



North Bay Fires – 6 Month Survey Results

The purpose of this survey is to identify coverage issues, common problems, unique issues, solutions, the pace of the recovery, and to assess the claims handling performance of the various insurers in the region. All personal and identifying information of survey respondents is kept confidential. The official survey data is published at www.uphelp.org/surveyresults

Survey Sample Size and Information:

This survey was open from February 21st, 2018 - April 9th, 2018. This survey captures data approximately 6 months after the October 2017 wildfires that are collectively referenced as the North Bay Fires. Sample Size: 787 households representing a total of 1,957 individuals.

Insurance Claim Progress:

- 80% of survey respondents have NOT settled the dwelling portion of their claim.
- 60% of survey respondents have NOT settled the contents portion of their claim.

Rebuilding:

- 63% of survey respondents plan to rebuild.
- 12% of survey respondents do not plan on rebuilding.
- 25% of survey respondents are undecided.

Underinsurance:

- 66% of survey respondents report being underinsured on the dwelling portion of their claim.
- 47% of survey respondents report being underinsured on the contents portion of their claim.

Claim Issues:

- 42% of survey respondents report they did not get the 4 month advance of Additional Living Expense benefits that is part of the CDI Voluntary Claim Handling Reforms.
- 33% of survey respondents reported experiencing delays in communication with their insurer such as getting answers to questions and return phone calls and emails.
- 30% of survey respondents reported receiving a “lowball” settlement offer.
- 54% of survey respondents reported having a problem with their insurance company. Of those respondents only 25% have filed a formal complaint with the California Department of Insurance.

Home Inventory Waiver:

- 23% of survey respondents received 100% of their contents (coverage C) benefits without being required to complete an itemized home inventory.
- 51% of survey respondents received varying amounts of contents benefits without being required to complete a home inventory.

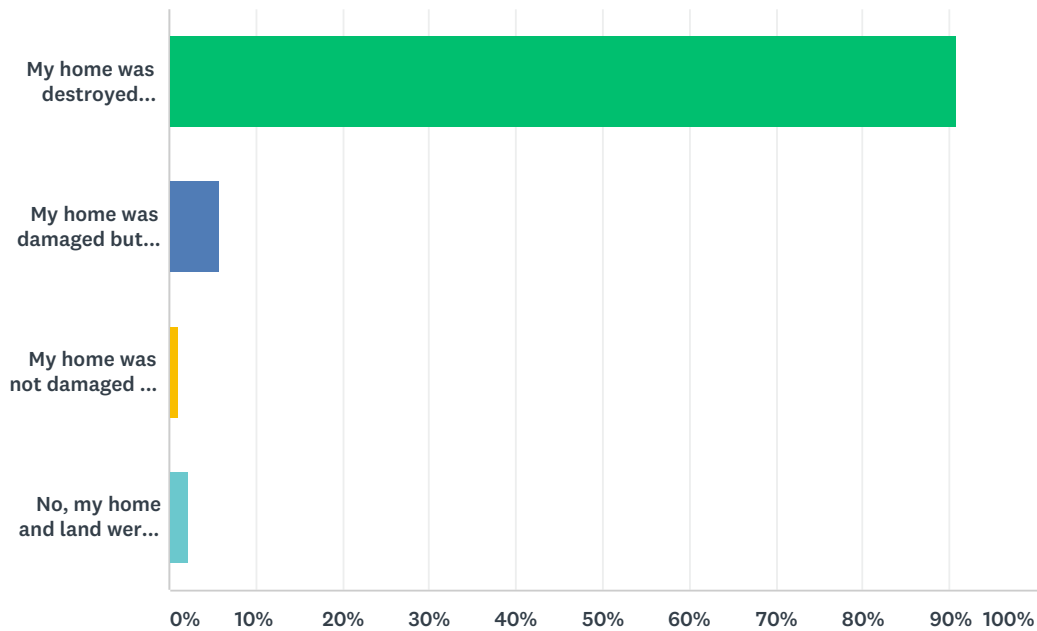
About Roadmap to Recovery Surveys:

United Policyholders is a nonprofit 501(c)3 organization that serves as a voice and an information resource for insurance consumers in all 50 States. Through our Roadmap to Recovery Program we conduct surveys to collect data from disaster survivors on insurance claims and recovery progress throughout the long term recovery. For more information on United Policyholders work in the North Bay Fires, visit www.uphelp.org/northbayfires. 98% of North Bay Fire survivors found the insurance claim help they received from United Policyholders helpful.

For questions or comments, please email info@uphelp.org

Q1 Thank you for your time. The purpose of this short survey is to gather information about insurance and recovery, progress and problems. The information we collect will help our non-profit organization and our local partners support your community during the long term recovery. Your identity will be kept confidential when the survey results are analyzed. Was your home damaged or destroyed in the 2017 North Bay Fires?

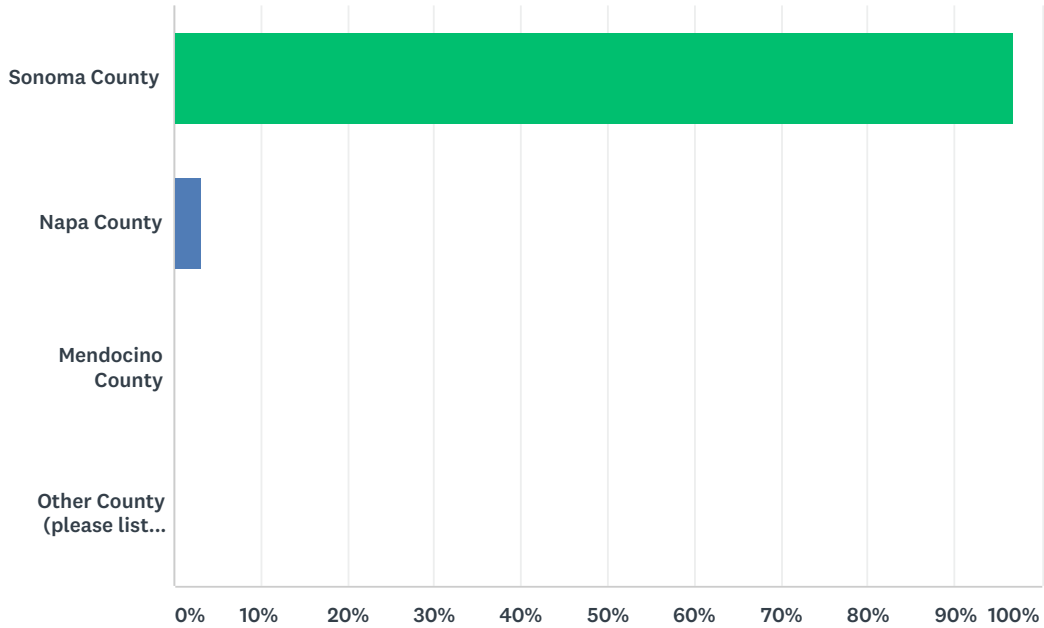
Answered: 806 Skipped: 0



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	90.69%	731
My home was damaged but still standing - (partial loss to structure and/or smoke/ash damage)	5.96%	48
My home was not damaged but my land/outbuildings were damaged/destroyed	0.99%	8
No, my home and land were not damaged/destroyed by the wildfires	2.36%	19
TOTAL		806

Q2 Where was your home located?

