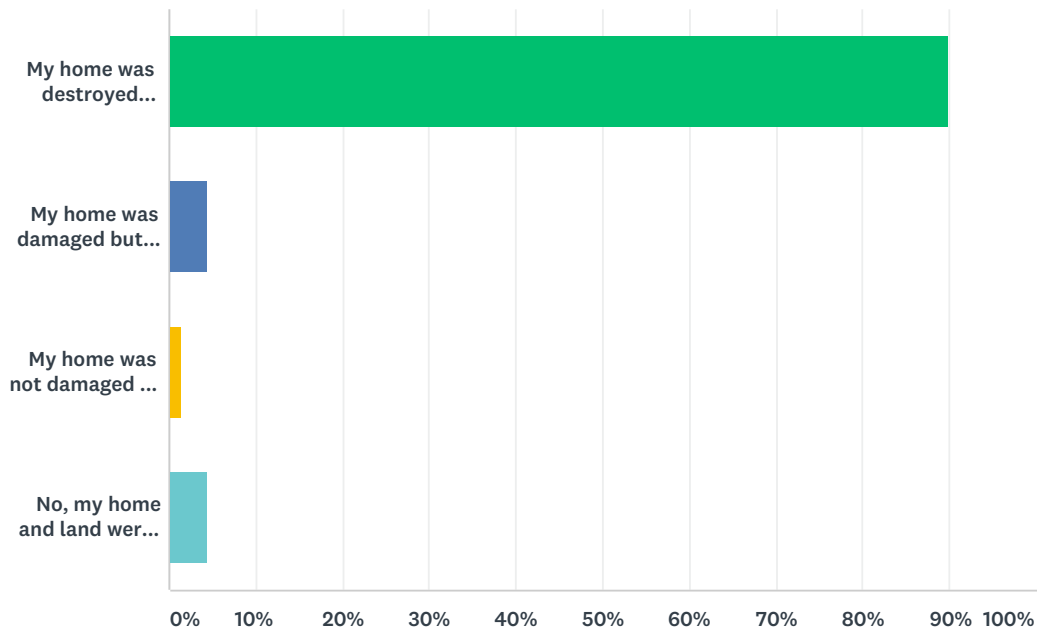


Q1 Thank you for your time. This survey is a follow-up to our 6 month survey. The purpose is to track progress and problems and gather information about insurance and recovery. The information we collect will help our non-profit organization and our local partners support your community during the long 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?

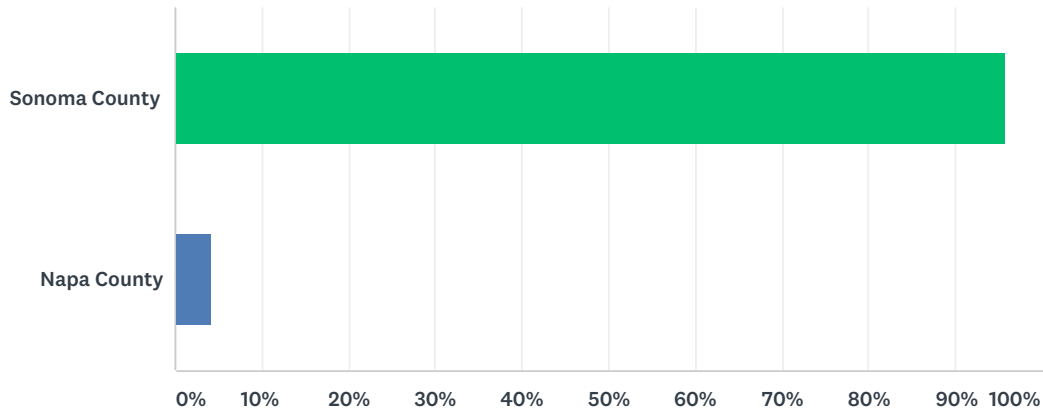
Answered: 580 Skipped: 0



ANSWER CHOICES	RESPONSES	
My home was destroyed (total loss)	90.00%	522
My home was damaged but still standing - (partial loss to structure and/or smoke/ash damage)	4.31%	25
My home was not damaged but my land/outbuildings were damaged/destroyed	1.38%	8
No, my home and land were not damaged/destroyed by the wildfires	4.31%	25
TOTAL		580

Q2 Where was your home located?

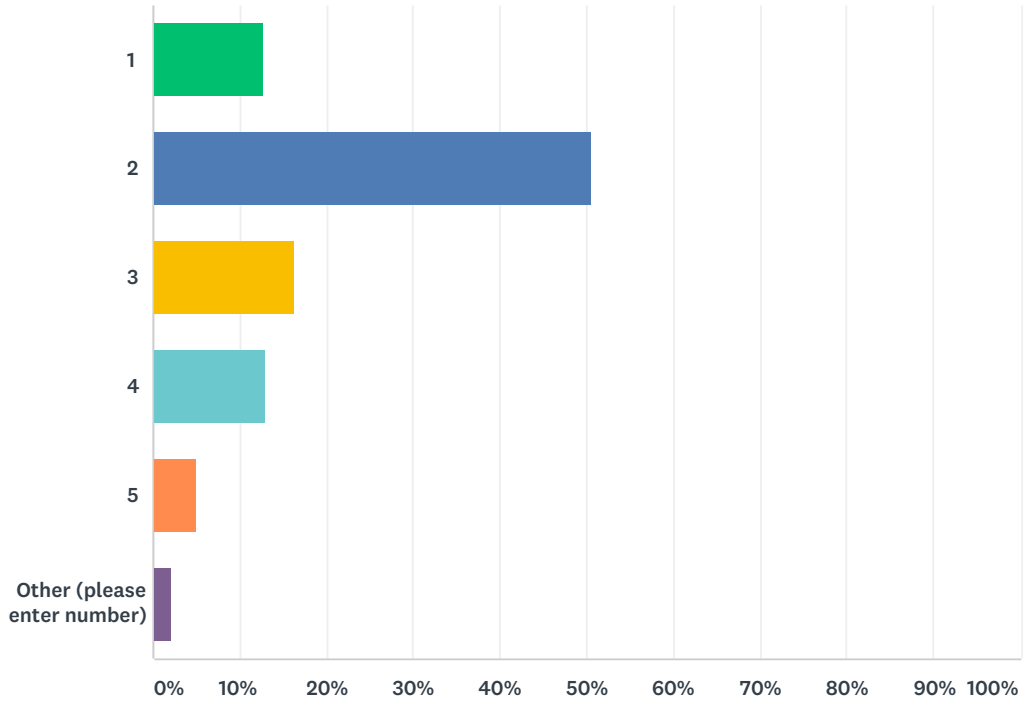
Answered: 532 Skipped: 48



ANSWER CHOICES	RESPONSES	
Sonoma County	95.86%	510
Napa County	4.14%	22
Total Respondents: 532		

Q3 How many people are in your household?

