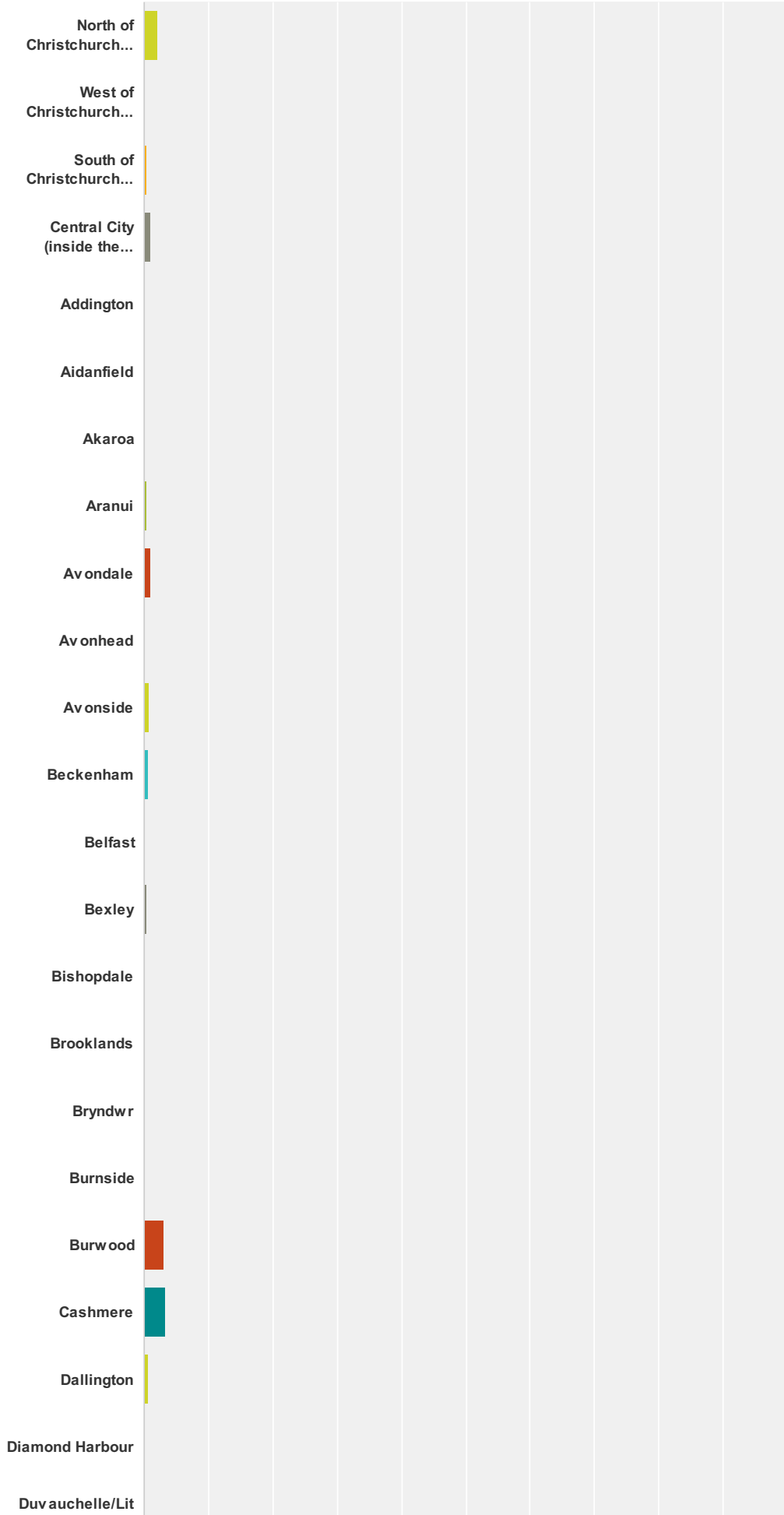
