANSWER CHOICES	RESPONSES	
Agent's Name:	76.74%	66
Company:	89.53%	77
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
Contact Info:	74.42%	64
Phone Number:	0.00%	0

Q21 [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: 161 Skipped: 258

ANSWER CHOICES	RESPONSES	
Name:	98.14%	158
Company:	0.00%	0
Address:	0.00%	0
Address 2:	0.00%	0
City/Town:	97.52%	157
State:	98.14%	158
ZIP:	97.52%	157
Country:	0.00%	0
Email Address:	96.89%	156
Phone Number:	0.00%	0