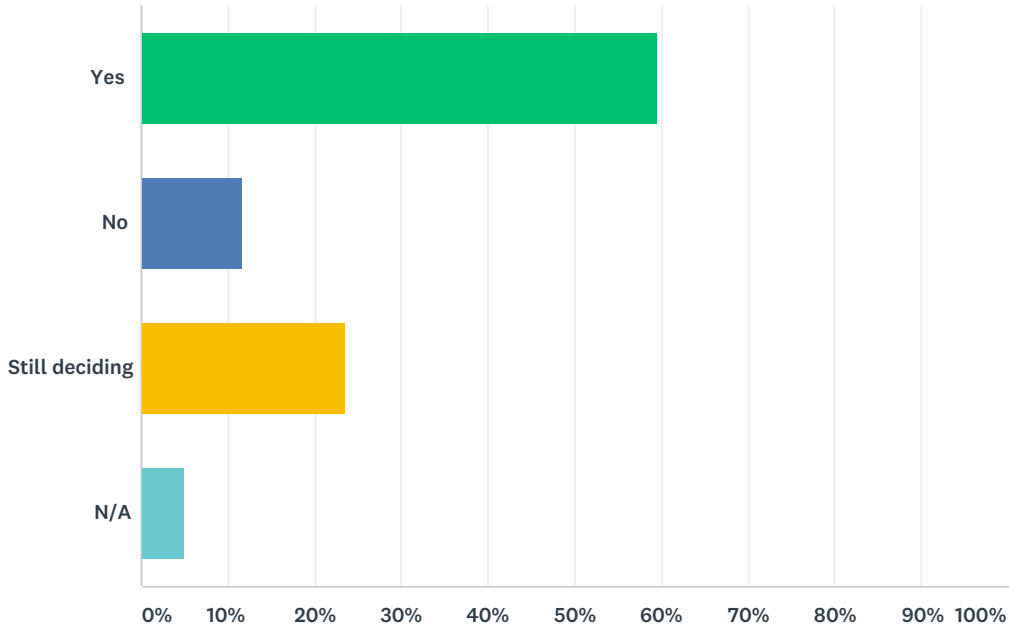
Answered: 763 Skipped: 43



ANSWER CHOICES	RESPONSES	
Sonoma County	96.85%	739
Napa County	3.15%	24
Mendocino County	0.00%	0
Other County (please list below)	0.00%	0
Total Respondents: 763		

Q3 Do you plan to rebuild at the original location?

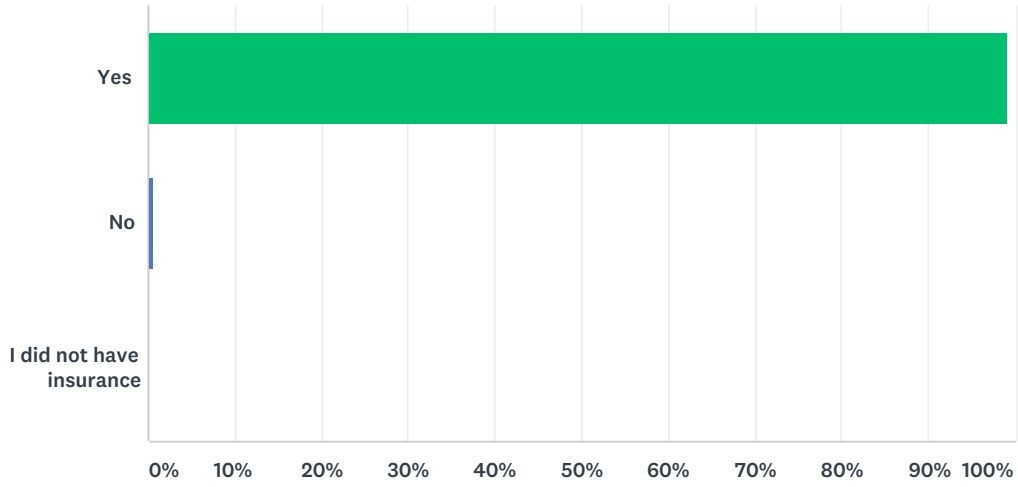
Answered: 763 Skipped: 43



ANSWER CHOICES	RESPONSES
Yes	59.63% 455
No	11.66% 89
Still deciding	23.59% 180
N/A	5.11% 39
TOTAL	763

Q4 Have you filed a claim with your insurance company?

Answered: 763 Skipped: 43



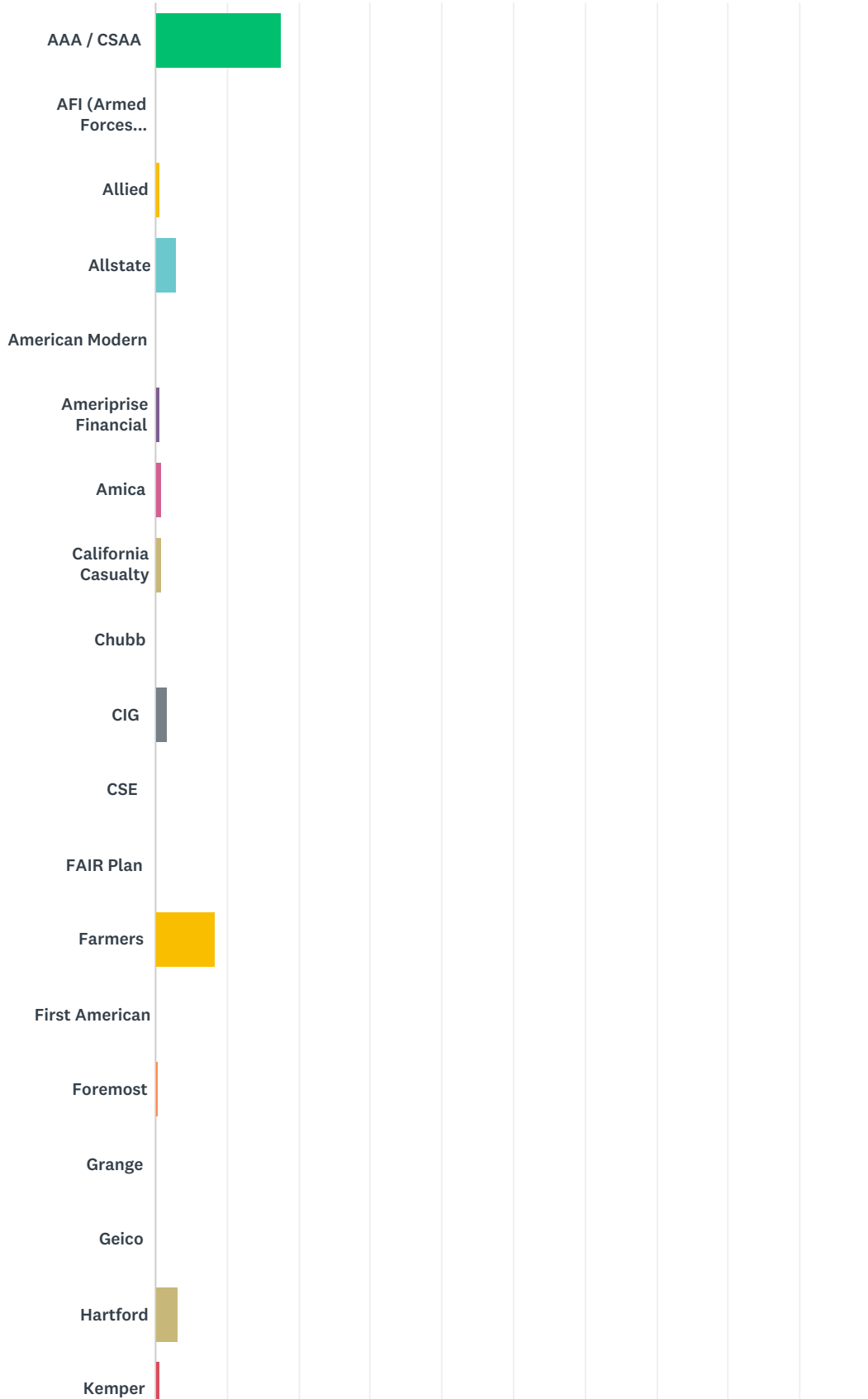
ANSWER CHOICES	RESPONSES	
Yes	99.21%	757
No	0.52%	4
I did not have insurance	0.26%	2
TOTAL		763

Q5 How many people are in your household?