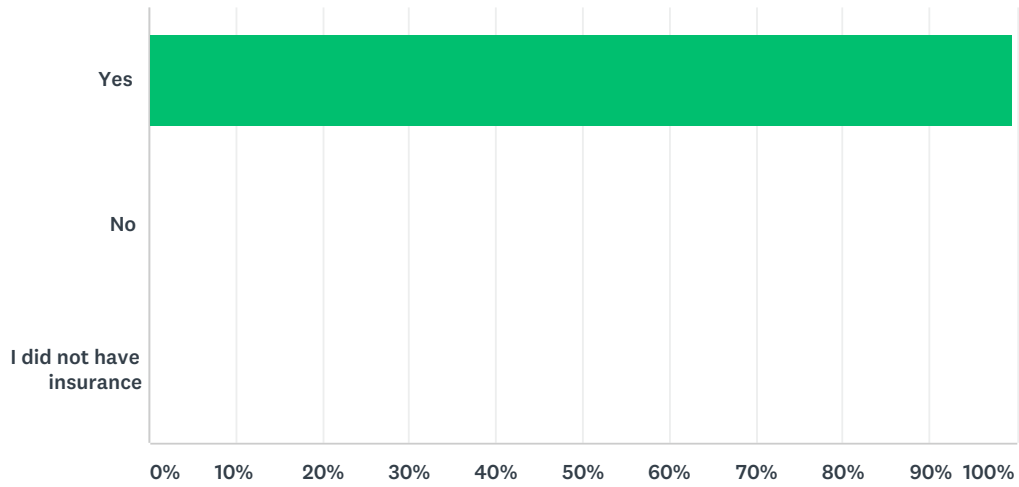
Answered: 529 Skipped: 51



ANSWER CHOICES	RESPONSES	
1	12.85%	68
2	50.66%	268
3	16.26%	86
4	13.04%	69
5	5.10%	27
Other (please enter number)	2.08%	11
TOTAL		529

Q4 Have you filed a claim with your insurance company?

Answered: 532 Skipped: 48



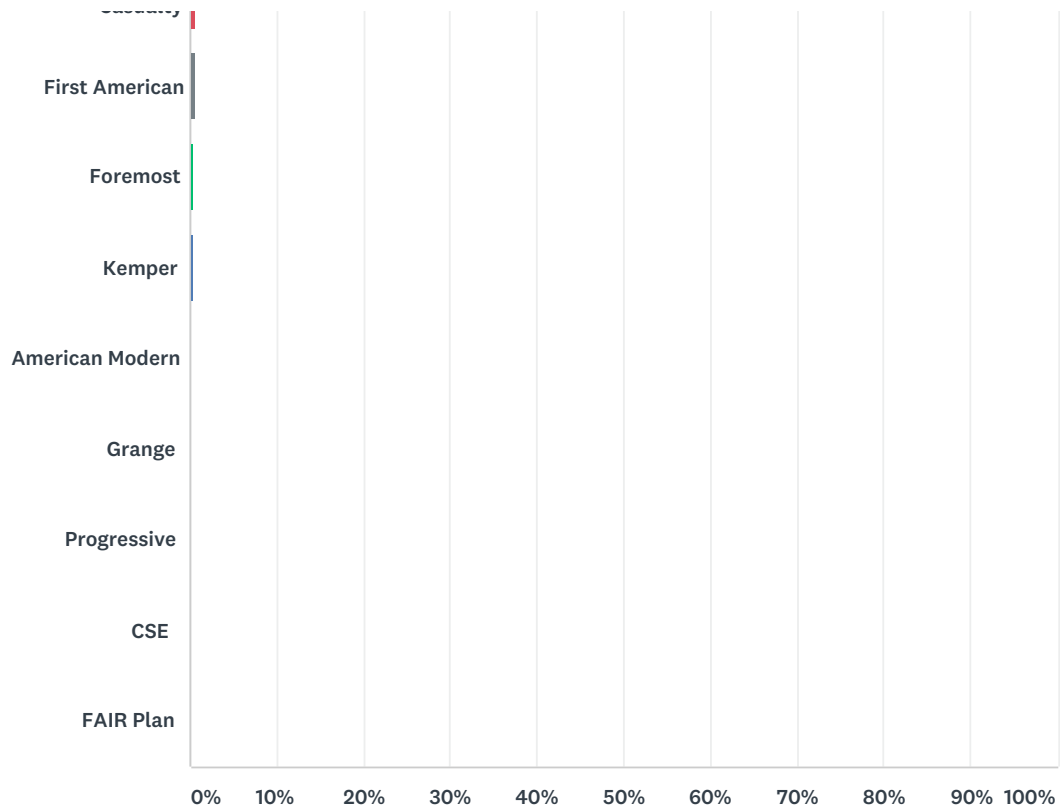
ANSWER CHOICES	RESPONSES	
Yes	99.62%	530
No	0.19%	1
I did not have insurance	0.19%	1
TOTAL		532

Q5 What is the name of your insurance company?

Answered: 532 Skipped: 48



North Bay Fires - Roadmap to Recovery Survey



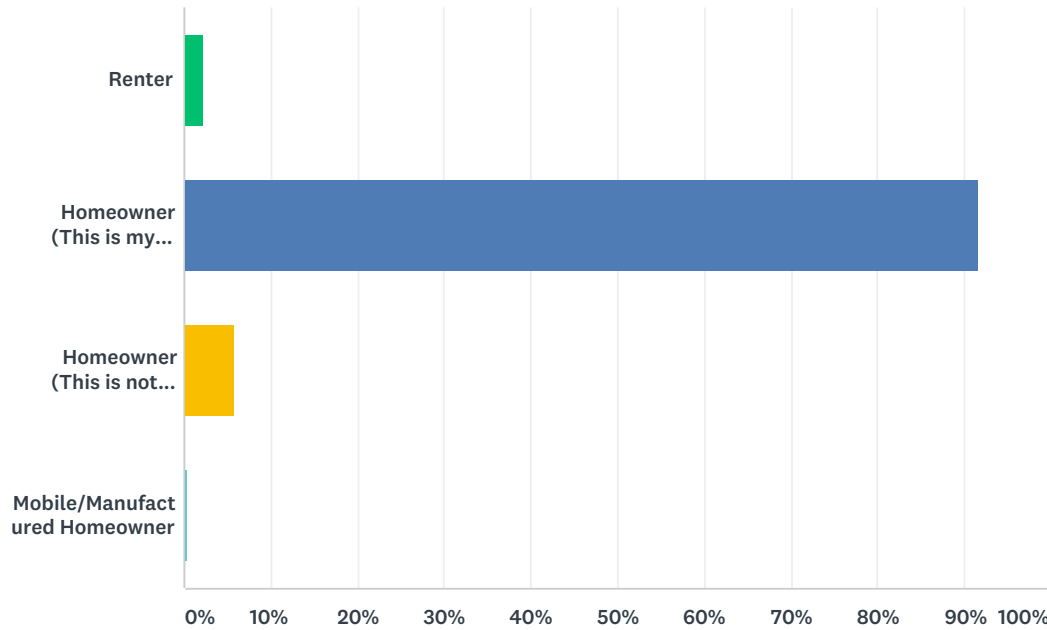
ANSWER CHOICES	RESPONSES	
State Farm	28.20%	150
AAA / CSAA	17.29%	92
Farmers	8.65%	46
Nationwide	8.27%	44
Safeco	5.45%	29
Travelers	5.08%	27
USAA	4.32%	23
Hartford	3.76%	20
Other	3.76%	20
Allstate	2.82%	15
Liberty Mutual	2.44%	13
CIG	1.50%	8
Mercury	1.50%	8
Amica	1.13%	6
National General	1.13%	6
Allied	0.75%	4
Ameriprise Financial	0.75%	4
Geico	0.75%	4

