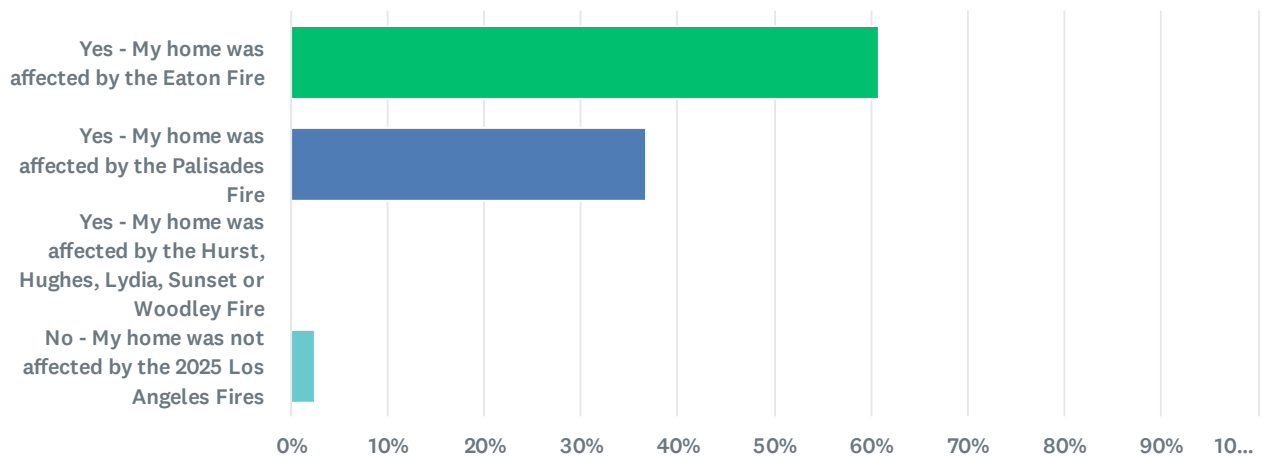


Q1 Thank you for your time completing this confidential survey. This survey is being conducted by the three-decades old non-profit United Policyholders. The purpose is to track insurance progress and challenges and gather data to support the problem-solving help we're providing to impacted households and our related advocacy work. Your answers to this survey help us help you. To see previous surveys we have conducted after past disasters, visit uphelp.org/surveyresults Were you affected by the January 2025 Los Angeles Wildfires?

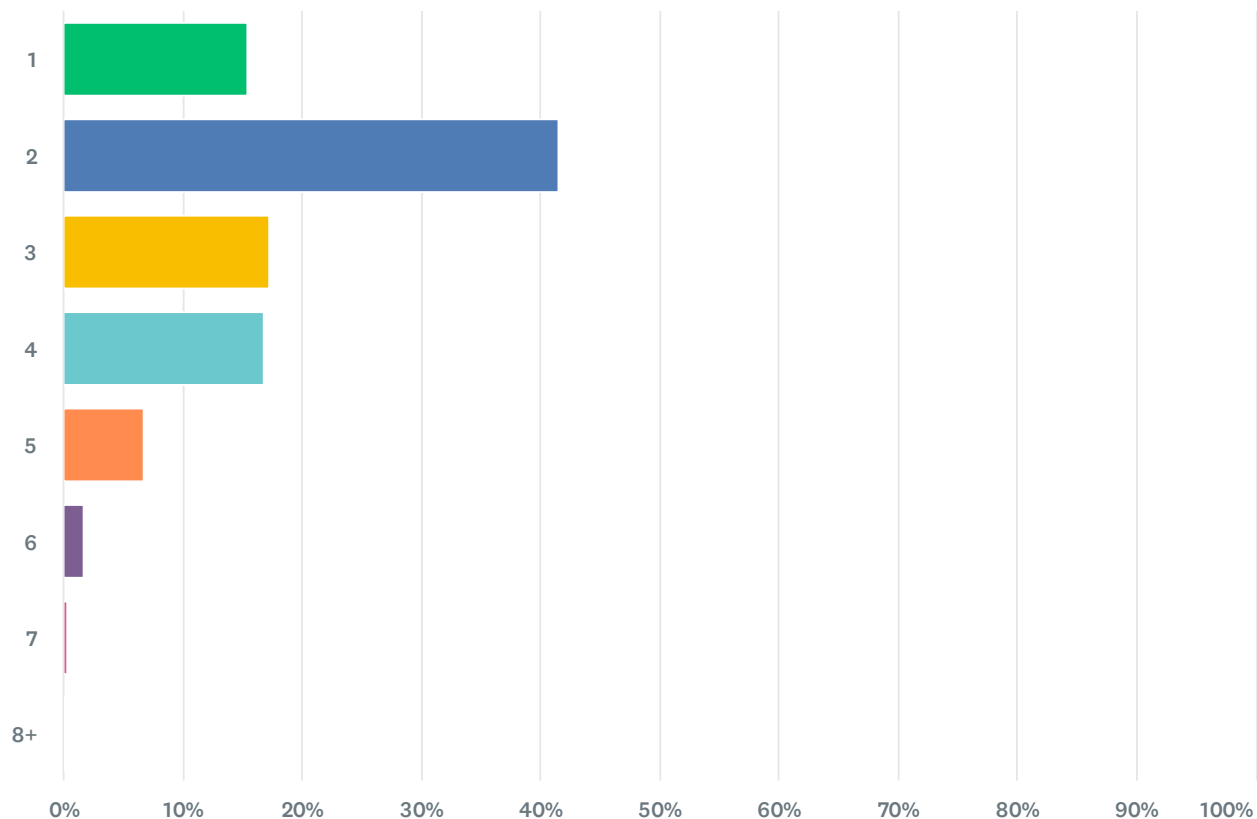
Answered: 692 Skipped: 0



Answer Choices	Percentage	Responses
● Yes - My home was affected by the Eaton Fire	60.84%	421
● Yes - My home was affected by the Palisades Fire	36.71%	254
● Yes - My home was affected by the Hurst, Hughes, Lydia, Sunset or Woodley Fire	0%	0
● No - My home was not affected by the 2025 Los Angeles Fires	2.46%	17
Total		692

Q2 How many people are in your household?

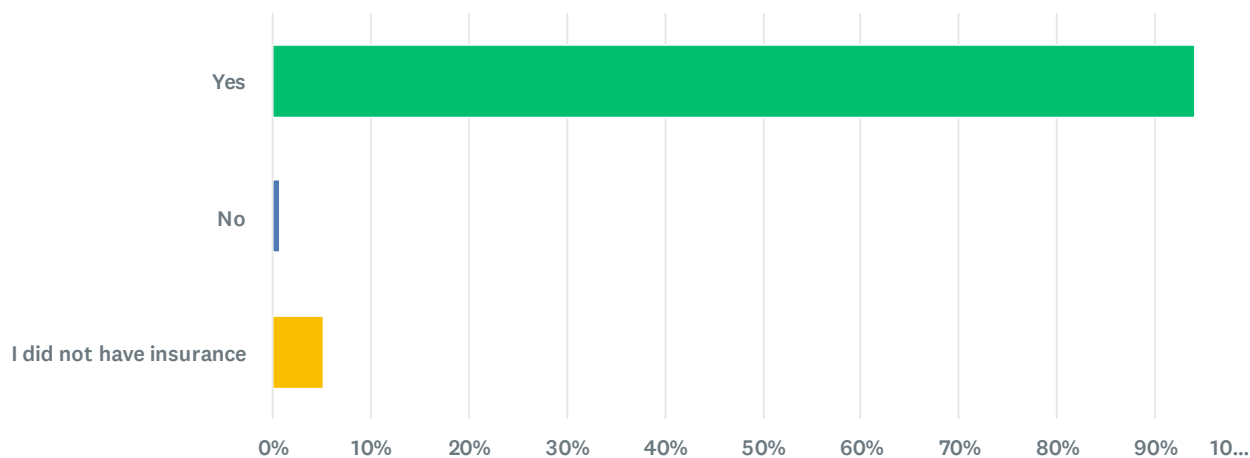
Answered: 664 Skipped: 28



Answer Choices	Percentage	Responses
● 1	15.36%	102
● 2	41.57%	276
● 3	17.32%	115
● 4	16.87%	112
● 5	6.78%	45
● 6	1.66%	11
● 7	0.30%	2
● 8+	0.15%	1
Total		664

Q3 Have you filed a claim with your insurance company?