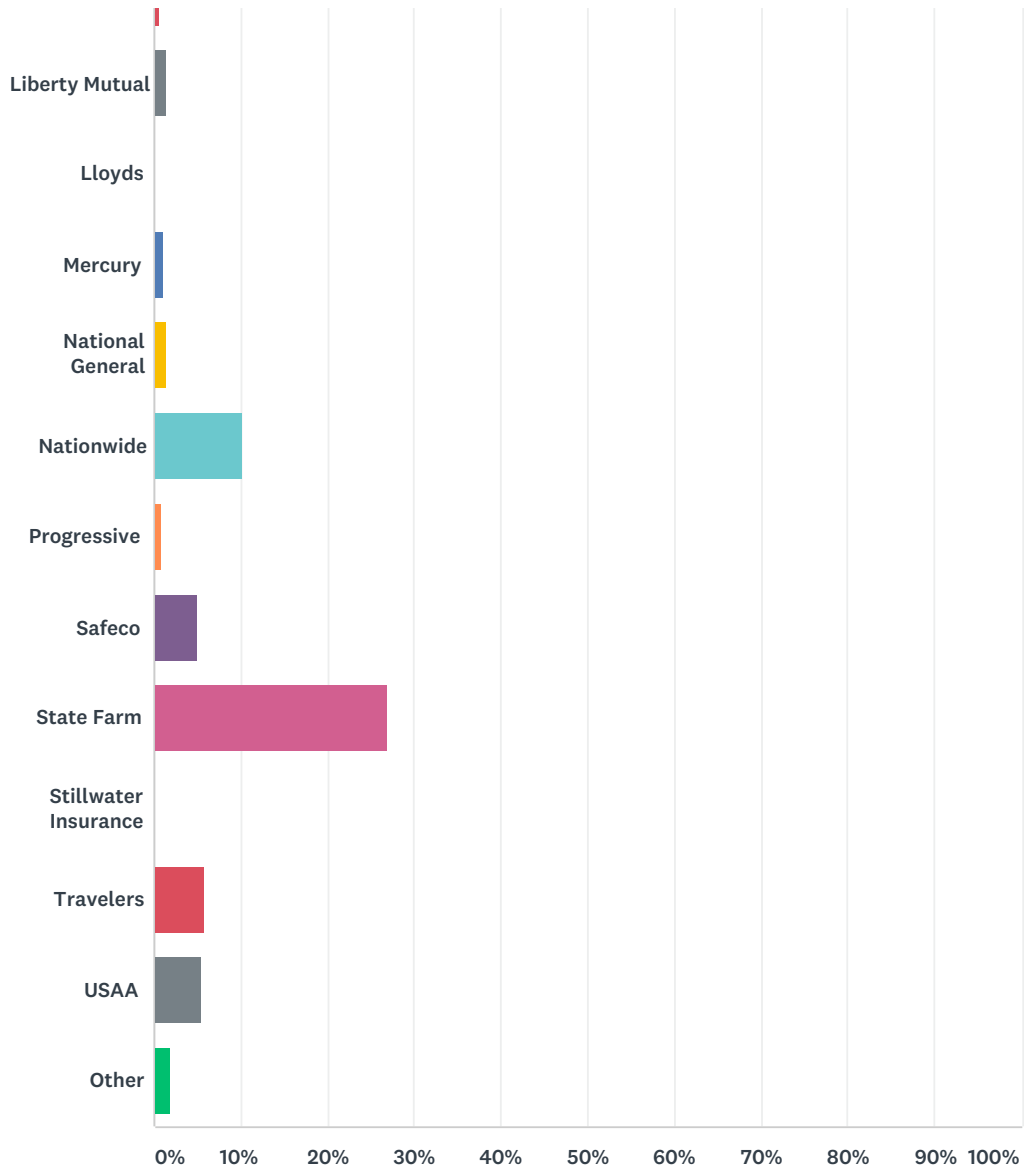
Answered: 755 Skipped: 51

Q6 What is the name of your insurance company?

Answered: 709 Skipped: 97



Roadmap to Recovery Survey



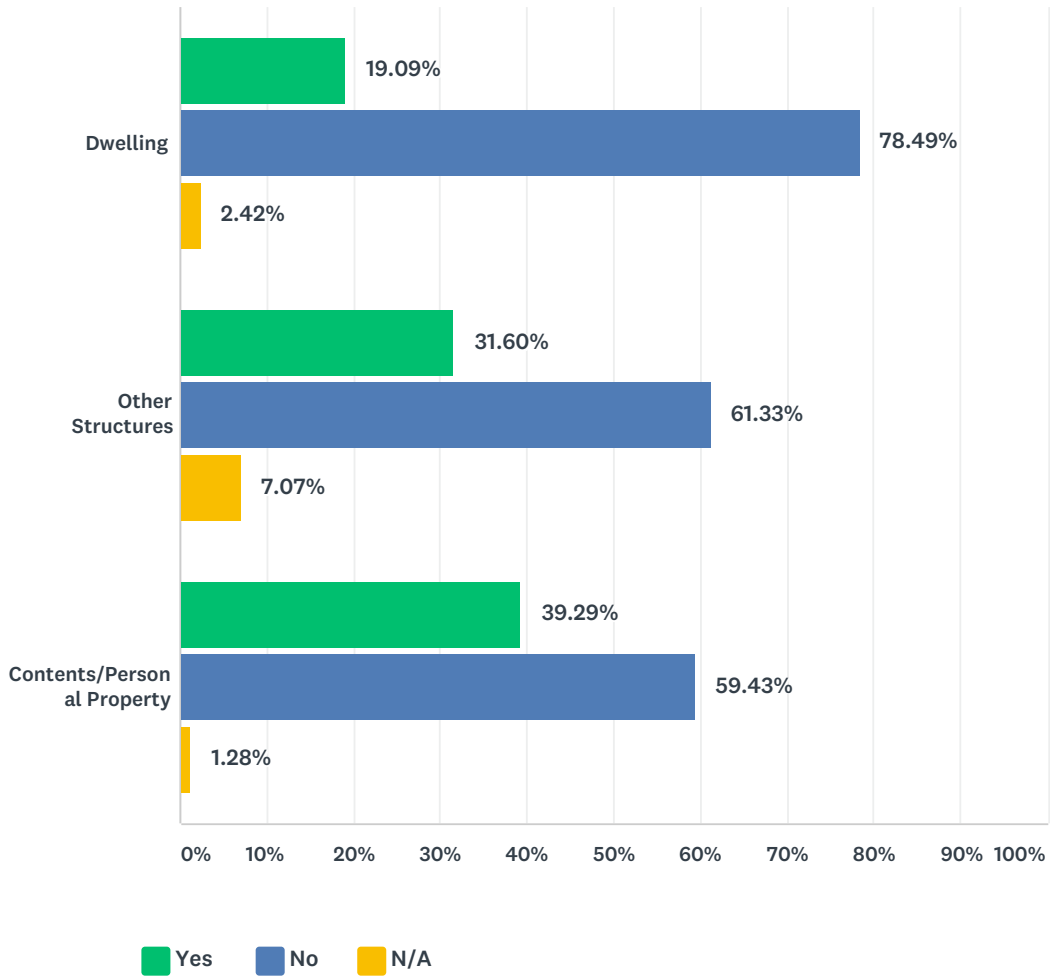
ANSWER CHOICES	RESPONSES	
AAA / CSAA	17.63%	125
AFI (Armed Forces Insurance)	0.00%	0
Allied	0.71%	5
Allstate	2.96%	21
American Modern	0.14%	1
Ameriprise Financial	0.71%	5
Amica	0.85%	6
California Casualty	0.85%	6
Chubb	0.00%	0
CIG	1.69%	12
CSE	0.28%	2