North Bay Fires - Roadmap to Recovery Survey

California Casualty	0.56%	3
First American	0.56%	3
Foremost	0.38%	2
Kemper	0.38%	2
American Modern	0.19%	1
Grange	0.19%	1
Progressive	0.19%	1
CSE	0.00%	0
FAIR Plan	0.00%	0
TOTAL		532

Q6 Do you rent or own the home that was damaged or destroyed?

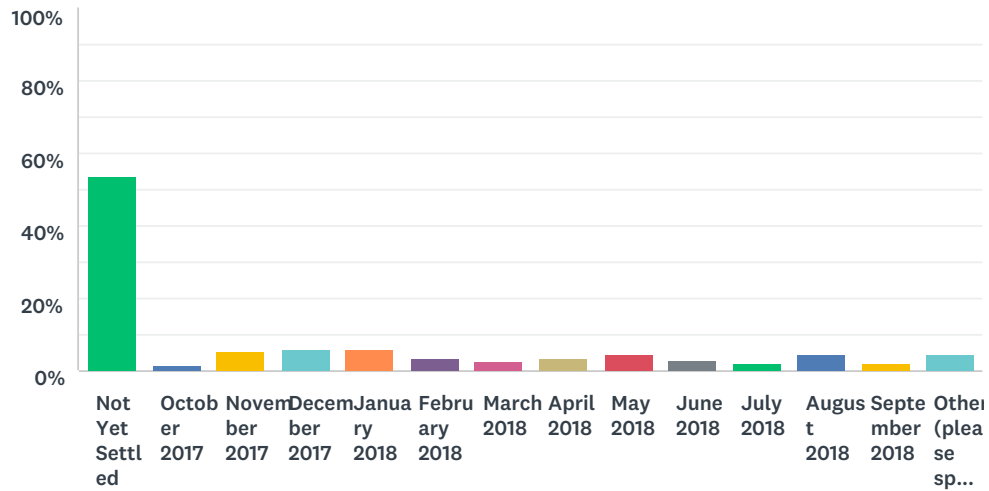
Answered: 532 Skipped: 48



ANSWER CHOICES	RESPONSES	
Renter	2.26%	12
Homeowner (This is my primary residence)	91.54%	487
Homeowner (This is not my primary residence)	5.83%	31
Mobile/Manufactured Homeowner	0.38%	2
TOTAL		532

Q7 When did you settle the "dwelling" portion of your insurance claim?

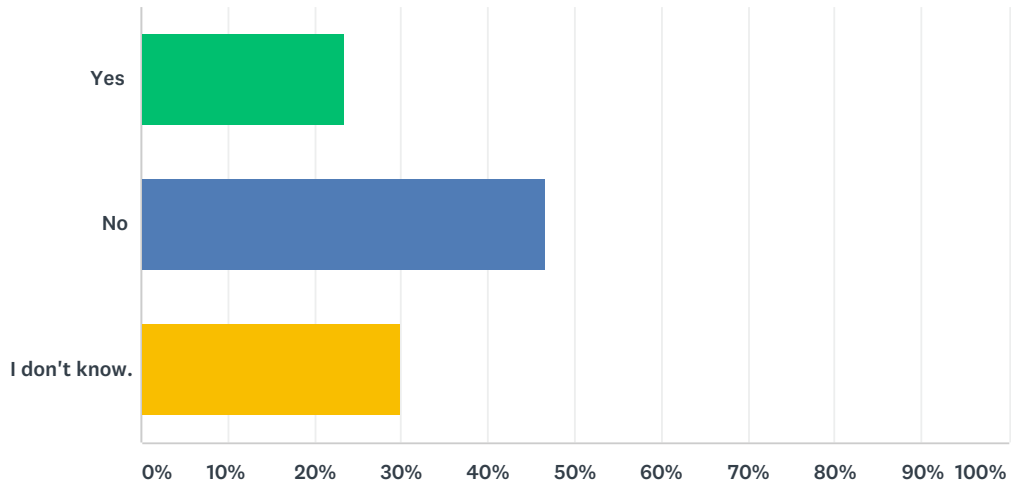
Answered: 510 Skipped: 70



ANSWER CHOICES	RESPONSES	
Not Yet Settled	53.33%	272
October 2017	1.57%	8
November 2017	5.49%	28
December 2017	5.88%	30
January 2018	5.88%	30
February 2018	3.73%	19
March 2018	2.55%	13
April 2018	3.33%	17
May 2018	4.31%	22
June 2018	2.94%	15
July 2018	1.96%	10
August 2018	4.31%	22
September 2018	1.76%	9
Other (please specify)	4.51%	23
Total Respondents: 510		

Q8 Do you have enough insurance to cover the cost of repairing, replacing or rebuilding your home?

Answered: 445 Skipped: 135



ANSWER CHOICES	RESPONSES	
Yes	23.37%	104
No	46.74%	208
I don't know.	29.89%	133
TOTAL		445

Q9 What is the total dollar amount of insurance available in your policy for repairing, rebuilding or replacing your home. This total should include your Coverage A limit plus any extras such as Extended Replacement, Debris Removal, Inflation Adjustment and/or Building Code/Ordinance Coverage.