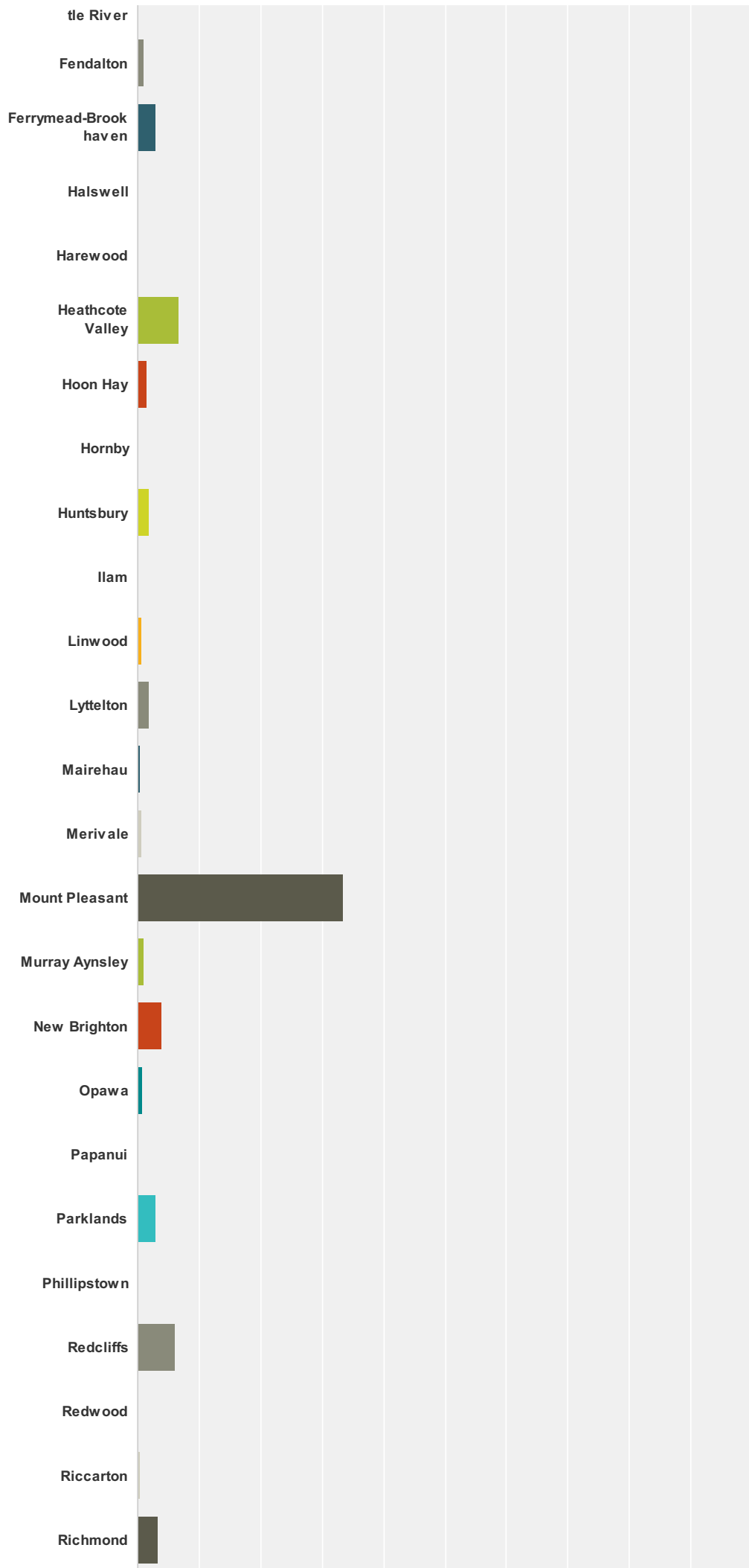