Roadmap to Recovery Survey

FAIR Plan	0.28%	2
Farmers	8.46%	60
First American	0.14%	1
Foremost	0.42%	3
Grange	0.14%	1
Geico	0.28%	2
Hartford	3.10%	22
Kemper	0.71%	5
Liberty Mutual	1.55%	11
Lloyds	0.00%	0
Mercury	1.13%	8
National General	1.41%	10
Nationwide	10.30%	73
Progressive	0.85%	6
Safeco	4.94%	35
State Farm	27.08%	192
Stillwater Insurance	0.00%	0
Travelers	5.92%	42
USAA	5.50%	39
Other	1.97%	14
TOTAL		709

Q7 Do you consider any portion of your insurance claim "settled" ? (Benefits paid in full)

Answered: 709 Skipped: 97



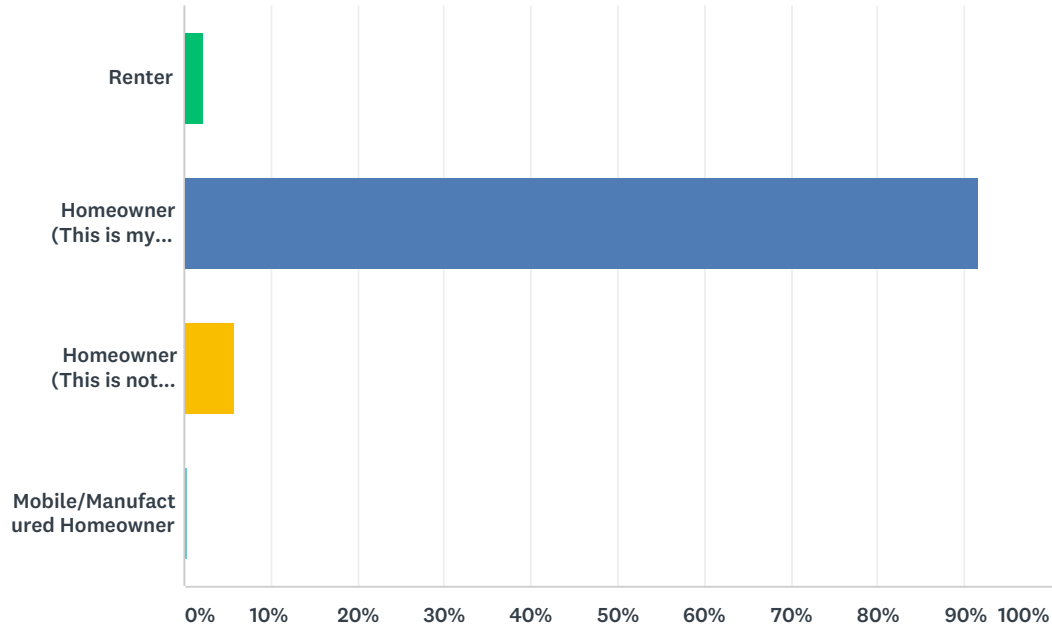
	YES	NO	N/A	TOTAL	WEIGHTED AVERAGE
Dwelling	19.09% 134	78.49% 551	2.42% 17	702	1.83
Other Structures	31.60% 219	61.33% 425	7.07% 49	693	1.75
Contents/Personal Property	39.29% 277	59.43% 419	1.28% 9	705	1.62

Q8 When did you settle your insurance claim?

Answered: 683 Skipped: 123

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

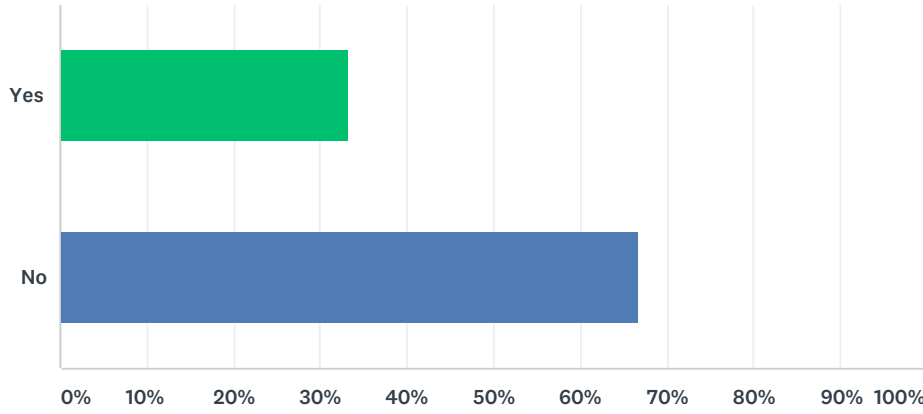
Answered: 709 Skipped: 97



ANSWER CHOICES	RESPONSES	
Renter	2.26%	16
Homeowner (This is my primary residence)	91.54%	649
Homeowner (This is not my primary residence)	5.78%	41
Mobile/Manufactured Homeowner	0.42%	3
TOTAL		709

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

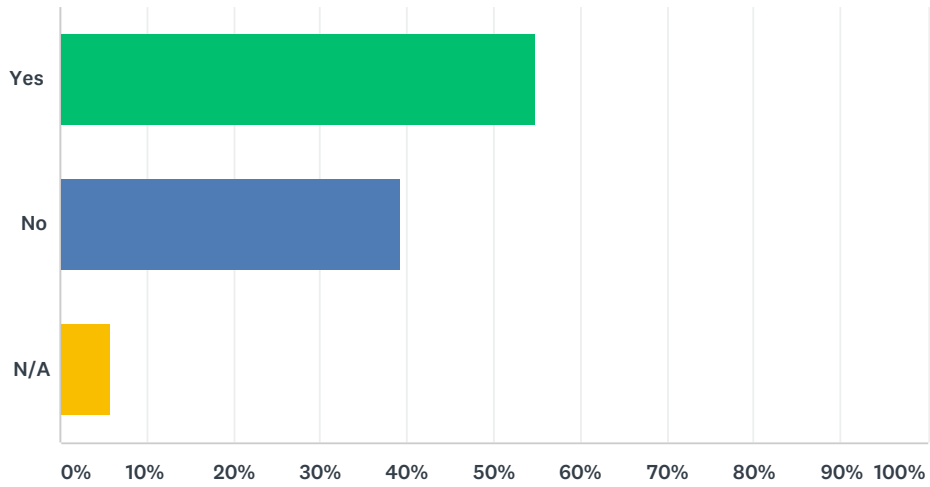
Answered: 687 Skipped: 119



ANSWER CHOICES	RESPONSES	
Yes	33.33%	229
No	66.67%	458
TOTAL		687

Q11 After the fire, did your insurance company give you an advance of 4 months of your Additional Living Expense (Loss of Use) coverage?

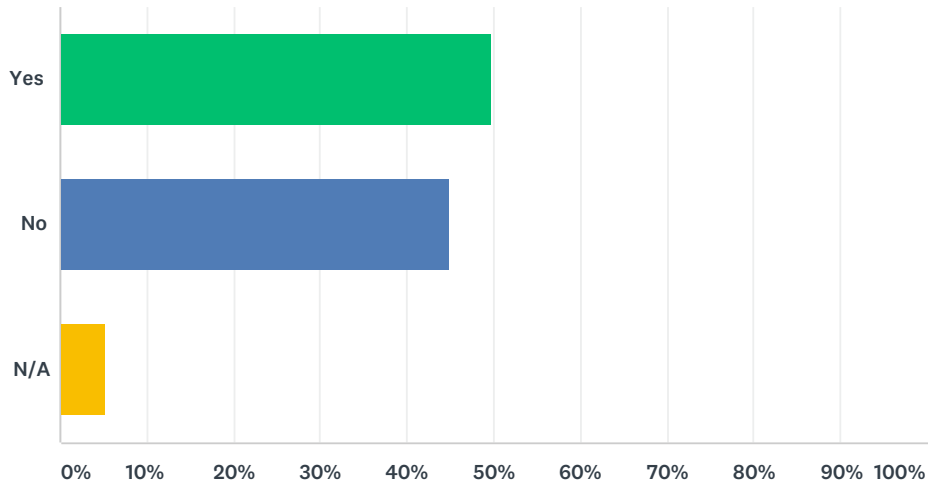
Answered: 660 Skipped: 146



ANSWER CHOICES	RESPONSES
Yes	54.85% 362
No	39.39% 260
N/A	5.76% 38
TOTAL	660

Q12 Do you have enough insurance on Personal Property/Contents to replace everything that was damaged or lost?