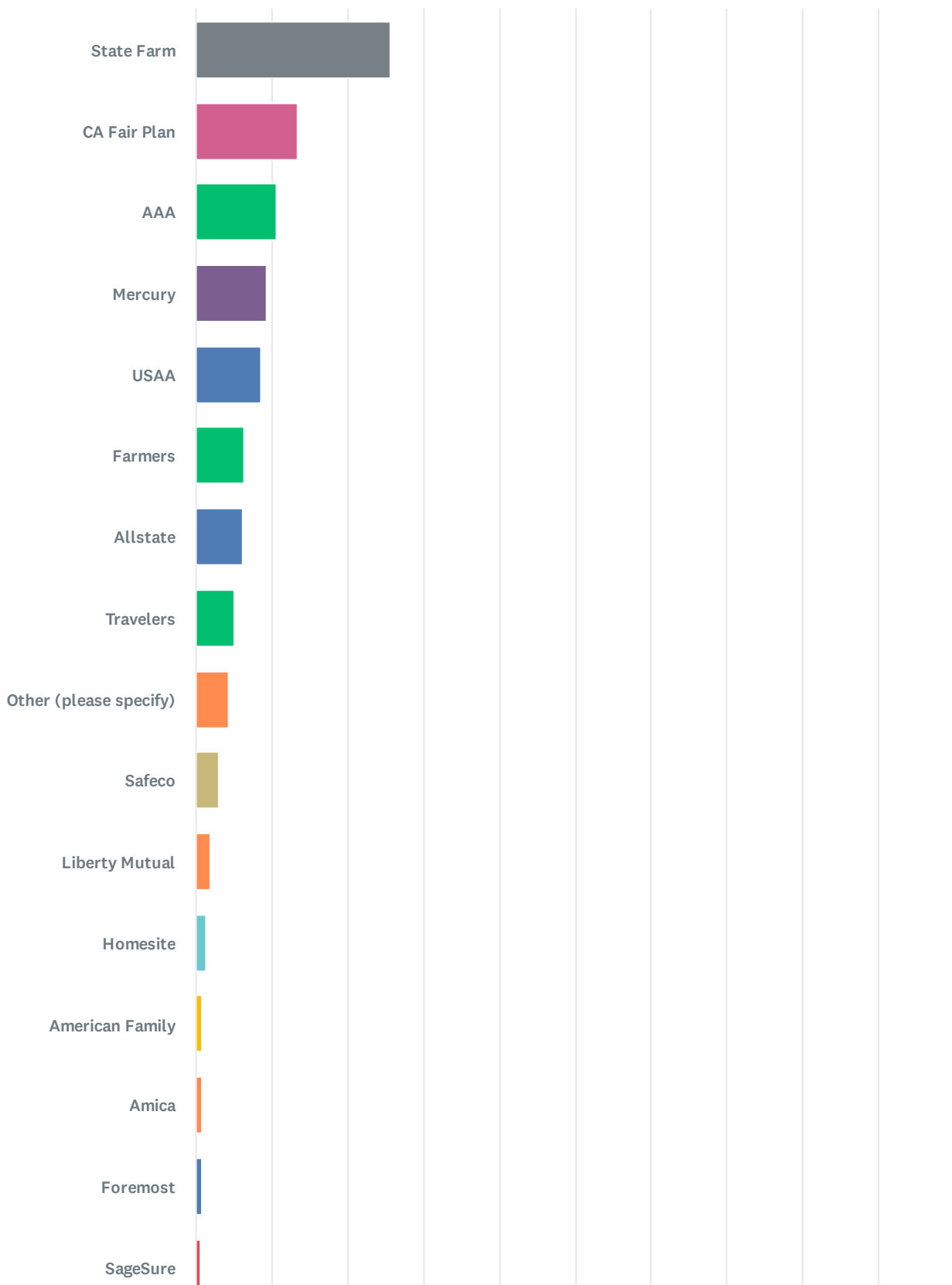
Answered: 664 Skipped: 28



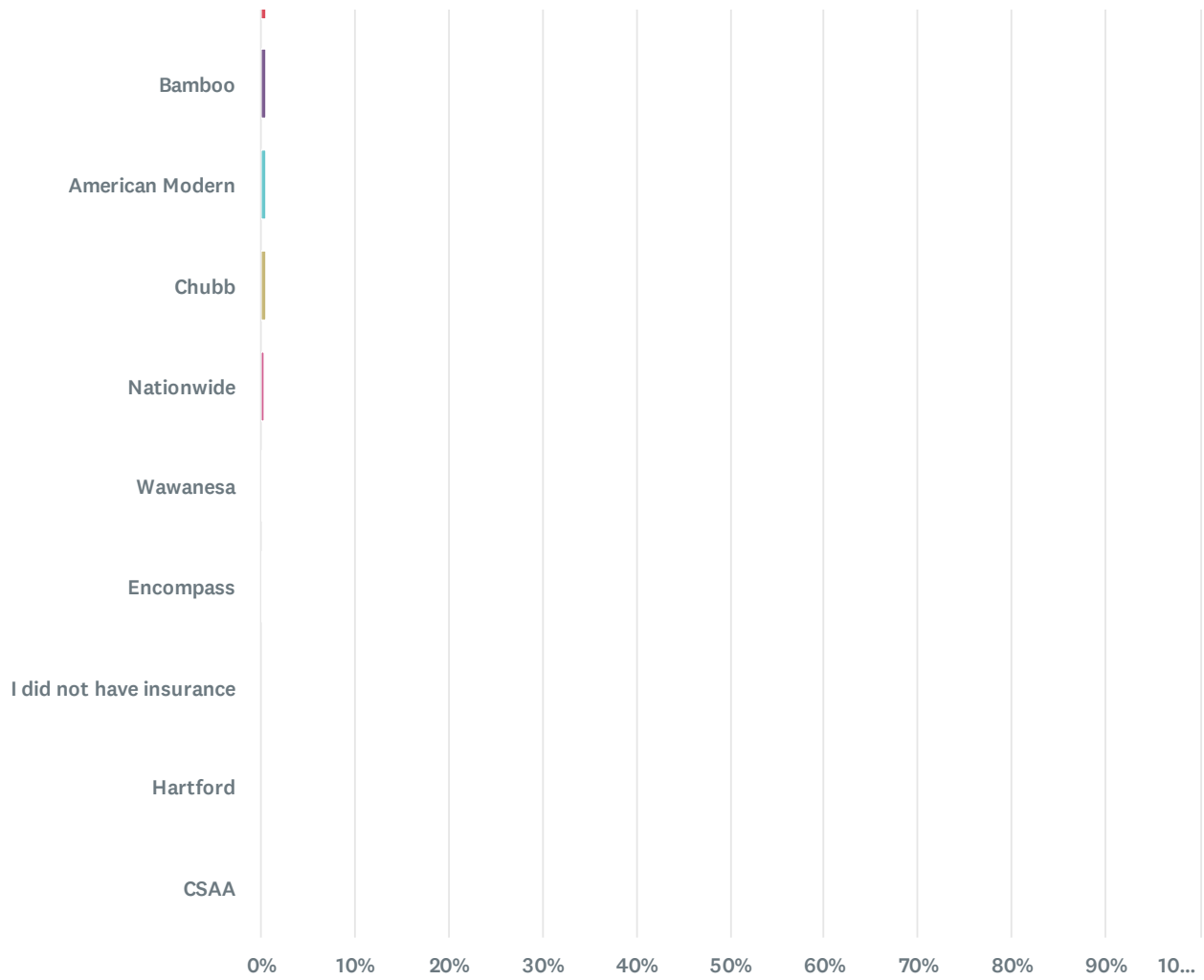
Answer Choices	Percentage	Responses
● Yes	94.13%	625
● No	0.75%	5
● I did not have insurance	5.12%	34
Total		664

Q4 What is the name of your insurance company?

Answered: 619 Skipped: 73




















United Policyholders - Los Angeles Wildfires - 12 Month Survey



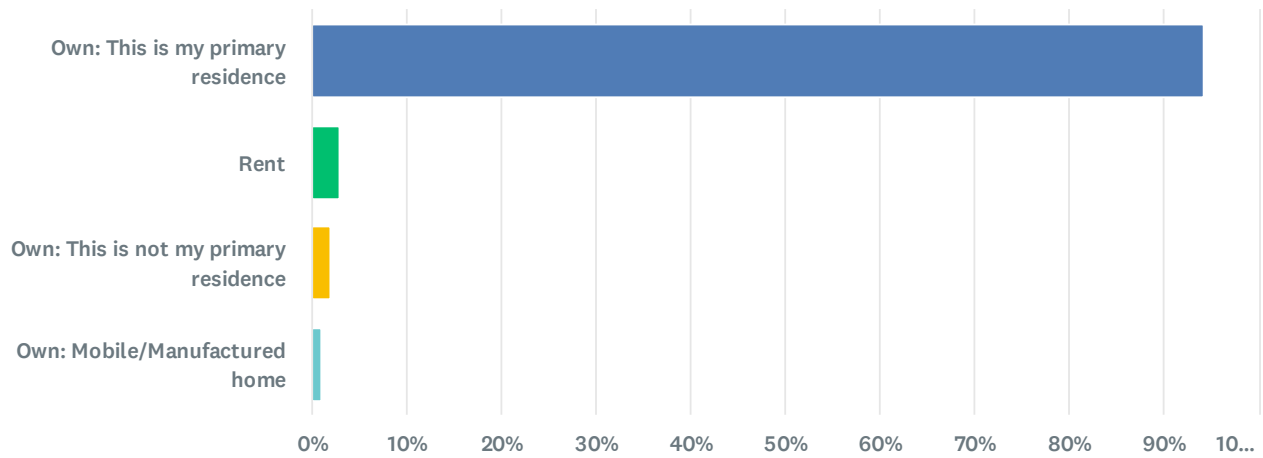
Answer Choices	Percentage	Responses
● State Farm	25.69%	159
● CA Fair Plan	13.41%	83
● AAA	10.66%	66
● Mercury	9.21%	57
● USAA	8.56%	53
● Farmers	6.30%	39
● Allstate	6.14%	38
● Travelers	5.01%	31
Total		619

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
 Other (please specify) Show responses	4.20%	26
 Safeco	2.91%	18
 Liberty Mutual	1.78%	11
 Homesite	1.29%	8
 American Family	0.81%	5
 Amica	0.81%	5
 Foremost	0.65%	4
 SageSure	0.48%	3
 Bamboo	0.48%	3
 American Modern	0.48%	3
 Chubb	0.48%	3
 Nationwide	0.32%	2
 Wawanesa	0.16%	1
 Encompass	0.16%	1
 I did not have insurance	0%	0
 Hartford	0%	0
 CSAA	0%	0
Total		619

Q5 Do you rent or own the home that was damaged or destroyed?

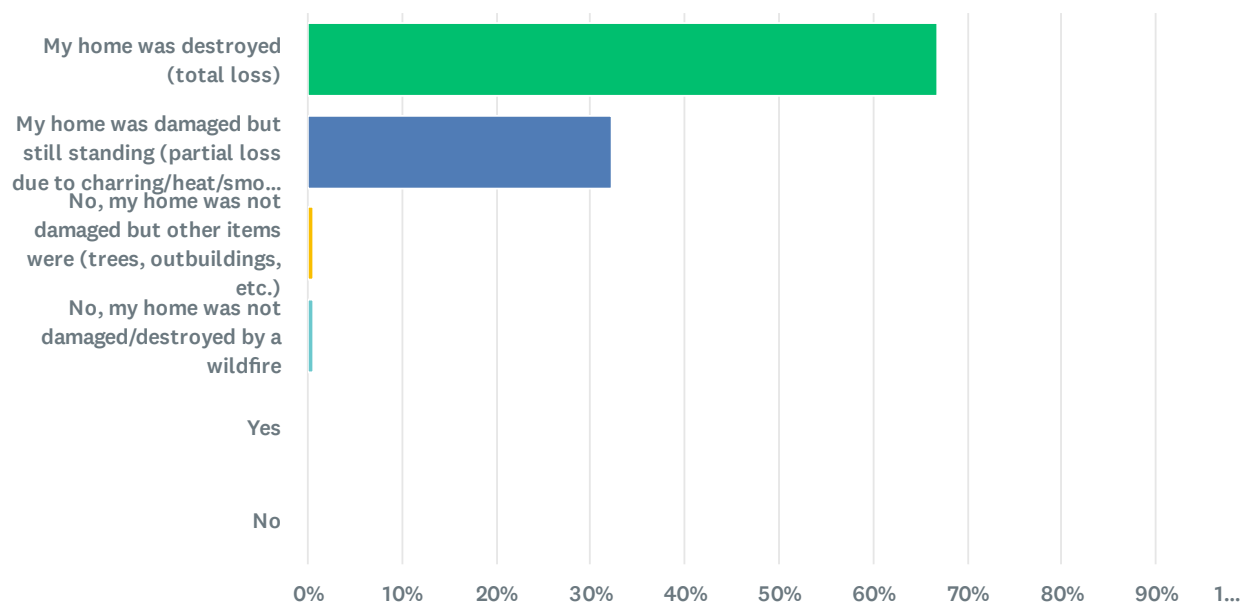
Answered: 619 Skipped: 73



Answer Choices	Percentage	Responses
● Own: This is my primary residence	94.18%	583
● Rent	2.91%	18
● Own: This is not my primary residence	1.94%	12
● Own: Mobile/Manufactured home	0.97%	6
Total		619

Q6 Was your home damaged or destroyed in the LA Wildfires?

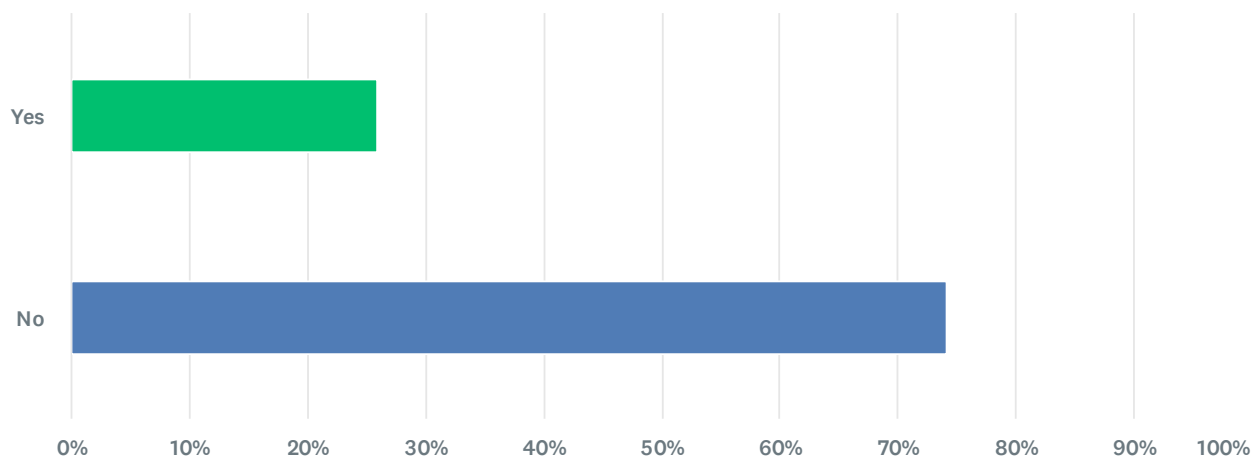
Answered: 600 Skipped: 92



Answer Choices	Percentage	Responses
● My home was destroyed (total loss)	66.83%	401
● My home was damaged but still standing (partial loss due to charring/heat/smoke/ash damage)	32.17%	193
● No, my home was not damaged but other items were (trees, outbuildings, etc.)	0.50%	3
● No, my home was not damaged/destroyed by a wildfire	0.50%	3
● Yes	0%	0
● No	0%	0
Total		600

Q7 If your home is still standing, have you moved back home?