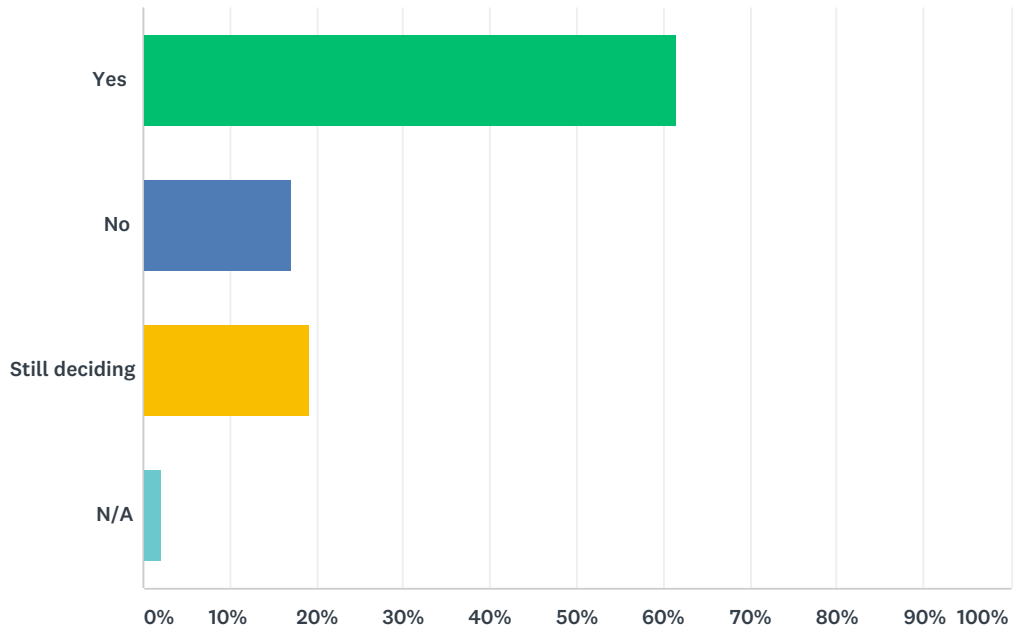
Answered: 380 Skipped: 200

Q10 How much in dollars will it cost to rebuild, repair or replace your home?

Answered: 388 Skipped: 192

Q11 Do you plan to rebuild at the original location?

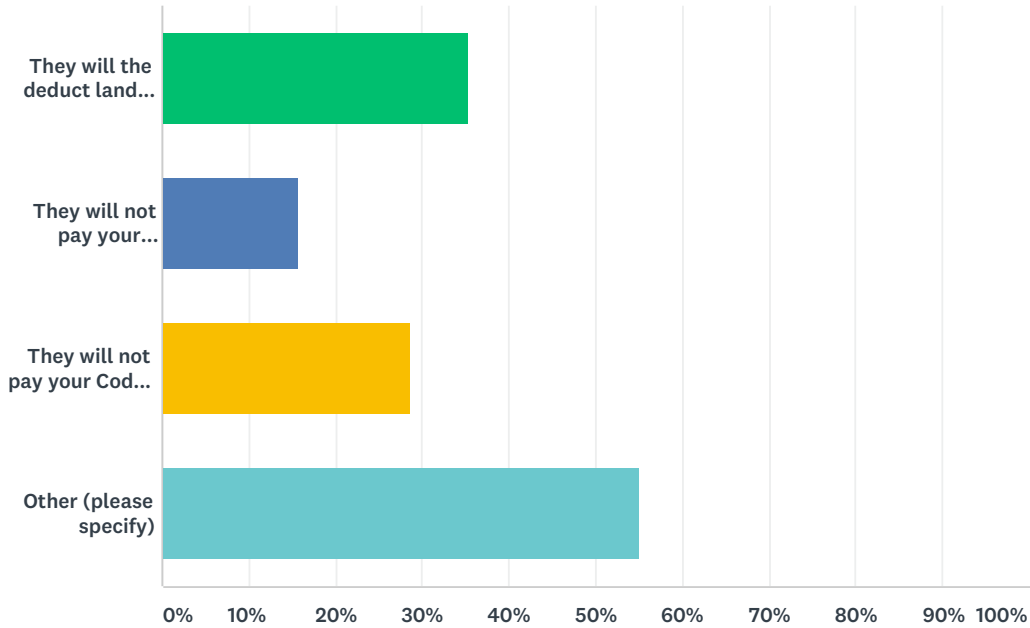
Answered: 445 Skipped: 135



ANSWER CHOICES	RESPONSES	
Yes	61.57%	274
No	17.08%	76
Still deciding	19.33%	86
N/A	2.02%	9
TOTAL		445

Q12 If you have or are planning on buying elsewhere, has your insurance company communicated to you any of the following regarding replacing your home.

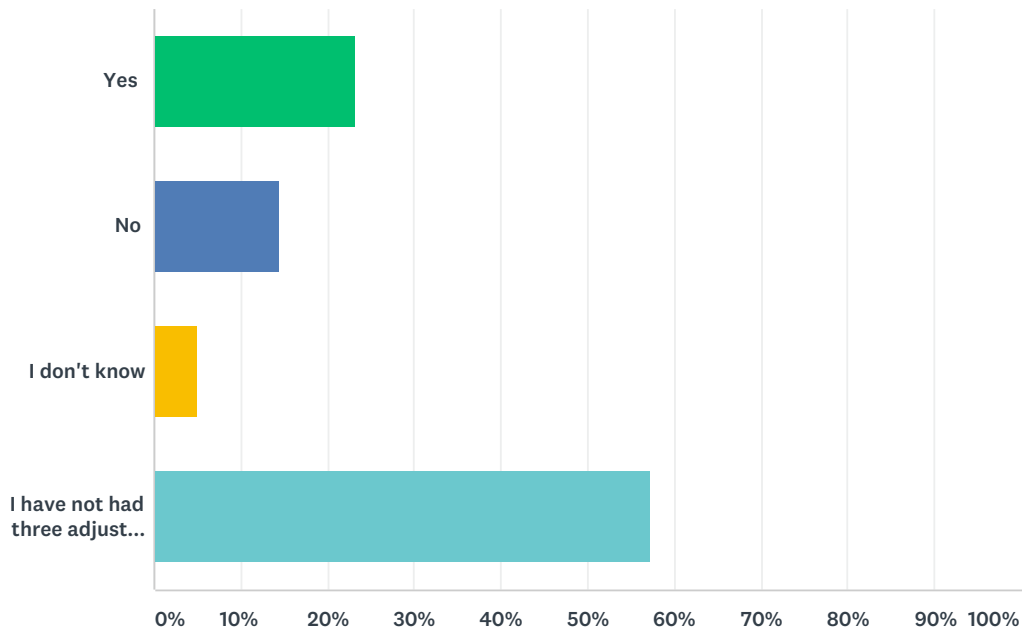
Answered: 178 Skipped: 402



ANSWER CHOICES	RESPONSES	
They will the deduct land value of you lot	35.39%	63
They will not pay your Extended Replacement Cost benefits	15.73%	28
They will not pay your Code Upgrade / Ordinance and Law benefits	28.65%	51
Other (please specify)	55.06%	98
Total Respondents: 178		

Q13 If you have had three or more adjusters in a six month period, were you given a written status report?