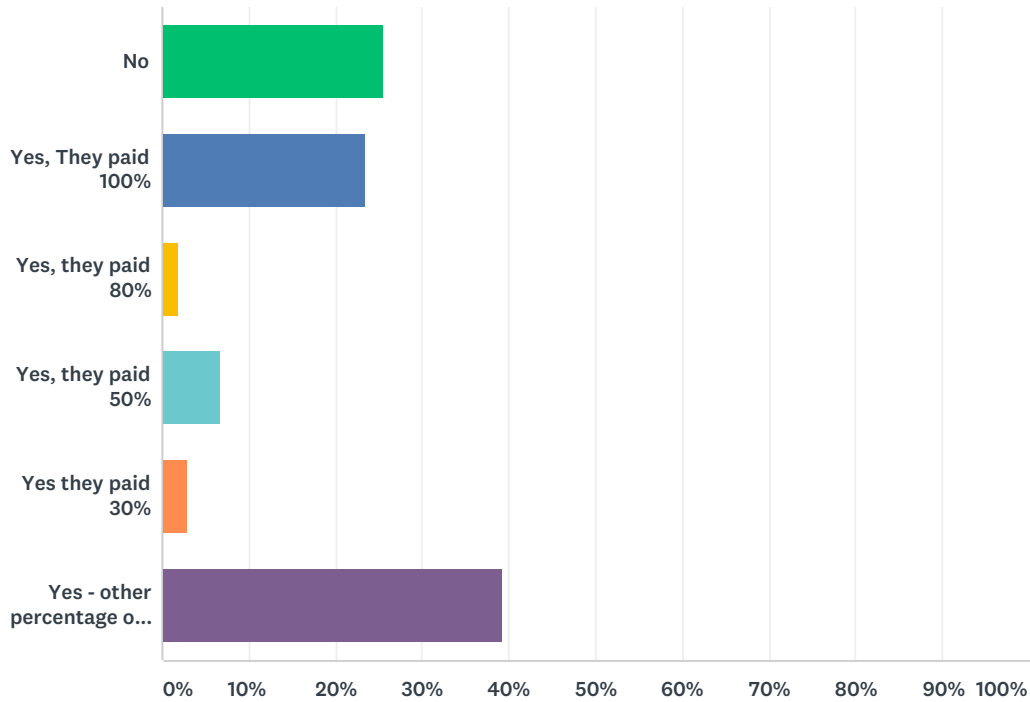
Answered: 660 Skipped: 146



ANSWER CHOICES	RESPONSES
Yes	49.85% 329
No	45.00% 297
N/A	5.15% 34
TOTAL	660

Q13 Did your insurer pay contents/personal property benefits without requiring you to submit a complete home inventory?

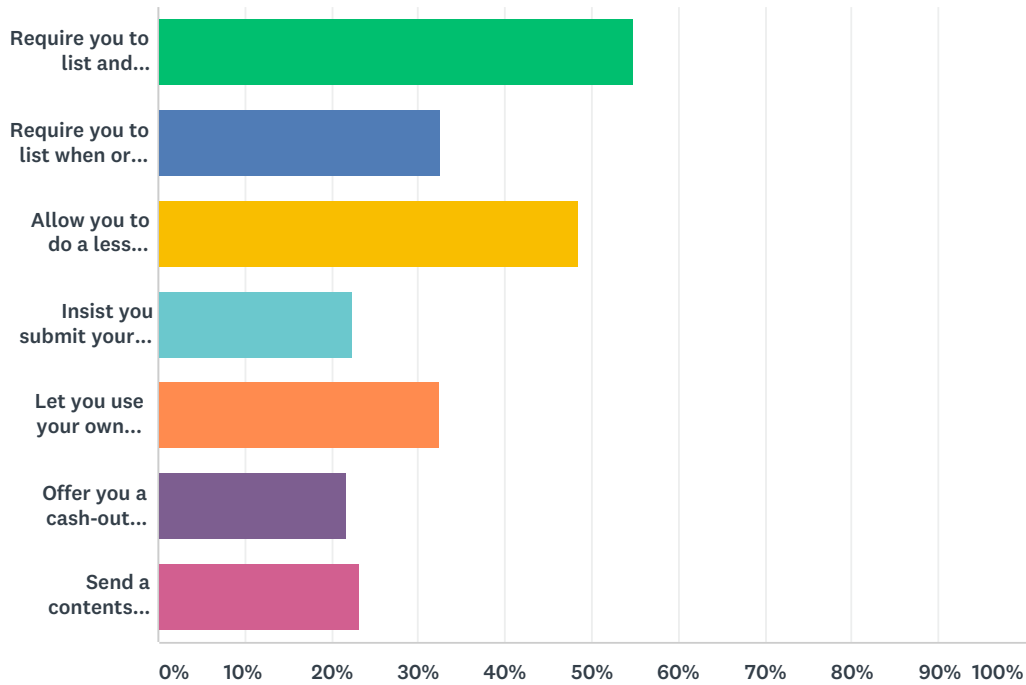
Answered: 660 Skipped: 146



ANSWER CHOICES	RESPONSES	
No	25.61%	169
Yes, They paid 100%	23.33%	154
Yes, they paid 80%	1.97%	13
Yes, they paid 50%	6.67%	44
Yes they paid 30%	3.03%	20
Yes - other percentage or amount (please specify)	39.39%	260
TOTAL		660

Q14 For your contents/personal property claim, did your insurer: (please check all that apply)

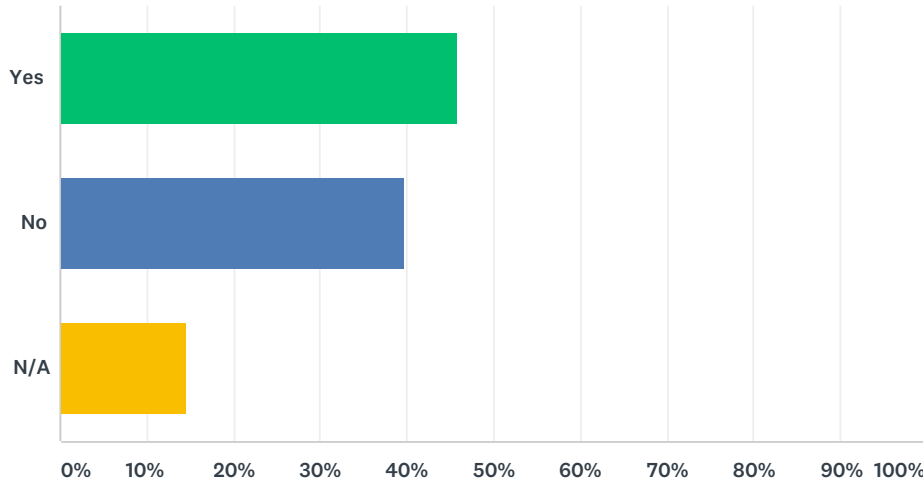
Answered: 543 Skipped: 263



ANSWER CHOICES	RESPONSES	
Require you to list and describe every single damaged or destroyed item	54.88%	298
Require you to list when or where each item was obtained	32.60%	177
Allow you to do a less specific inventory with similar items grouped together (for example: Books, 50, Sheet sets, 5, etc.)	48.62%	264
Insist you submit your inventory on a specific form	22.47%	122
Let you use your own inventory form	32.41%	176
Offer you a cash-out contents settlement to close this portion of your claim	21.73%	118
Send a contents "specialist" to help you prepare your inventory	23.20%	126
Total Respondents: 543		

Q15 Did your insurance company explain "depreciation" or "hold-backs" and what you need to do to collect full replacement value on items they depreciated?