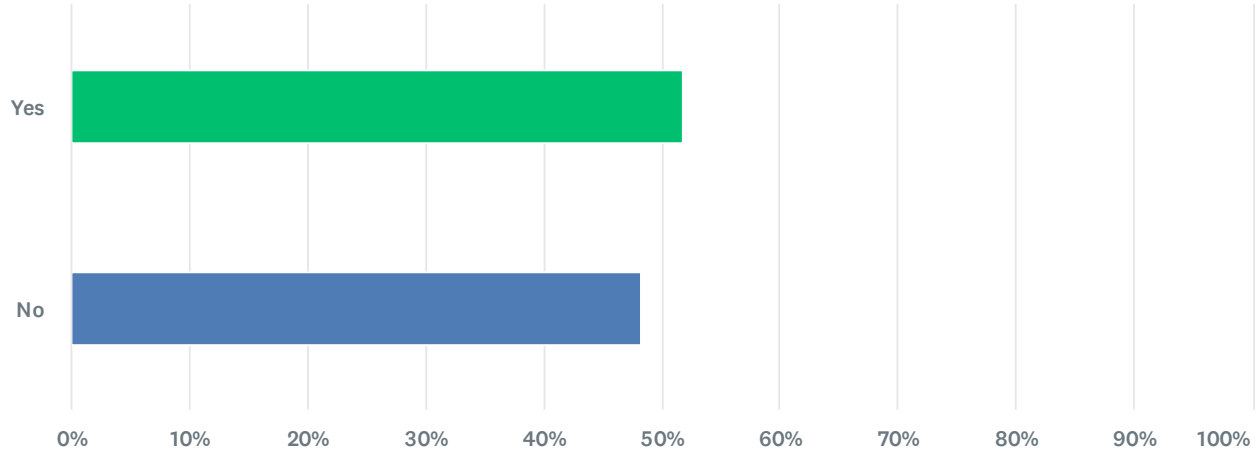
Answered: 193 Skipped: 499



Answer Choices	Percentage	Responses
● Yes	25.91%	50
● No	74.09%	143
Total		193

Q8 If you're not back in your home, has your insurer threatened to cut off your Temporary Rent/ALE (Additional Living Expense) benefits?

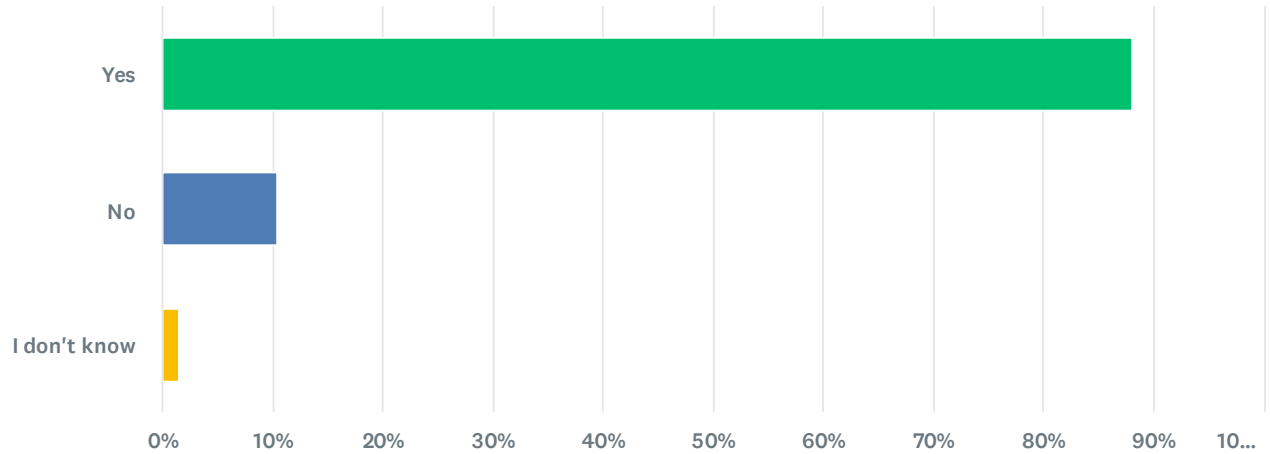
Answered: 143 Skipped: 549



Answer Choices	Percentage	Responses
● Yes	51.75%	74
● No	48.25%	69
Total		143

Q9 Was your home tested for evidence of wildfire smoke and debris before any cleaning or remediation was done?

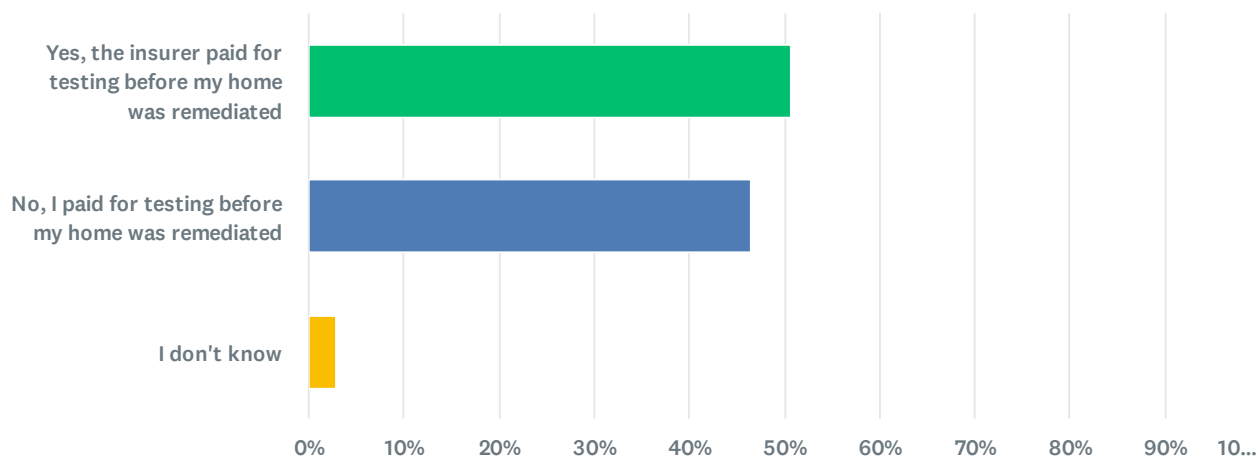
Answered: 193 Skipped: 499



Answer Choices	Percentage	Responses
● Yes	88.08%	170
● No	10.36%	20
● I don't know	1.55%	3
Total		193

Q10 Did your insurer pay for the pre-remediation testing?

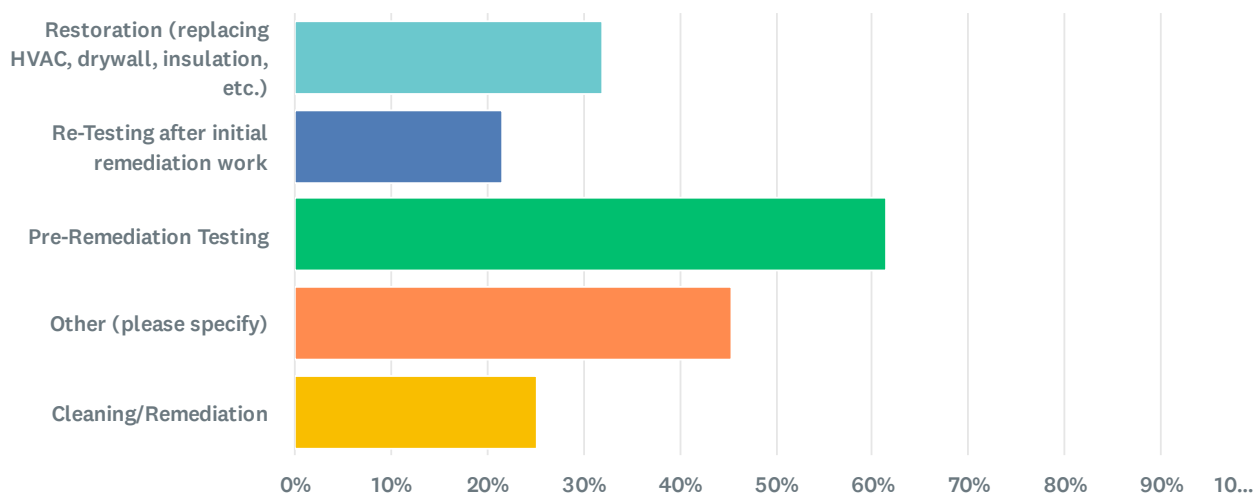
Answered: 170 Skipped: 522



Answer Choices	Percentage	Responses
● Yes, the insurer paid for testing before my home was remediated	50.59%	86
● No, I paid for testing before my home was remediated	46.47%	79
● I don't know	2.94%	5
Total		170

Q11 Have you paid out of pocket for any of the following:

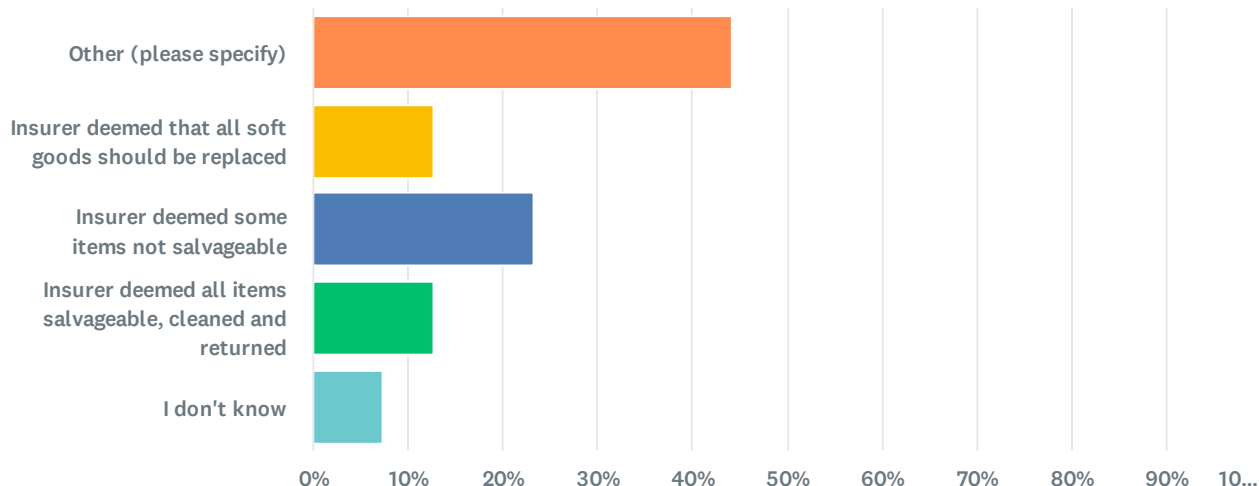
Answered: 163 Skipped: 529



Answer Choices	Percentage	Responses
● Restoration (replacing HVAC, drywall, insulation, etc.)	31.90%	52
● Re-Testing after initial remediation work	21.47%	35
● Pre-Remediation Testing	61.35%	100
● Other (please specify) Show responses	45.40%	74
● Cleaning/Remediation	25.15%	41
Total		302

Q12 How did your insurer handle “soft goods” (clothing, upholstered furniture, rugs, carpeting, bed linens, towels, toys/stuffed animals etc.)?