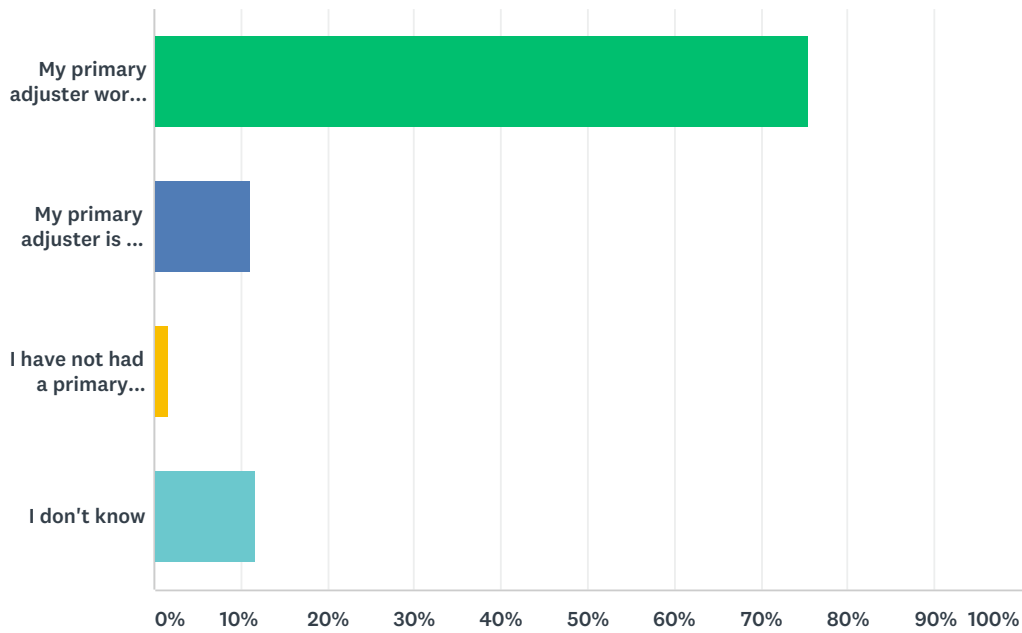
Answered: 431 Skipped: 149



ANSWER CHOICES	RESPONSES	
Yes	23.20%	100
No	14.39%	62
I don't know	5.10%	22
I have not had three adjusters in a six month period	57.31%	247
TOTAL		431

Q14 Has the primary point of contact for your claim been an employee of your Insurance Company?

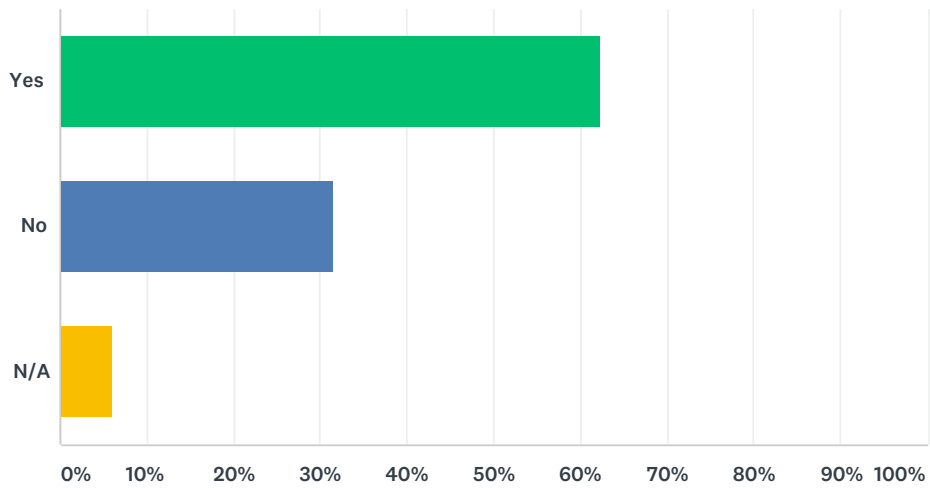
Answered: 441 Skipped: 139



ANSWER CHOICES	RESPONSES	
My primary adjuster works for my insurance company	75.51%	333
My primary adjuster is an independent adjuster (works for a different company than my insurer)	11.11%	49
I have not had a primary adjuster	1.59%	7
I don't know	11.79%	52
TOTAL		441

Q15 Have you gotten at least one detailed estimate from a qualified construction professional to rebuild the destroyed dwelling?

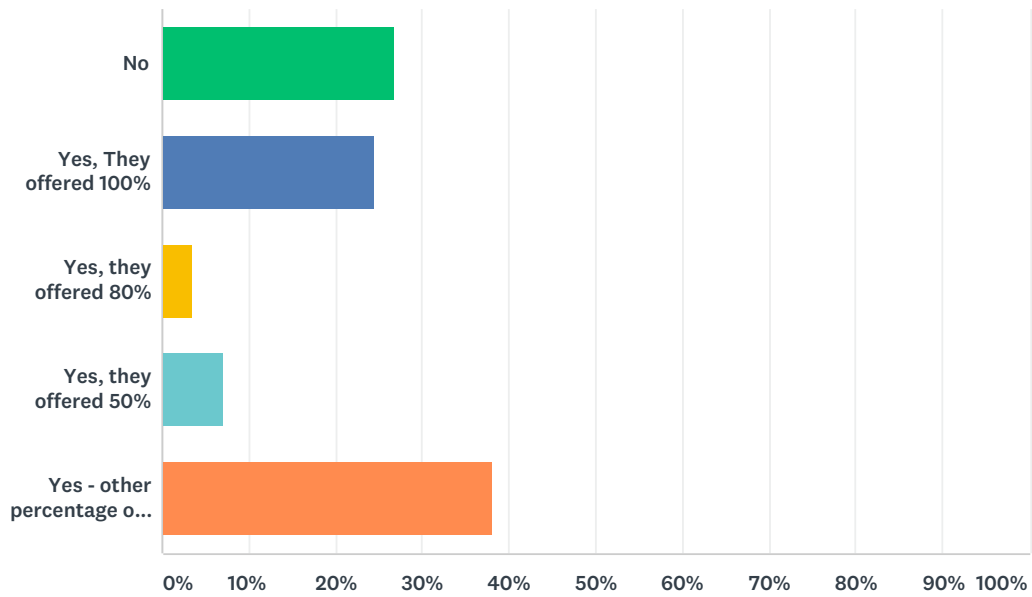
Answered: 444 Skipped: 136



ANSWER CHOICES	RESPONSES
Yes	62.39% 277
No	31.53% 140
N/A	6.08% 27
TOTAL	444

Q16 Did your insurer offer to pay contents/personal property benefits without requiring you to submit an itemized home inventory?

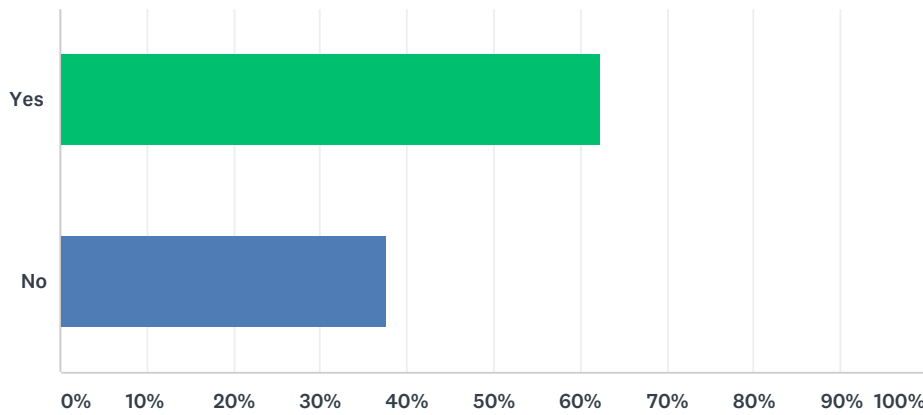
Answered: 445 Skipped: 135



ANSWER CHOICES	RESPONSES	
No	26.74%	119
Yes, They offered 100%	24.49%	109
Yes, they offered 80%	3.60%	16
Yes, they offered 50%	7.19%	32
Yes - other percentage or amount (please specify)	37.98%	169
TOTAL		445

Q17 Have you or are you intending to submit a complete itemized home inventory?