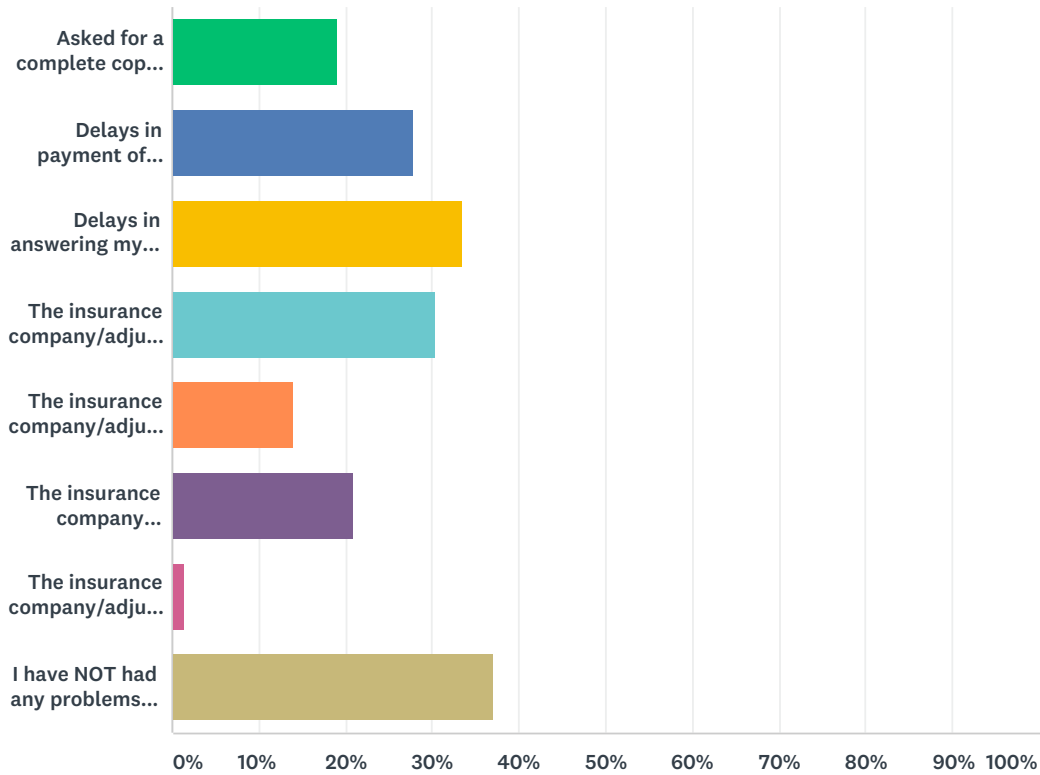
Answered: 660 Skipped: 146



ANSWER CHOICES	RESPONSES	
Yes	45.76%	302
No	39.70%	262
N/A	14.55%	96
TOTAL		660

Q16 Have you experienced any of the following problems? (please check all that apply)

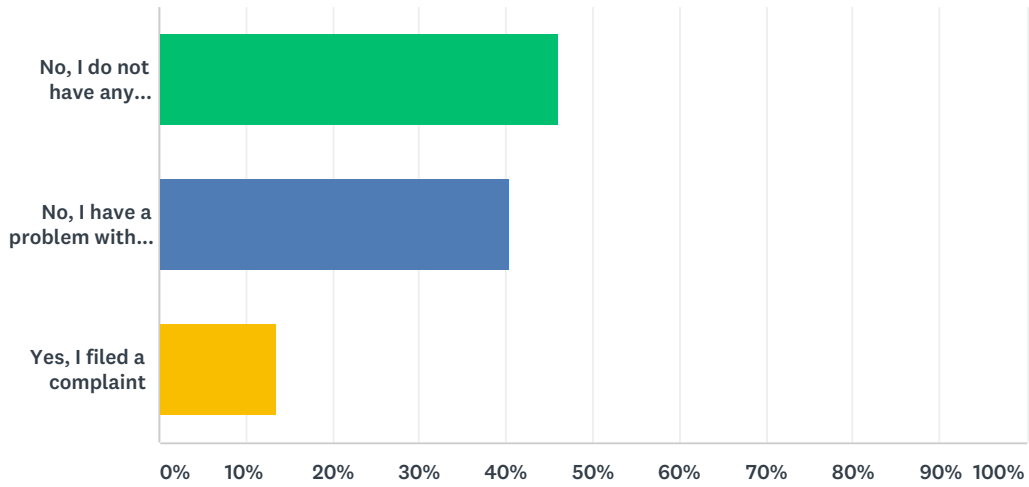
Answered: 660 Skipped: 146



ANSWER CHOICES	RESPONSES	
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	18.94%	125
Delays in payment of policy benefits	27.73%	183
Delays in answering my questions, phone calls and/or emails	33.48%	221
The insurance company/adjuster made a "lowball" settlement offer	30.30%	200
The insurance company/adjuster brought in experts I didn't trust	14.09%	93
The insurance company switched adjusters and we had to keep starting from scratch	20.91%	138
The insurance company/adjuster forced me to hire their contractor	1.52%	10
I have NOT had any problems with my insurance claim or with the insurance company representatives	37.12%	245
Total Respondents: 660		

Q17 Have you filed a complaint (Request for Assistance "RFA") with the California Department of Insurance?