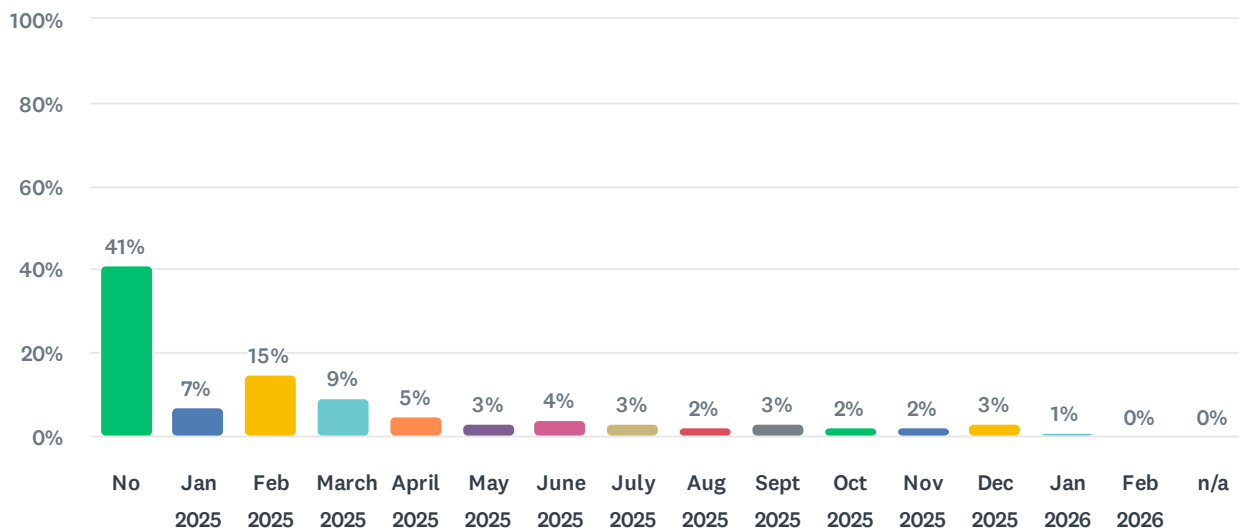
Answered: 190 Skipped: 502



Answer Choices	Percentage	Responses
● Other (please specify) Show responses	44.21%	84
● Insurer deemed that all soft goods should be replaced	12.63%	24
● Insurer deemed some items not salvageable	23.16%	44
● Insurer deemed all items salvageable, cleaned and returned	12.63%	24
● I don't know	7.37%	14
Total		190

Q13 Has your insurance company paid you the full amount of your available "dwelling" (structure or house) benefits? If so, when?

Answered: 354 Skipped: 338



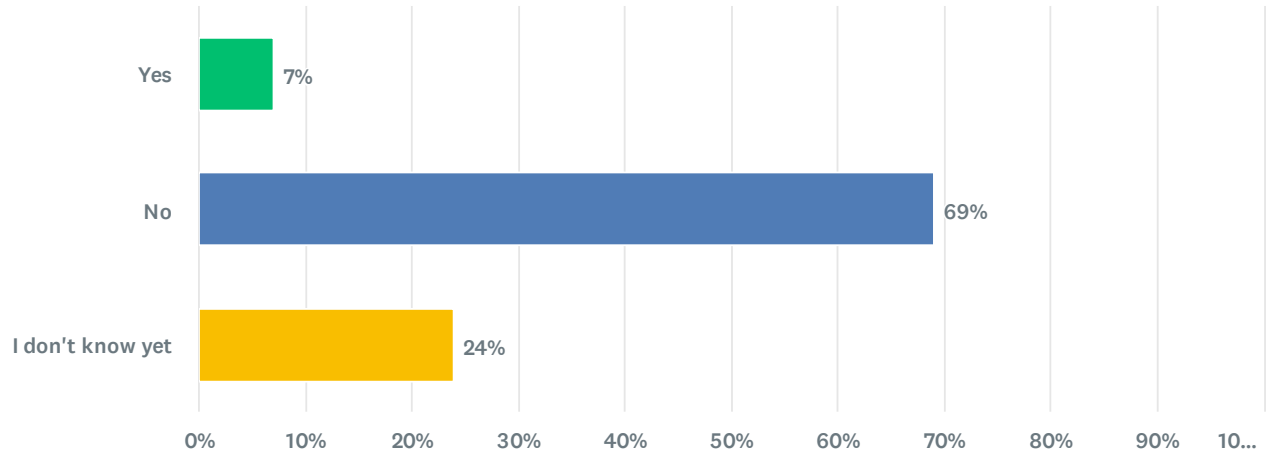
Answer Choices	Percentage	Responses
● No	41%	146
● Jan 2025	7%	24
● Feb 2025	15%	53
● March 2025	9%	33
● April 2025	5%	17
● May 2025	3%	9
● June 2025	4%	15
● July 2025	3%	9
● Aug 2025	2%	7
● Sept 2025	3%	12
● Oct 2025	2%	7
Total		354

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
● Nov 2025	2%	8
● Dec 2025	3%	9
● Jan 2026	1%	3
● Feb 2026	0%	1
● n/a	0%	1
Total		354

Q14 Do you have enough insurance to cover the cost of replacing or rebuilding your home to meet current building codes?

Answered: 354 Skipped: 338



Answer Choices	Percentage	Responses
● Yes	7%	25
● No	69%	243
● I don't know yet	24%	86
Total		354

Q15 What was the total square footage of living space in the home you lost?

Answered: 349 Skipped: 343

Q16 What is the total estimated cost to rebuild?

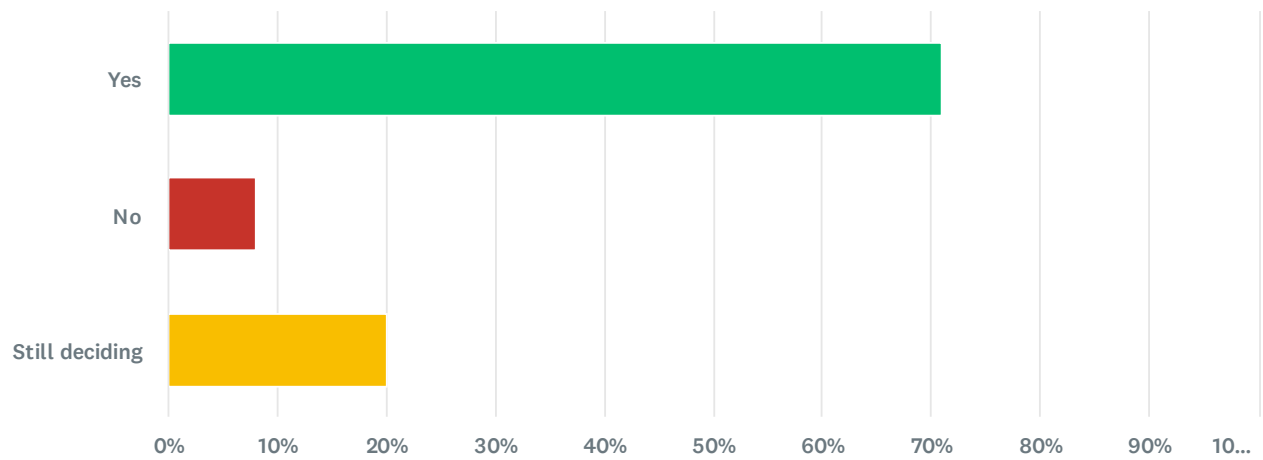
Answered: 333 Skipped: 359

Q17 What is the maximum amount of insurance funds available to you to rebuild or replace your home (including Extended Replacement Cost, Other Structures, Building Code/Law and Ordinance coverage)?

Answered: 326 Skipped: 366

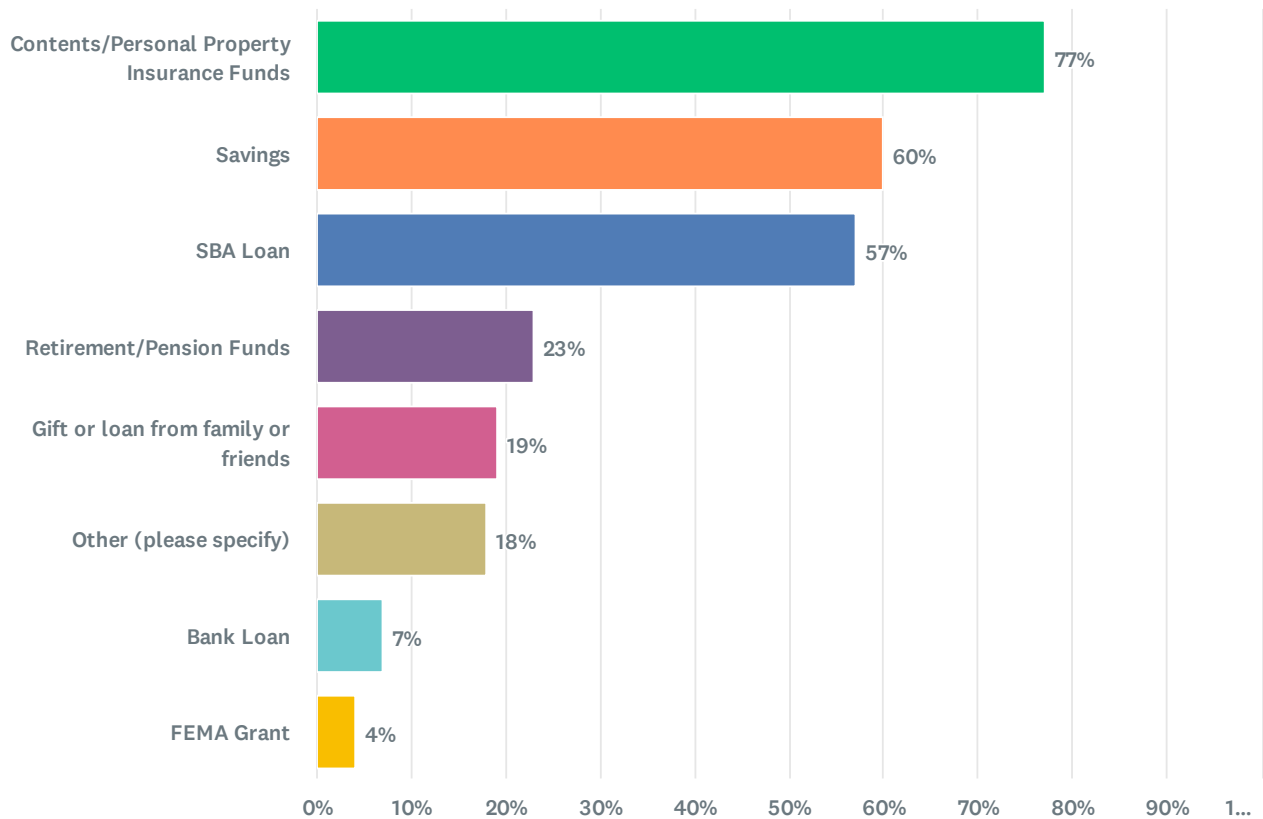
Q18 Do you plan to rebuild at the original location?

Answered: 354 Skipped: 338



Q19 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: 332 Skipped: 360

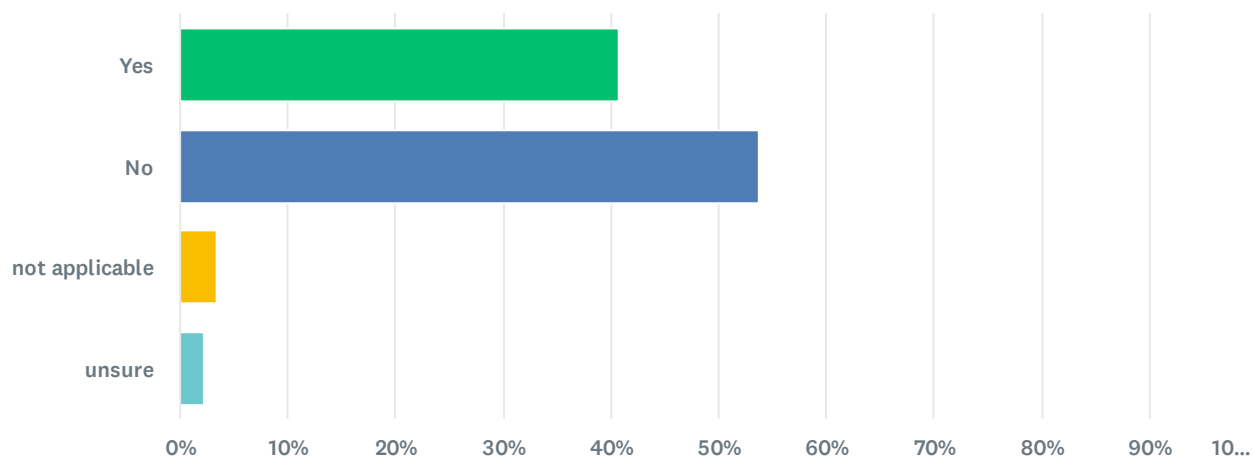


Answer Choices	Percentage	Responses
● Contents/Personal Property Insurance Funds	77%	255
● Savings	60%	199
● SBA Loan	57%	188
● Retirement/Pension Funds	23%	75
● Gift or loan from family or friends	19%	64
● Other (please specify) Show responses	18%	60
● Bank Loan	7%	23
Total		878

Answer Choices	Percentage	Responses
----------------	------------	-----------

Q20 Have you applied for a building permit?