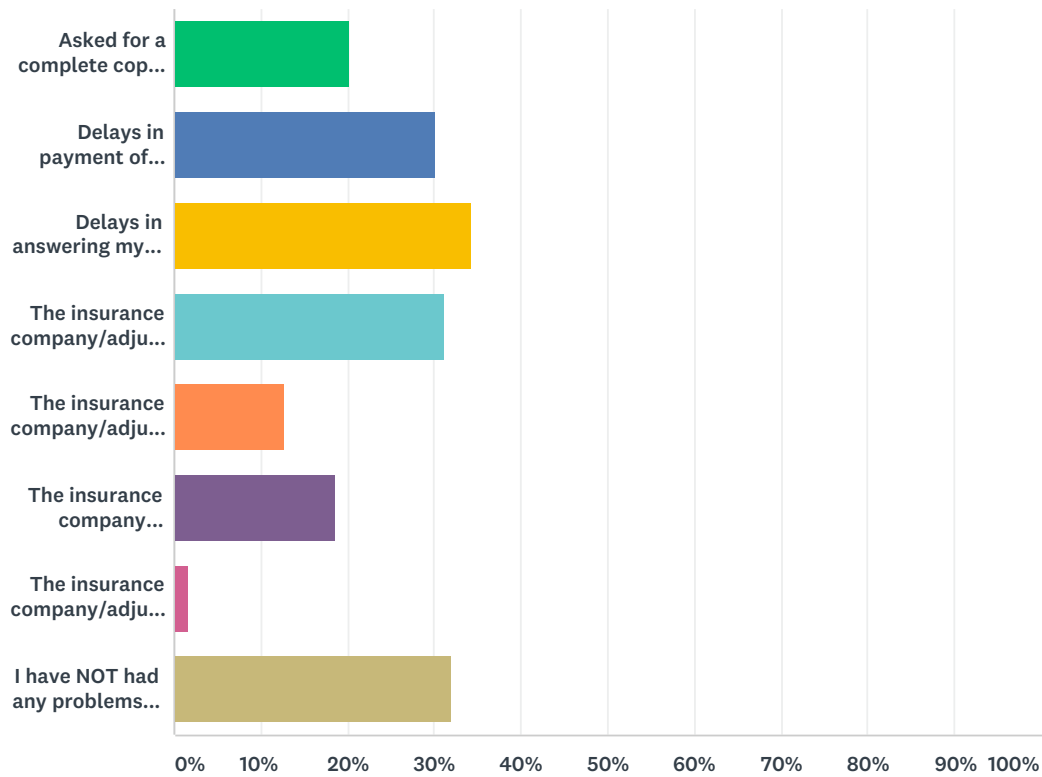
Answered: 431 Skipped: 149



ANSWER CHOICES	RESPONSES	
Yes	62.41%	269
No	37.59%	162
TOTAL		431

Q18 Have you experienced any of the following problems? (please check all that apply)

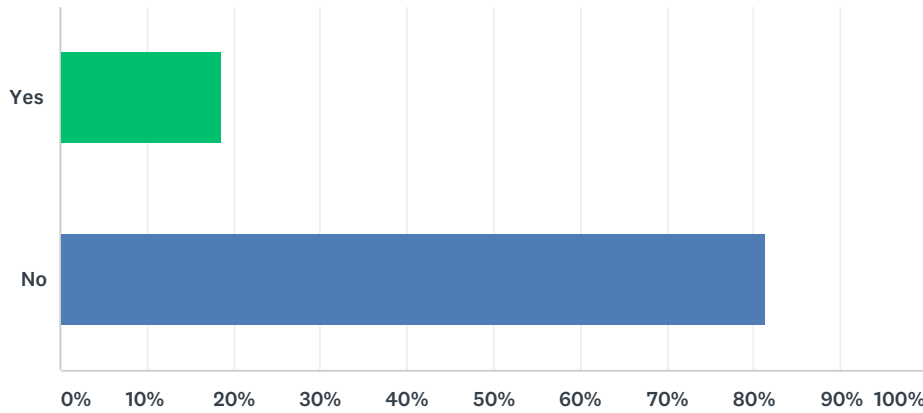
Answered: 445 Skipped: 135



ANSWER CHOICES	RESPONSES	
Asked for a complete copy of my policy and it took a long time (more than 30 days) to receive it	20.22%	90
Delays in payment of policy benefits	30.11%	134
Delays in answering my questions, phone calls and/or emails	34.38%	153
The insurance company/adjuster made a "lowball" settlement offer	31.24%	139
The insurance company/adjuster brought in experts I didn't trust	12.81%	57
The insurance company switched adjusters and we had to keep starting from scratch	18.65%	83
The insurance company/adjuster forced me to hire their contractor	1.57%	7
I have NOT had any problems with my insurance claim or with the insurance company representatives	31.91%	142
Total Respondents: 445		

Q19 Have you filed a complaint (Request for Assistance "RFA") with the California Department of Insurance?