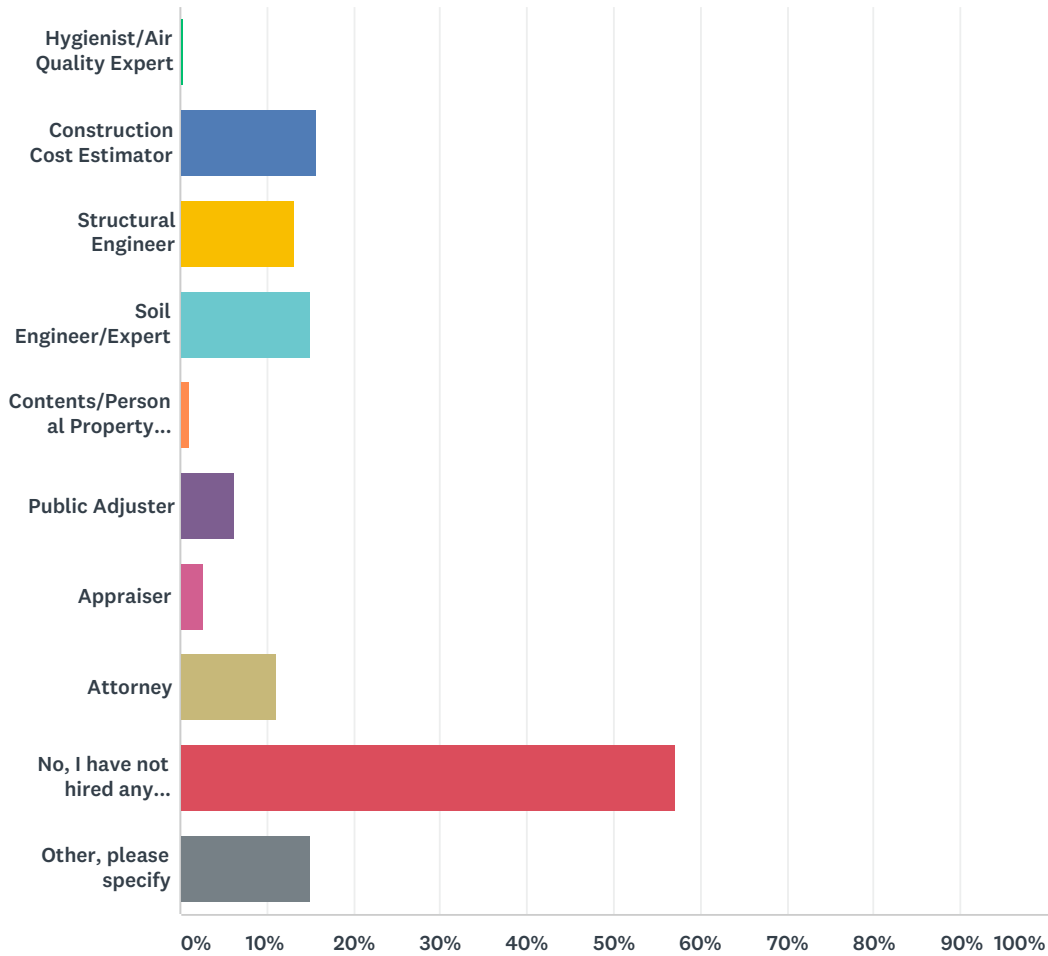
Answered: 660 Skipped: 146



ANSWER CHOICES	RESPONSES	
No, I do not have any complaints	46.06%	304
No, I have a problem with my insurance company, but have not filed a formal complaint	40.30%	266
Yes, I filed a complaint	13.64%	90
TOTAL		660

Q18 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

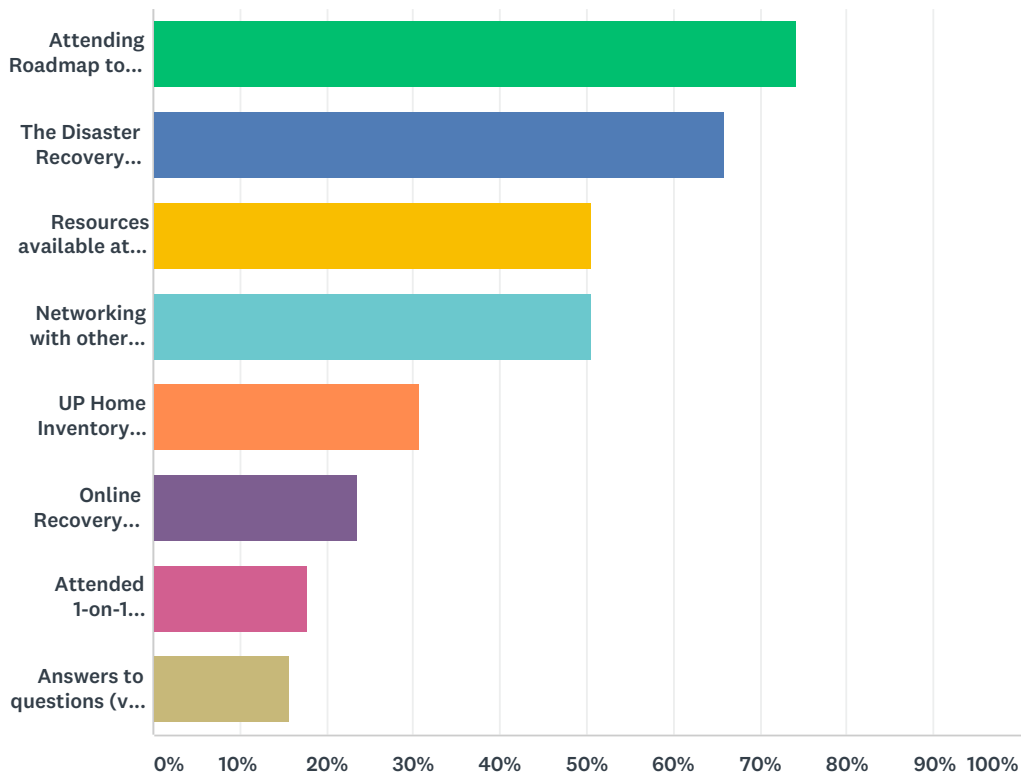
Answered: 653 Skipped: 153



ANSWER CHOICES	RESPONSES	
Hygienist/Air Quality Expert	0.46%	3
Construction Cost Estimator	15.62%	102
Structural Engineer	13.17%	86
Soil Engineer/Expert	15.01%	98
Contents/Personal Property Specialist	1.07%	7
Public Adjuster	6.28%	41
Appraiser	2.76%	18
Attorney	11.18%	73
No, I have not hired any professionals or experts	57.12%	373
Other, please specify	15.01%	98

Q19 Which United Policyholders resources have you used? (please check all that apply)

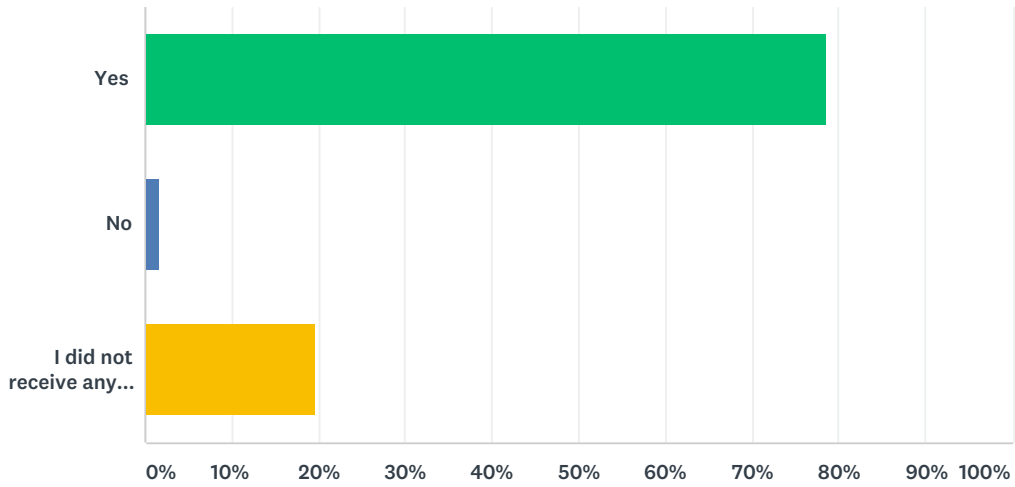
Answered: 550 Skipped: 256



ANSWER CHOICES	RESPONSES	
Attending Roadmap to Recovery Meetings/Workshops	74.36%	409
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	66.00%	363
Resources available at www.uphelp.org	50.73%	279
Networking with other survivors with same insurance company	50.55%	278
UP Home Inventory Spreadsheet	30.73%	169
Online Recovery Workshop videos	23.64%	130
Attended 1-on-1 insurance help clinic co-hosted by UP and Legal Aid	17.82%	98
Answers to questions (via Ask an Expert forum / email / phone)	15.64%	86
Total Respondents: 550		

Q20 Was the information and claim help you received from United Policyholders helpful?