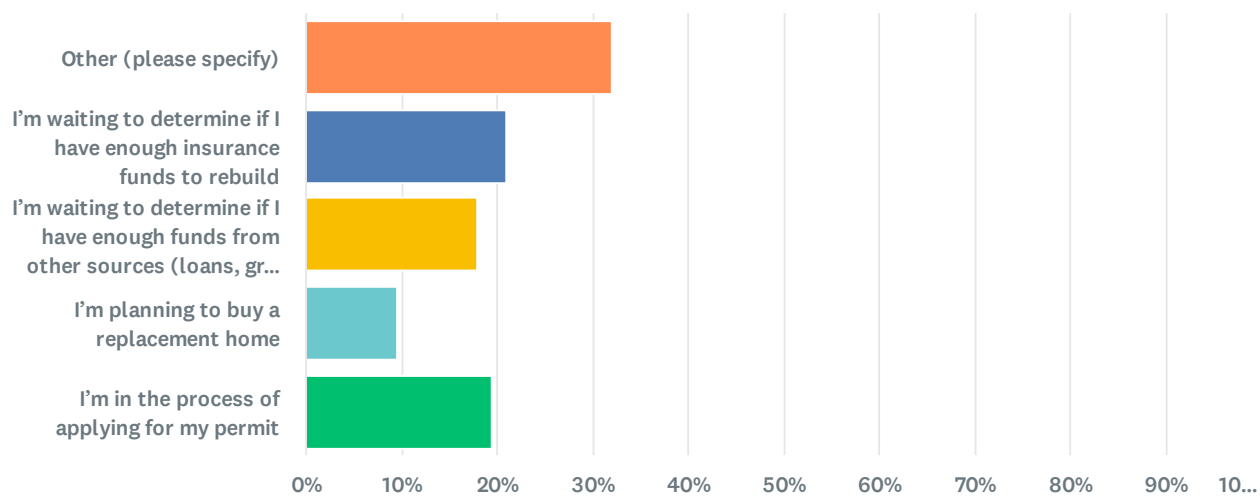
Answered: 354 Skipped: 338



Answer Choices	Percentage	Responses
● Yes	40.68%	144
● No	53.67%	190
● not applicable	3.39%	12
● unsure	2.26%	8
Total		354

Q21 What is the reason you have not applied for a building permit yet?

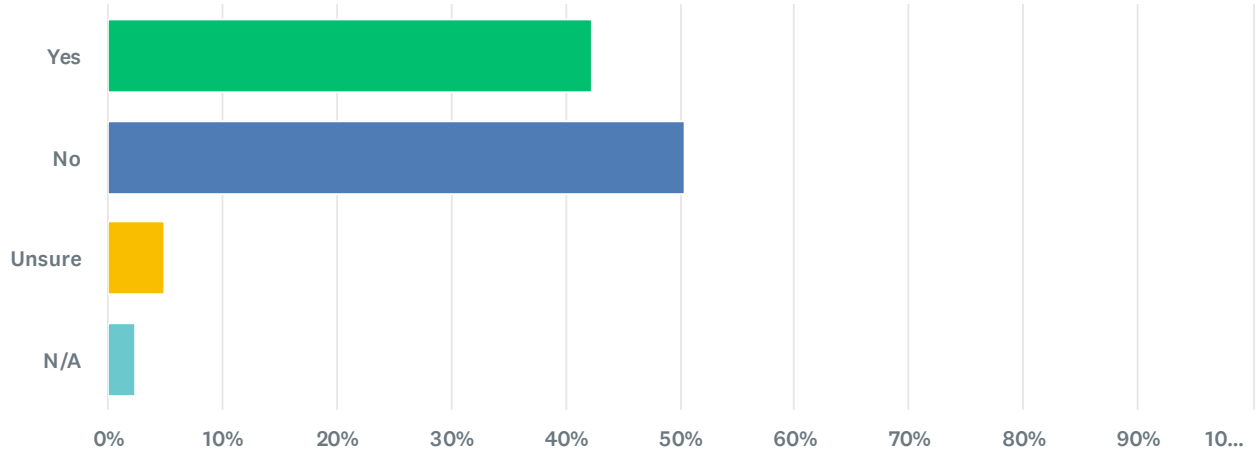
Answered: 200 Skipped: 492



Answer Choices	Percentage	Responses
● Other (please specify) Show responses	32.00%	64
● I'm waiting to determine if I have enough insurance funds to rebuild	21.00%	42
● I'm waiting to determine if I have enough funds from other sources (loans, grants, etc...) to rebuild	18.00%	36
● I'm planning to buy a replacement home	9.50%	19
● I'm in the process of applying for my permit	19.50%	39
Total		200

Q22 Did your insurer pay personal property/contents benefits without requiring you to submit an itemized home inventory?

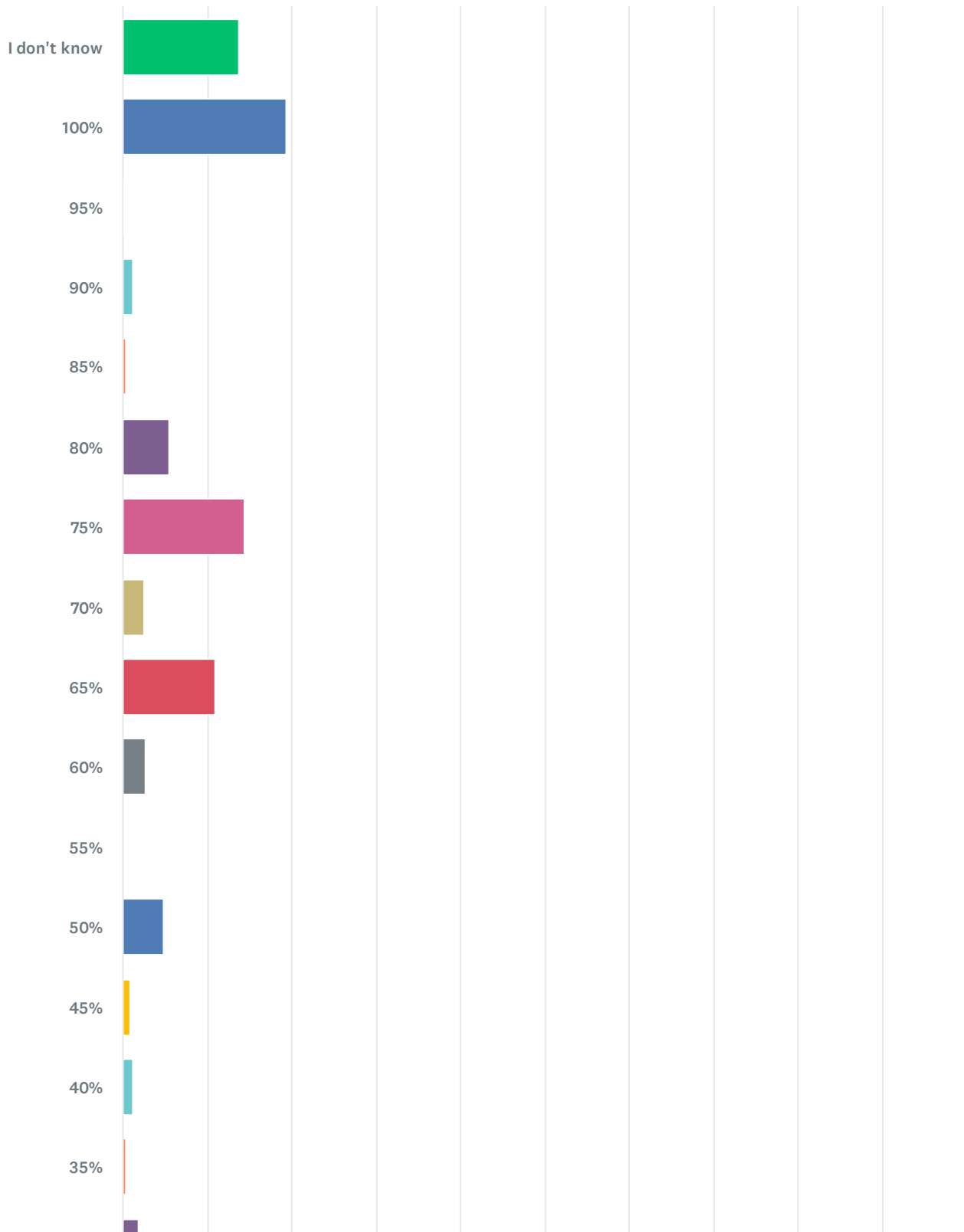
Answered: 555 Skipped: 137



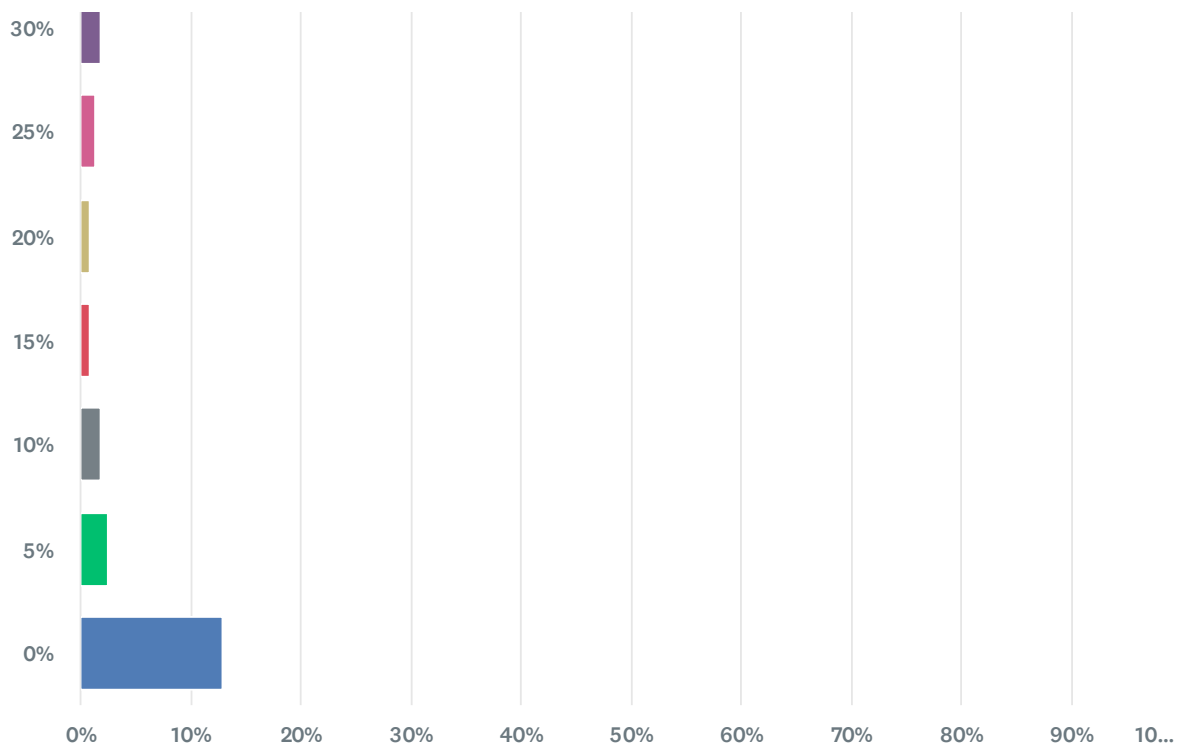
Answer Choices	Percentage	Responses
● Yes	42.34%	235
● No	50.45%	280
● Unsure	4.86%	27
● N/A	2.34%	13
Total		555

Q23 If yes, what percentage of personal property/contents benefits have you received so far?