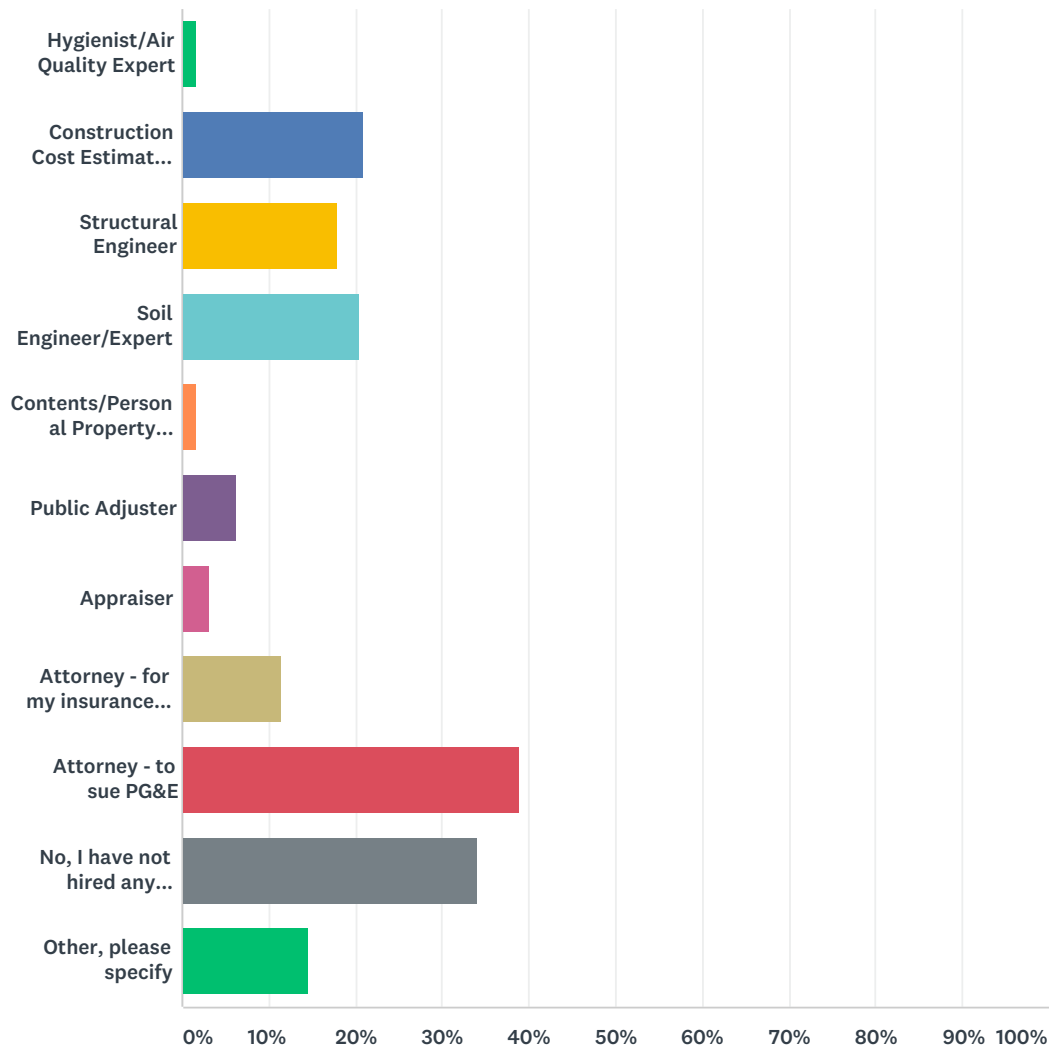
Answered: 445 Skipped: 135



ANSWER CHOICES	RESPONSES	
Yes	18.65%	83
No	81.35%	362
TOTAL		445

Q20 Have you hired any professionals/experts to help you on your insurance claim related to the wildfire?

Answered: 434 Skipped: 146



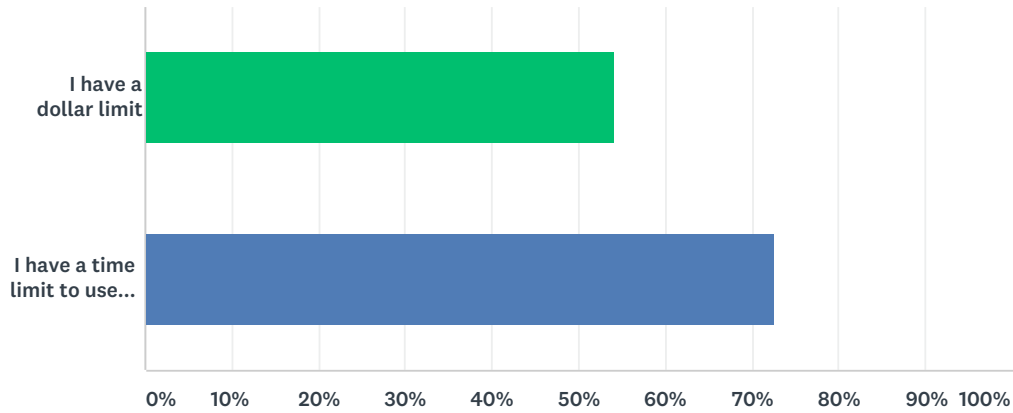
ANSWER CHOICES	RESPONSES	
Hygienist/Air Quality Expert	1.61%	7
Construction Cost Estimator / Consultant	20.97%	91
Structural Engineer	17.97%	78
Soil Engineer/Expert	20.51%	89
Contents/Personal Property Specialist	1.61%	7
Public Adjuster	6.22%	27
Appraiser	3.23%	14
Attorney - for my insurance claim	11.52%	50
Attorney - to sue PG&E	38.94%	169

North Bay Fires - Roadmap to Recovery Survey

No, I have not hired any professionals or experts	34.10%	148
Other, please specify	14.75%	64
Total Respondents: 434		

Q21 Tell us about your Temporary Living Expenses / Additional Living Expense ("ALE") Coverage

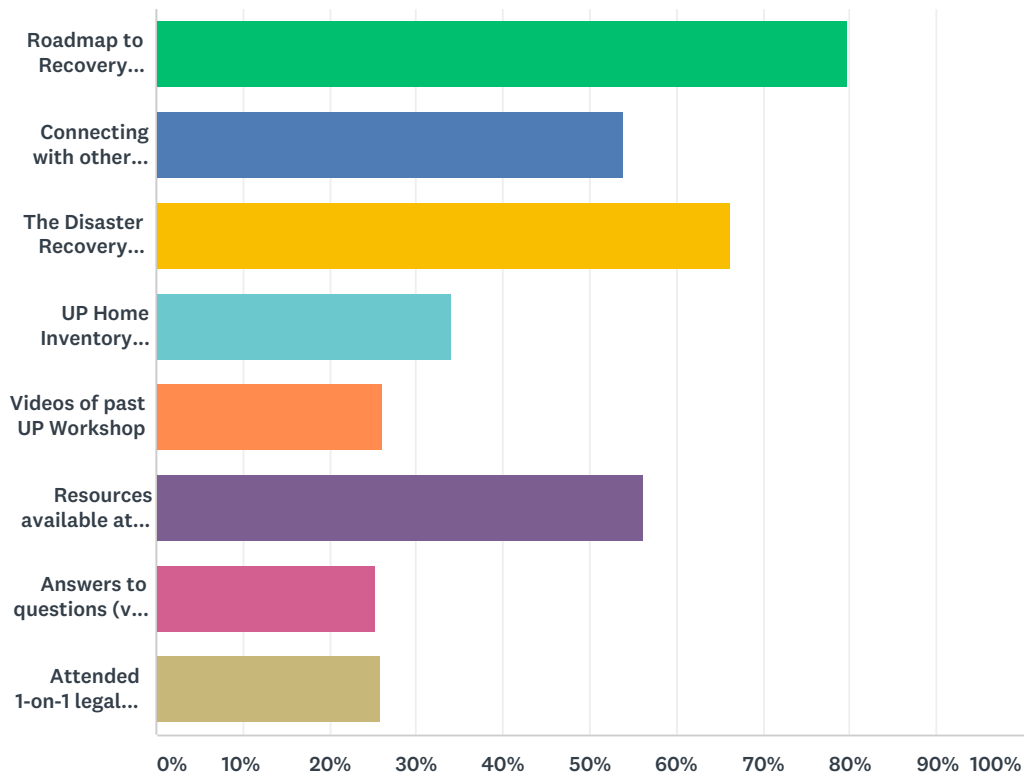
Answered: 402 Skipped: 178



ANSWER CHOICES	RESPONSES
I have a dollar limit	54.23% 218
I have a time limit to use my ALE	72.64% 292
Total Respondents: 402	