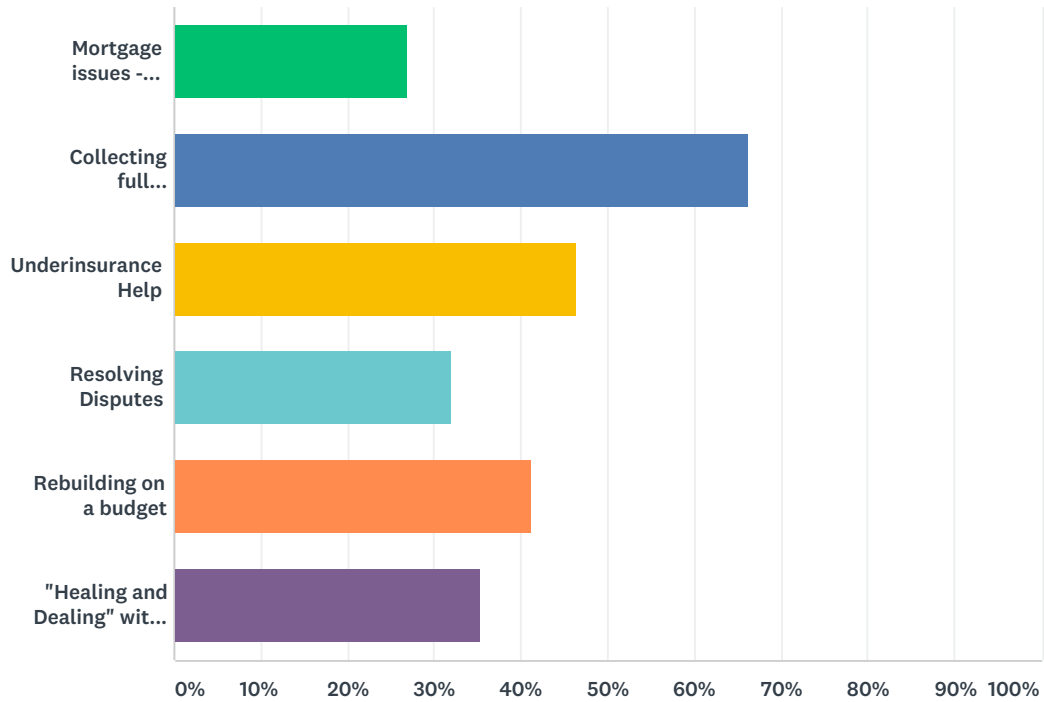
Answered: 623 Skipped: 183



ANSWER CHOICES	RESPONSES	
Yes	78.65%	490
No	1.77%	11
I did not receive any help	19.58%	122
TOTAL		623

Q21 Which topics would you like us to cover at future Roadmap to Recovery Workshops? Please select all that you are interested in.

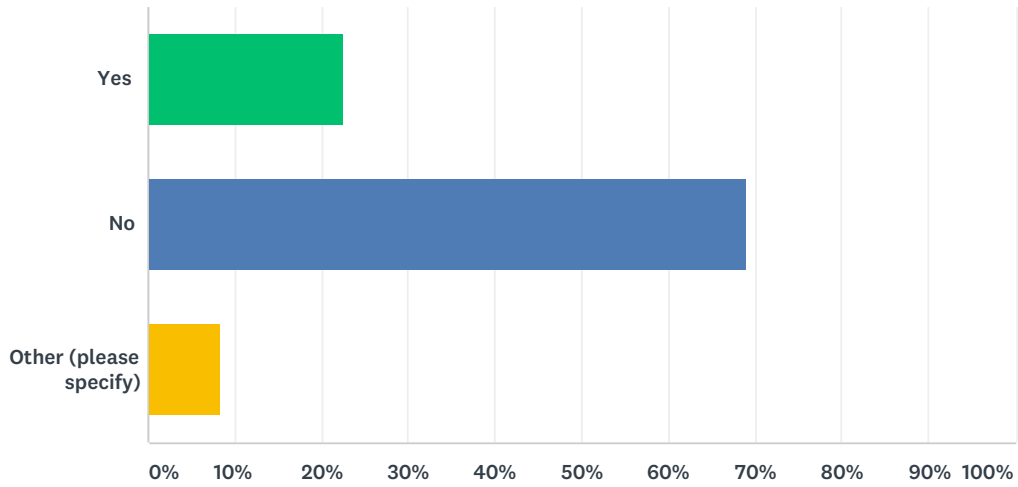
Answered: 563 Skipped: 243



ANSWER CHOICES	RESPONSES	
Mortgage issues - working with your lender to release funds	27.00%	152
Collecting full replacement values	66.25%	373
Underinsurance Help	46.54%	262
Resolving Disputes	31.97%	180
Rebuilding on a budget	41.21%	232
"Healing and Dealing" with the stress of recovery	35.35%	199
Total Respondents: 563		

Q22 Did you get an "Out of the Ashes" file organizer box and are you using it?

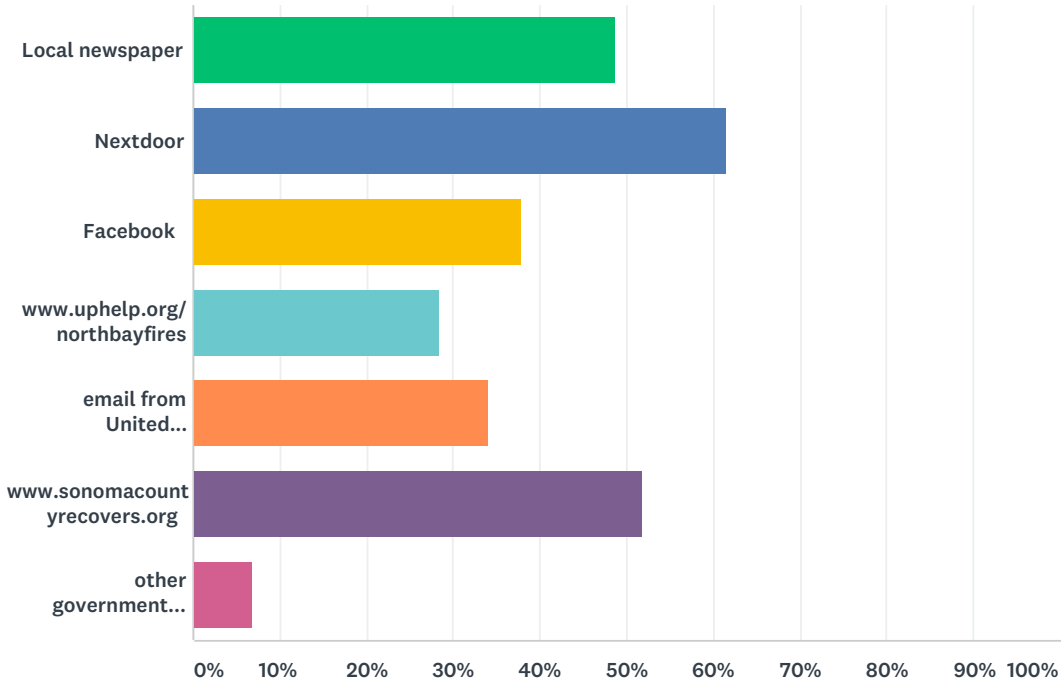
Answered: 628 Skipped: 178



ANSWER CHOICES	RESPONSES	
Yes	22.61%	142
No	68.95%	433
Other (please specify)	8.44%	53
TOTAL		628

Q23 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

Answered: 619 Skipped: 187



ANSWER CHOICES	RESPONSES	
Local newspaper	48.79%	302
Nextdoor	61.55%	381
Facebook	37.80%	234
www.uphelp.org/northbayfires	28.43%	176
email from United Policyholders	34.09%	211
www.sonomacountyrecovers.org	51.86%	321
other government hosted website	6.95%	43
Total Respondents: 619		

Q24 Is there anything else you would like to share?

Answered: 225 Skipped: 581

Q25 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: 526 Skipped: 280

ANSWER CHOICES	RESPONSES	
Name	96.58%	508
Address of Damaged Home	96.39%	507
Temporary Address	79.28%	417
Phone	87.26%	459
Email Address	95.44%	502
Would you like to the opportunity to share your story with the media or elected officials?	82.89%	436
ZIP/Postal Code:	0.00%	0
Country:	0.00%	0
Email Address:	0.00%	0
Phone Number:	0.00%	0