Answered: 555 Skipped: 137



United Policyholders - Los Angeles Wildfires - 12 Month Survey



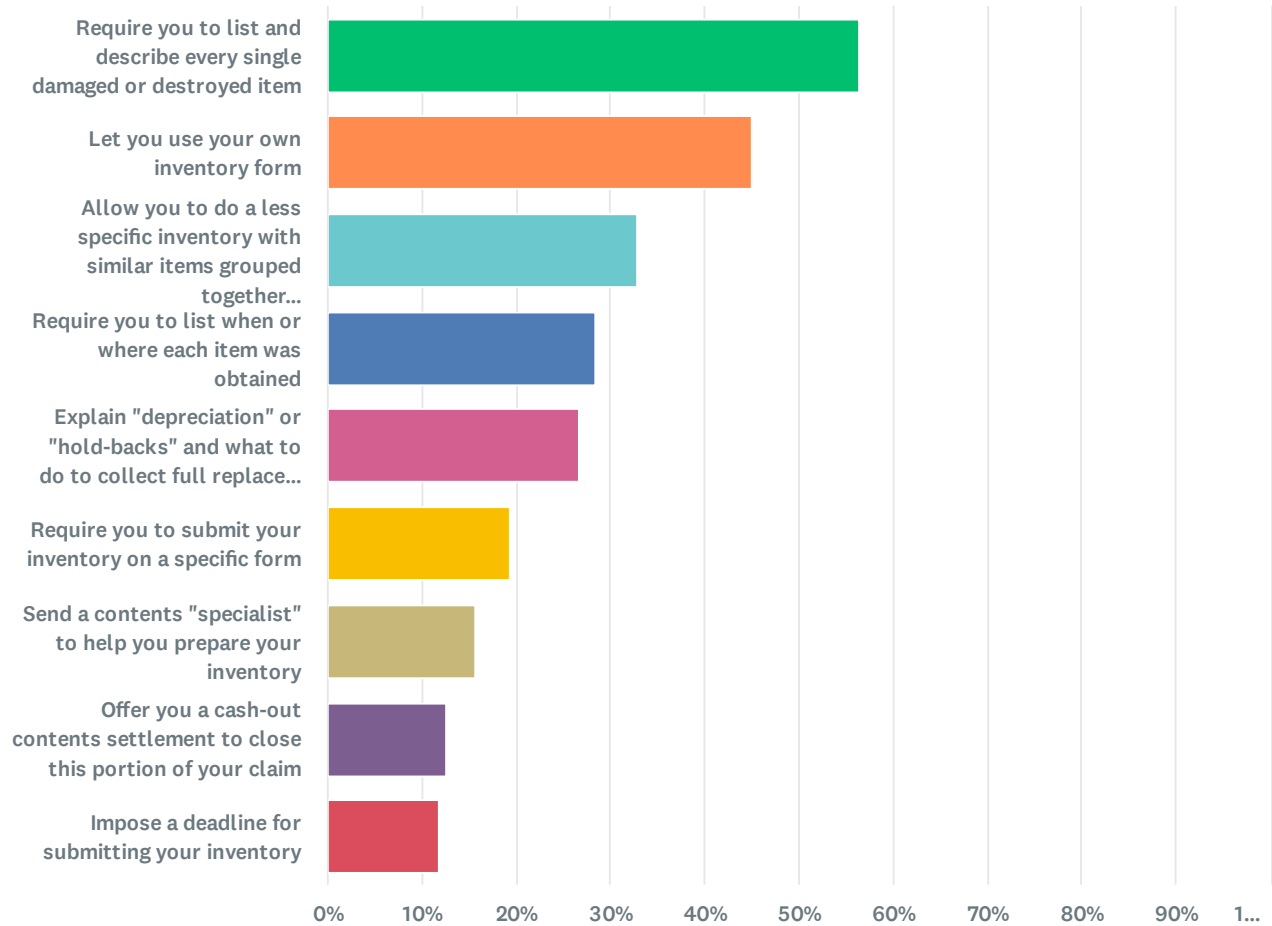
Answer Choices	Percentage	Responses
● I don't know	13.69%	76
● 100%	19.28%	107
● 95%	0.18%	1
● 90%	1.08%	6
● 85%	0.36%	2
● 80%	5.41%	30
● 75%	14.41%	80
● 70%	2.52%	14
● 65%	10.99%	61
● 60%	2.70%	15
● 55%	0%	0
● 50%	4.86%	27
Total		555

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
● 45%	0.90%	5
● 40%	1.08%	6
● 35%	0.36%	2
● 30%	1.80%	10
● 25%	1.26%	7
● 20%	0.90%	5
● 15%	0.90%	5
● 10%	1.80%	10
● 5%	2.52%	14
● 0%	12.97%	72
Total		555






Q24 For your personal property/contents claim, did your insurer: (please check all that apply)

Answered: 424 Skipped: 268



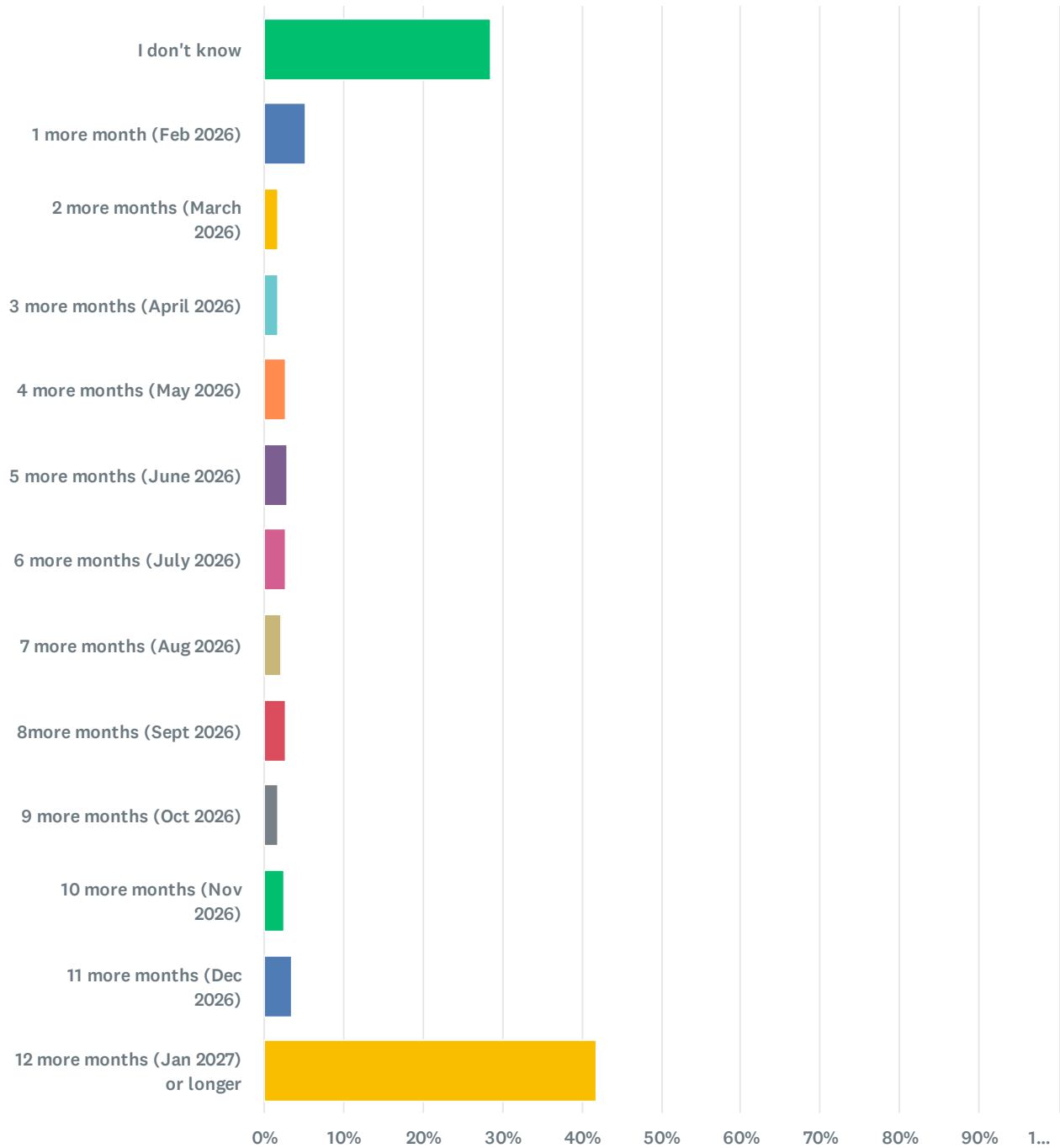
Answer Choices	Percentage	Responses
● Require you to list and describe every single damaged or destroyed item	56.37%	239
● Let you use your own inventory form	45.05%	191
● Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	32.78%	139
● Require you to list when or where each item was obtained	28.30%	120
● Explain "depreciation" or "hold-backs" and what to do to collect full replacement value on personal property items that have depreciated	26.65%	113
Total		1053

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
 Require you to submit your inventory on a specific form	19.34%	82
 Send a contents "specialist" to help you prepare your inventory	15.57%	66
 Offer you a cash-out contents settlement to close this portion of your claim	12.50%	53
 Impose a deadline for submitting your inventory	11.79%	50
 Show comments		
Total		1053












Q25 If your policy has a dollar limit for ALE / Loss of Use, how many more months after January 2026, can you stretch your benefits to pay for housing if you stay in your location?

Answered: 548 Skipped: 144



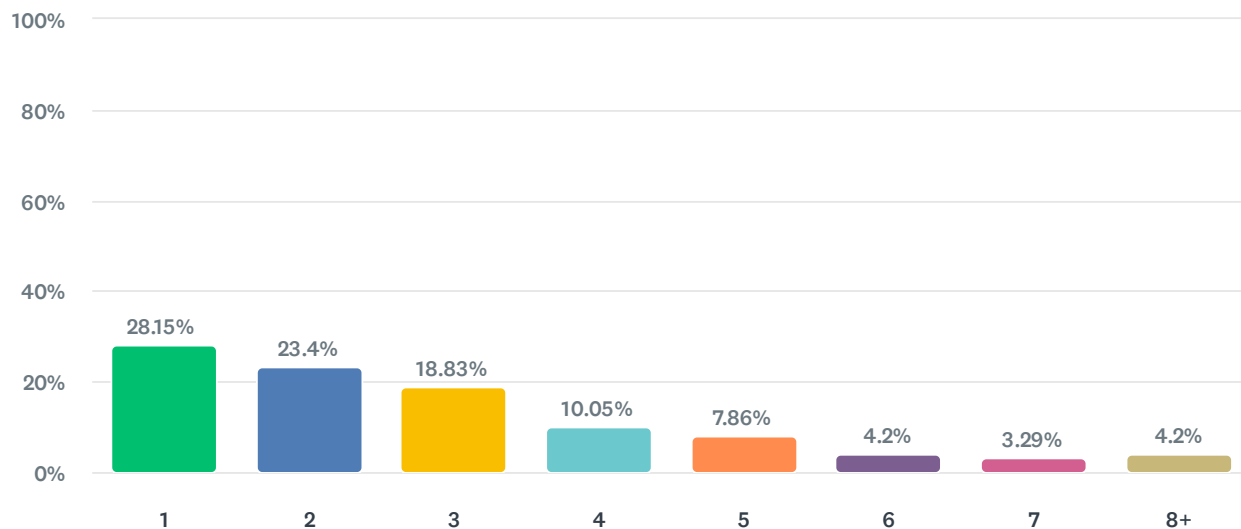
Answer Choices	Percentage	Responses
Total		548

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
 I don't know	28.47%	156
 1 more month (Feb 2026)	5.29%	29
 2 more months (March 2026)	1.64%	9
 3 more months (April 2026)	1.64%	9
 4 more months (May 2026)	2.74%	15
 5 more months (June 2026)	2.92%	16
 6 more months (July 2026)	2.74%	15
 7 more months (Aug 2026)	2.19%	12
 8 more months (Sept 2026)	2.74%	15
 9 more months (Oct 2026)	1.82%	10
 10 more months (Nov 2026)	2.55%	14
 11 more months (Dec 2026)	3.47%	19

Q26 How many adjusters have been assigned to your claim?