Q22 Which United Policyholders resources have you used? (please check all that apply)

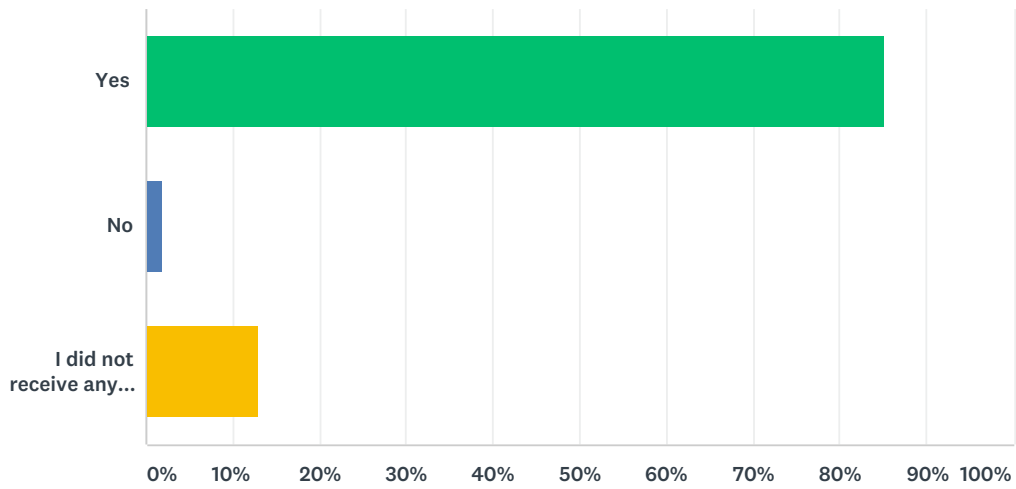
Answered: 404 Skipped: 176



ANSWER CHOICES	RESPONSES	
Roadmap to Recovery Meetings/Workshops	79.70%	322
Connecting with other survivors with same insurance company	53.96%	218
The Disaster Recovery Handbook and Household Inventory Guide ("yellow book")	66.34%	268
UP Home Inventory Spreadsheet	34.16%	138
Videos of past UP Workshop	26.24%	106
Resources available at www.uphelp.org	56.19%	227
Answers to questions (via Ask an Expert forum / or communication with UP team members)	25.25%	102
Attended 1-on-1 legal help clinic co-hosted by UP and Legal Aid	25.99%	105
Total Respondents: 404		

Q23 Was the information and claim help you received from United Policyholders helpful?

Answered: 431 Skipped: 149



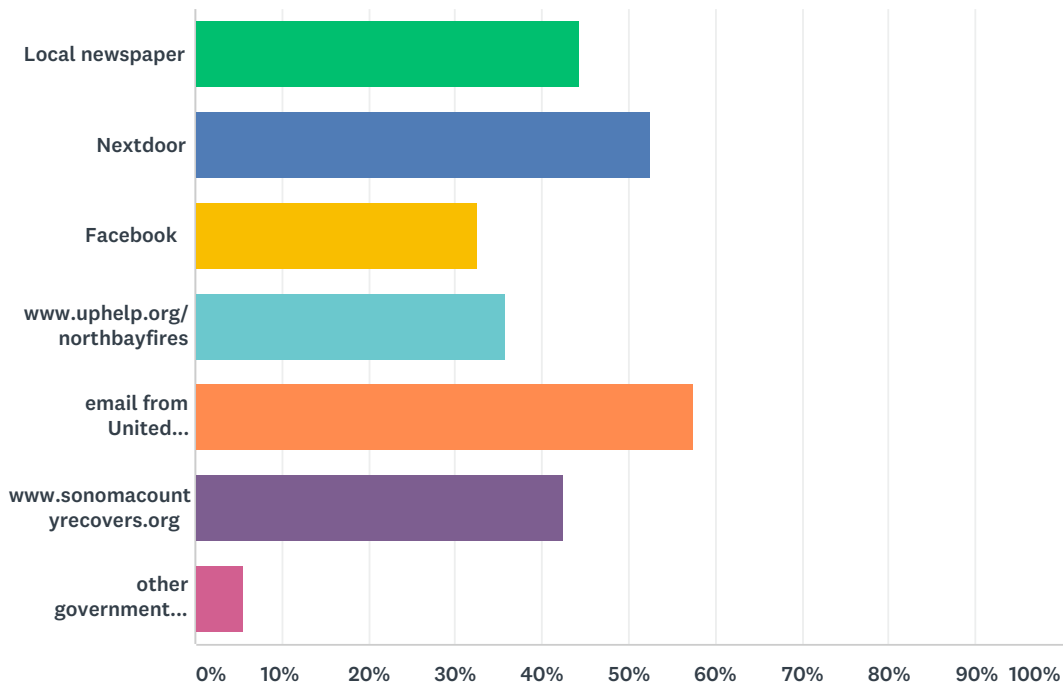
ANSWER CHOICES	RESPONSES	
Yes	85.15%	367
No	1.86%	8
I did not receive any help	12.99%	56
TOTAL		431

Q24 Which topics would you like us to cover at future Roadmap to Recovery Workshops?

Answered: 179 Skipped: 401

Q25 How are you getting information about wildfire recovery help events and information? (Please check all that apply)

Answered: 421 Skipped: 159



ANSWER CHOICES	RESPONSES	
Local newspaper	44.42%	187
Nextdoor	52.49%	221
Facebook	32.54%	137
www.uphelp.org/northbayfires	35.87%	151
email from United Policyholders	57.48%	242
www.sonomacountyrecovers.org	42.52%	179
other government hosted website	5.70%	24
Total Respondents: 421		

Q26 Is there wording in your policy that has been particularly helpful, hurtful or confusing?

Answered: 209 Skipped: 371

Q27 If you have your insurance policy handy, please consider uploading it below. Donating your policy to our library of samples, helps us identify helpful and hurtful language in the marketplace. We will remove any personal and identifying information (such as name, address, claim number, policy number, etc...)

Answered: 25 Skipped: 555

Q28 Is there anything else you would like to share?

Answered: 158 Skipped: 422

Q29 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: 334 Skipped: 246

ANSWER CHOICES	RESPONSES	
Name	97.60%	326
Address of Damaged Home	96.71%	323
Temporary Address	76.95%	257
Phone	87.13%	291
Email Address	94.61%	316
Would you like to the opportunity to share your story with the media or elected officials?	76.65%	256
ZIP/Postal Code:	0.00%	0
Country:	0.00%	0
Email Address:	0.00%	0
Phone Number:	0.00%	0