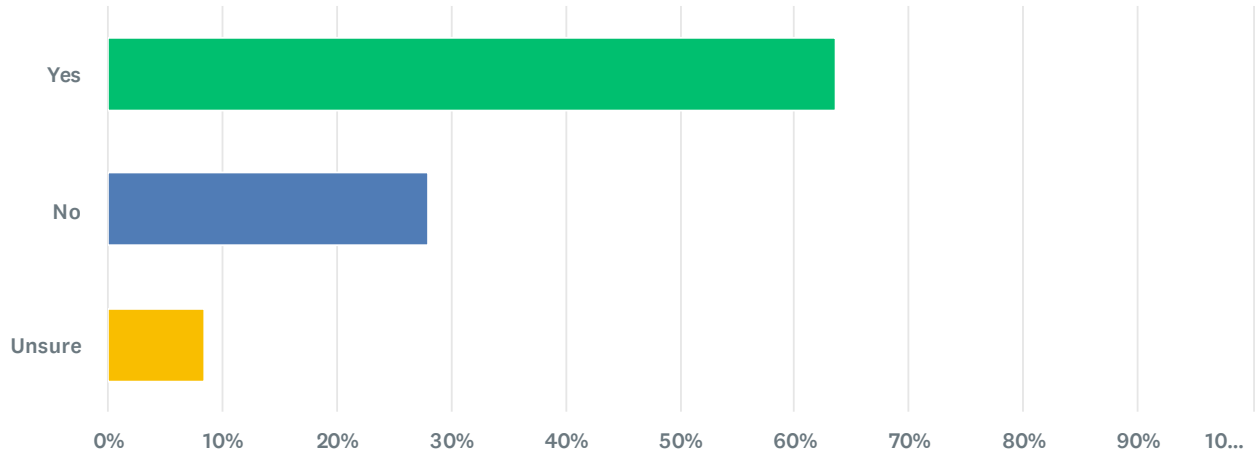
Answered: 547 Skipped: 145



Answer Choices	Percentage	Responses
● 1	28.15%	154
● 2	23.40%	128
● 3	18.83%	103
● 4	10.05%	55
● 5	7.86%	43
● 6	4.20%	23
● 7	3.29%	18
● 8+	4.20%	23
Total		547

Q27 Have you experienced any problems with your insurance claim or with insurance company representatives?

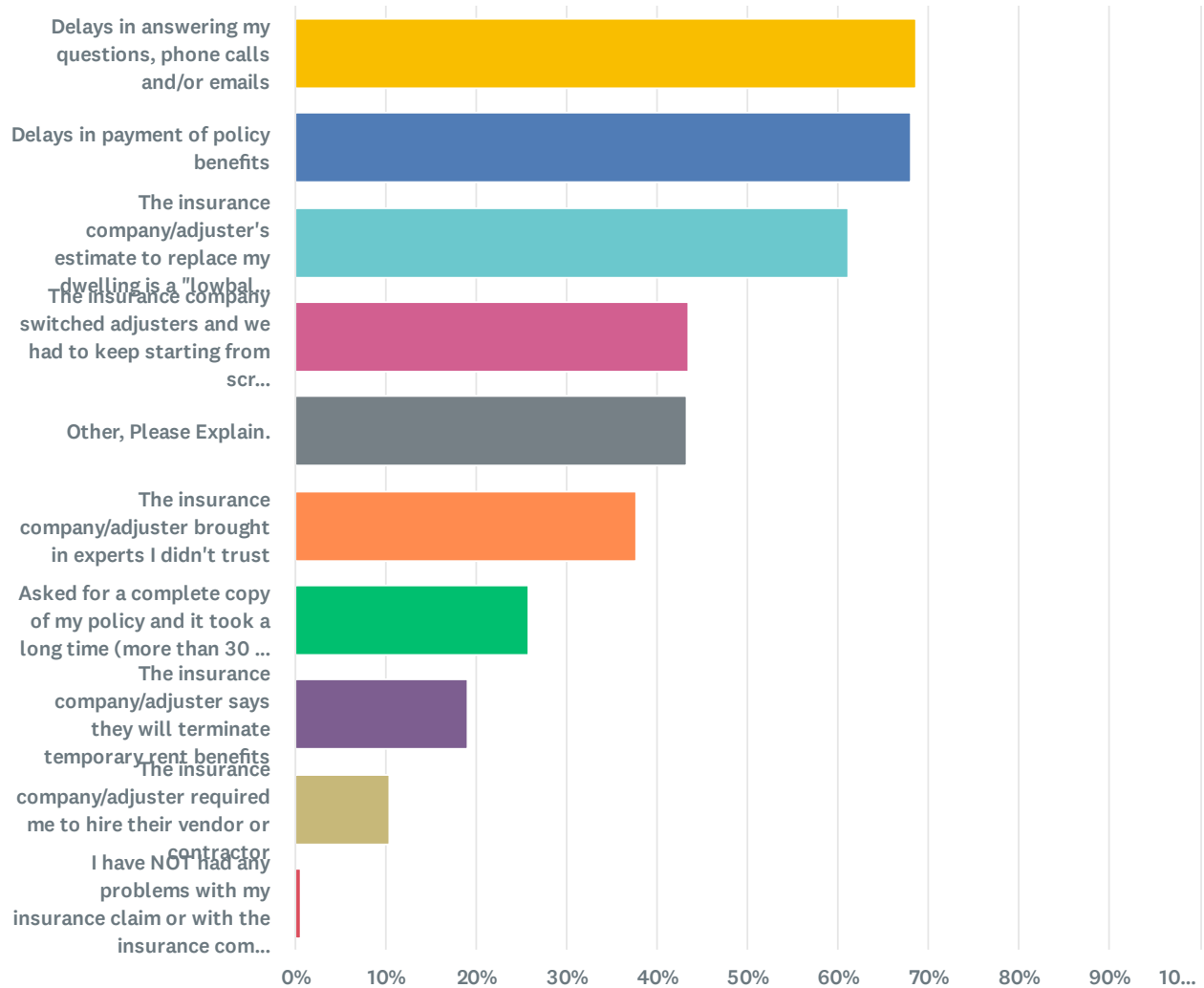
Answered: 547 Skipped: 145



Answer Choices	Percentage	Responses
● Yes	63.62%	348
● No	27.97%	153
● Unsure	8.41%	46
Total		547

Q28 Have you experienced any of the following problems? (please check all that apply)

Answered: 345 Skipped: 347



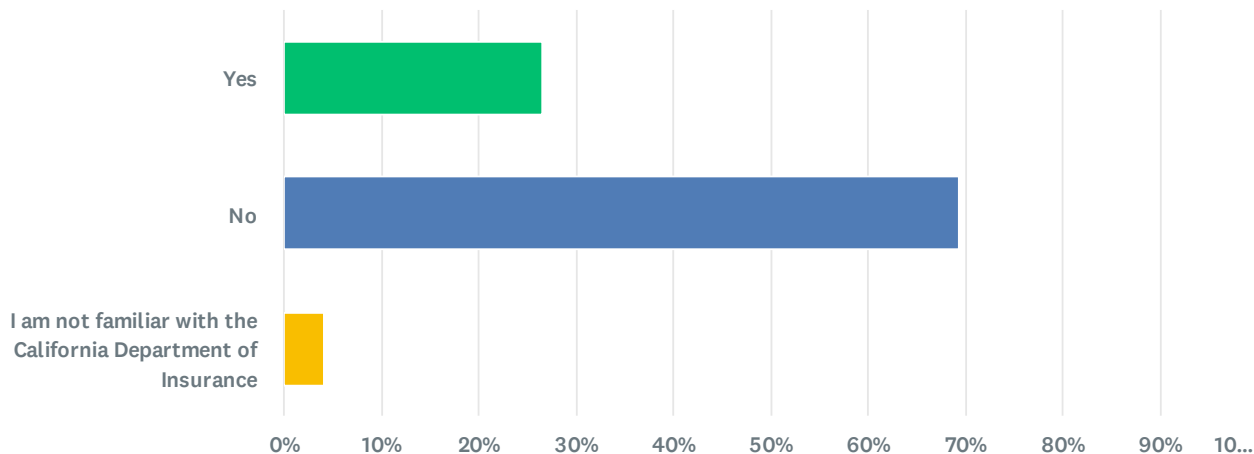
Answer Choices	Percentage	Responses
● Delays in answering my questions, phone calls and/or emails	68.70%	237
● Delays in payment of policy benefits	68.12%	235
● The insurance company/adjuster's estimate to replace my dwelling is a "lowball" estimate (not accurate as to current construction costs)	61.16%	211
● The insurance company switched adjusters and we had to keep starting from scratch	43.48%	150
Total		1305

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
● Other, Please Explain. Show responses	43.19%	149
● The insurance company/adjuster brought in experts I didn't trust	37.68%	130
● Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	25.80%	89
● The insurance company/adjuster says they will terminate temporary rent benefits	19.13%	66
● The insurance company/adjuster required me to hire their vendor or contractor	10.43%	36
● I have NOT had any problems with my insurance claim or with the insurance company representatives	0.58%	2
Total		1305

Q29 Have you filed a complaint with the California Department of Insurance?

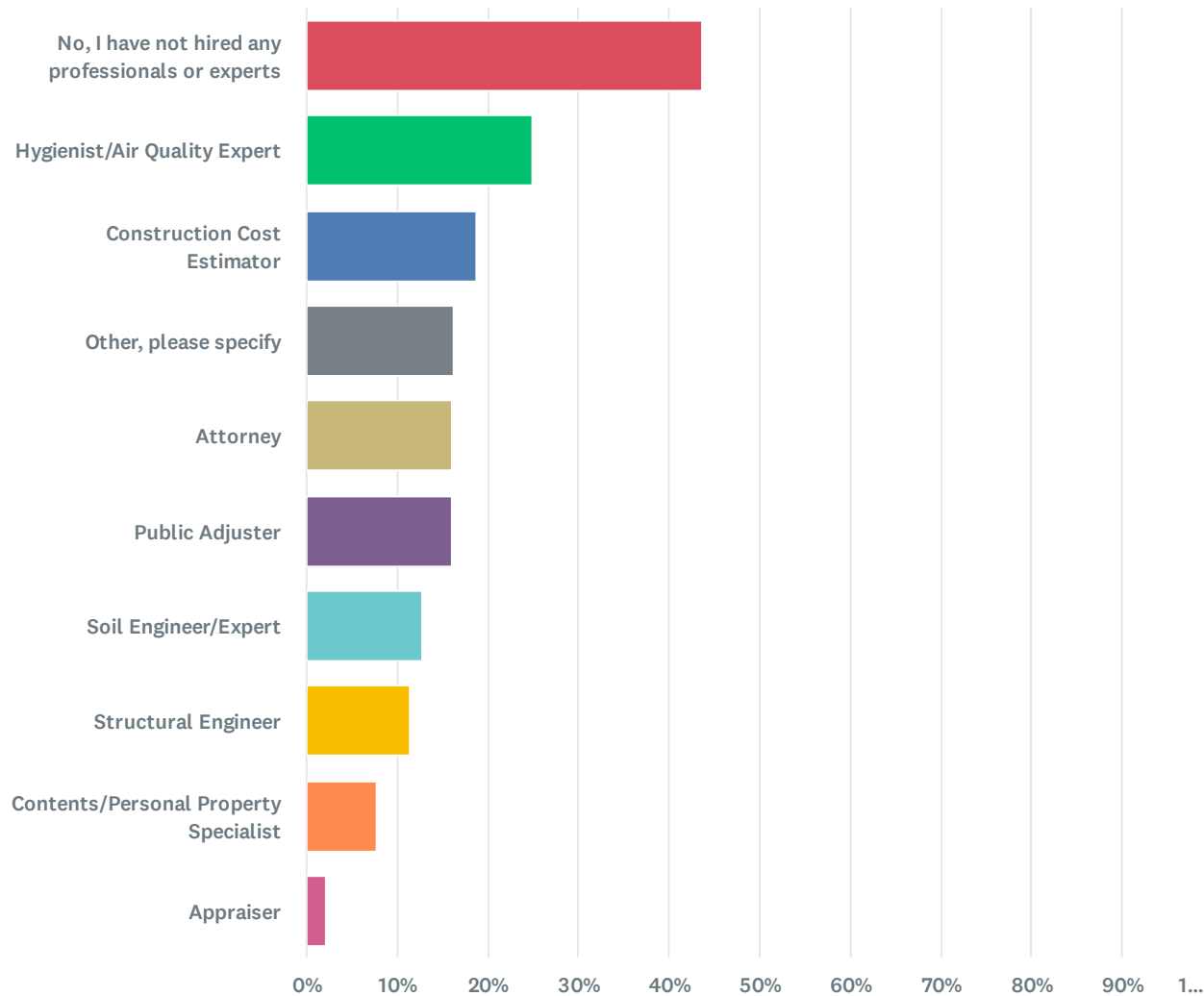
Answered: 343 Skipped: 349



Answer Choices	Percentage	Responses
● Yes	26.53%	91
● No	69.39%	238
● I am not familiar with the California Department of Insurance	4.08%	14
Show comments		
Total		343

Q30 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 540 Skipped: 152



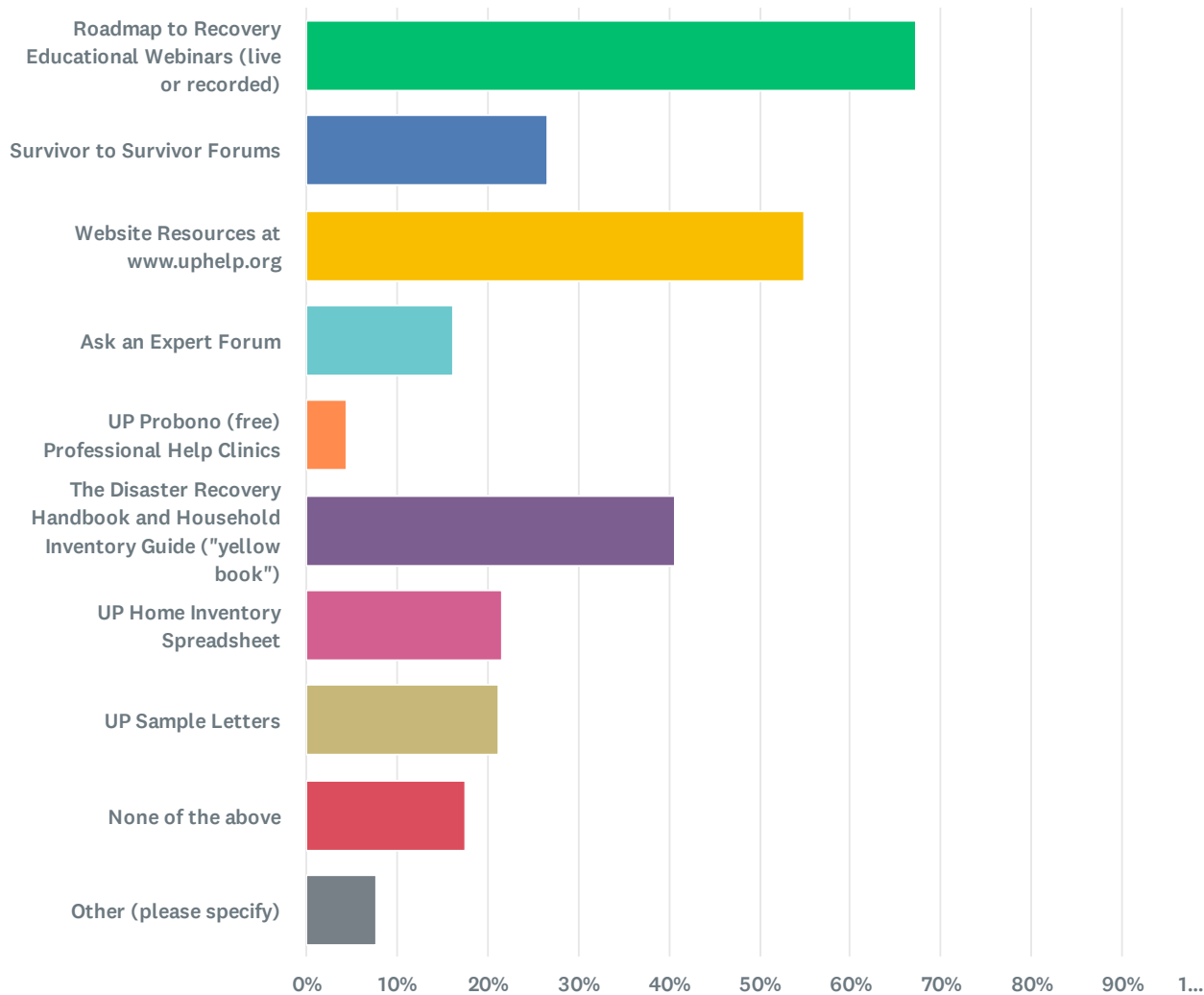
Answer Choices	Percentage	Responses
● No, I have not hired any professionals or experts	43.70%	236
● Hygienist/Air Quality Expert	25.00%	135
● Construction Cost Estimator	18.70%	101
● Other, please specify Show responses	16.30%	88
Total		918

United Policyholders - Los Angeles Wildfires - 12 Month Survey

Answer Choices	Percentage	Responses
● Attorney	16.11%	87
● Public Adjuster	15.93%	86
● Soil Engineer/Expert	12.78%	69
● Structural Engineer	11.48%	62
● Contents/Personal Property Specialist	7.78%	42
● Appraiser	2.22%	12
Total		510








Q31 Which United Policyholders resources have you used? (please check all that apply)

Answered: 530 Skipped: 162



Answer Choices	Percentage	Responses
● Roadmap to Recovery Educational Webinars (live or recorded)	67.17%	356
● Survivor to Survivor Forums	26.60%	141
● Website Resources at www.uphelp.org	54.91%	291
● Ask an Expert Forum	16.23%	86
Total		1473

United Policyholders - Los Angeles Wildfires - 12 Month Survey

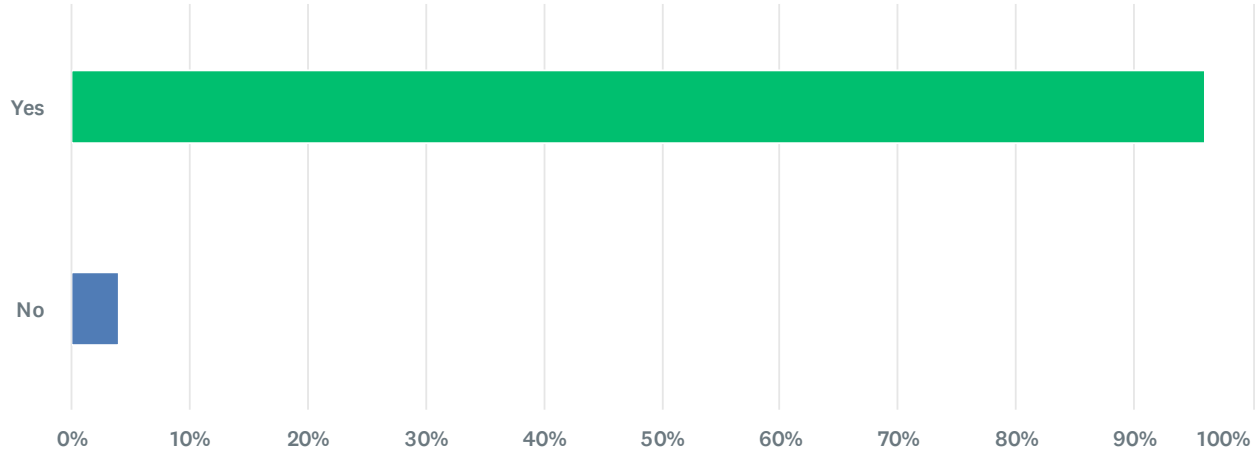
Answer Choices	Percentage	Responses
 UP Probono (free) Professional Help Clinics	4.34%	23
 The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	40.75%	216
 UP Home Inventory Spreadsheet	21.51%	114
 UP Sample Letters	21.13%	112
 None of the above 	17.55%	93
		..

Q32 Which topics would you like us to cover at future Roadmap to Recovery Workshops / Webinars?

Answered: 267 Skipped: 425

Q33 Have United Policyholders' Roadmap to Recovery services been helpful to you?

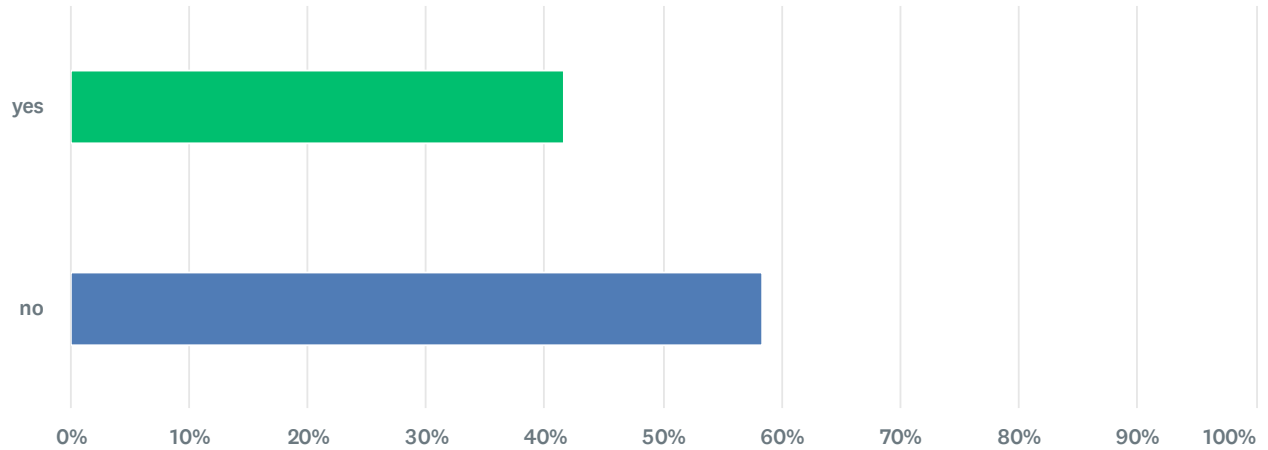
Answered: 443 Skipped: 249



Answer Choices	Percentage	Responses
● Yes	95.94%	425
● No	4.06%	18
Total		443

Q34 Are you willing to share your story with the media and/or elected officials?

Answered: 560 Skipped: 132



Answer Choices	Percentage	Responses
● yes	41.61%	233
● no	58.39%	327
Show comments		
Total		560

Q35 Is there anything else you would like to share?

Answered: 265 Skipped: 427

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 \$100 Amazon giftcard from United Policyholders. The winner will be notified via email.

Answered: 460 Skipped: 232

ANSWER CHOICES	RESPONSES	
Name	98.70%	454
Address of Damaged Home	98.26%	452
Temporary Address	0.00%	0
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:	98.48%	453
Phone Number:	0.00%	0