### Q1 Where is your property?

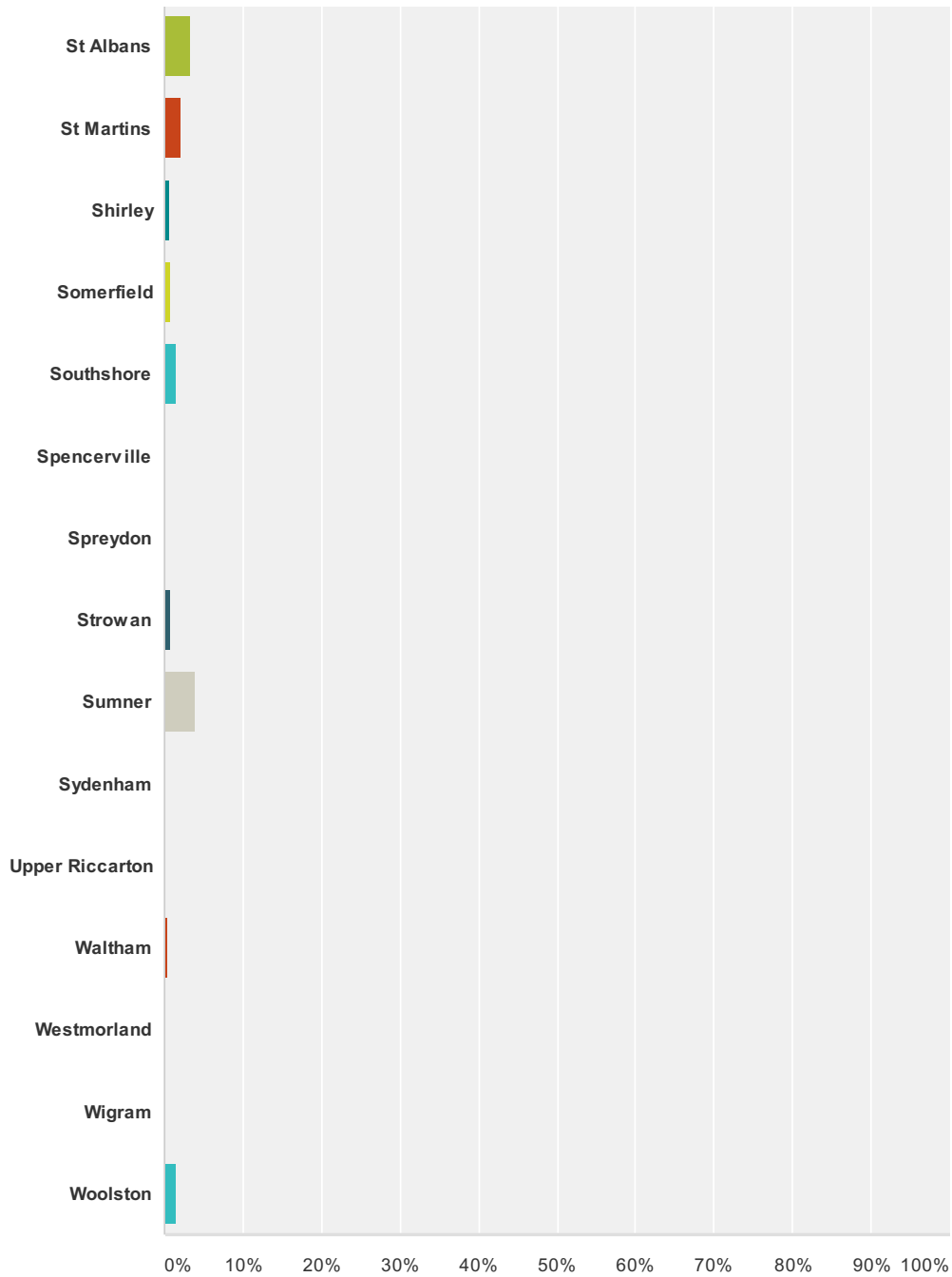
Answered: 523 Skipped: 0



# InsuranceWatch.org.nz Earthquake Recovery Survey (February 2014)



# InsuranceWatch.org.nz Earthquake Recovery Survey (February 2014)



Answer Choices	Responses
North of Christchurch (Kaiapoi etc)	2.10% 11
West of Christchurch (West Melton etc)	0.19% 1
South of Christchurch (Rolleston etc)	0.38% 2
Central City (inside the Four Avenues)	0.96% 5
Addington	0.00% 0
Aidanfield	0.00% 0
Akaroa	0.19% 1
Aranui	0.38% 2
Avondale	1.15% 6
Avonhead	0.00% 0
Avonside	0.76% 4
Beckenham	0.57% 3

# InsuranceWatch.org.nz Earthquake Recovery Survey (February 2014)

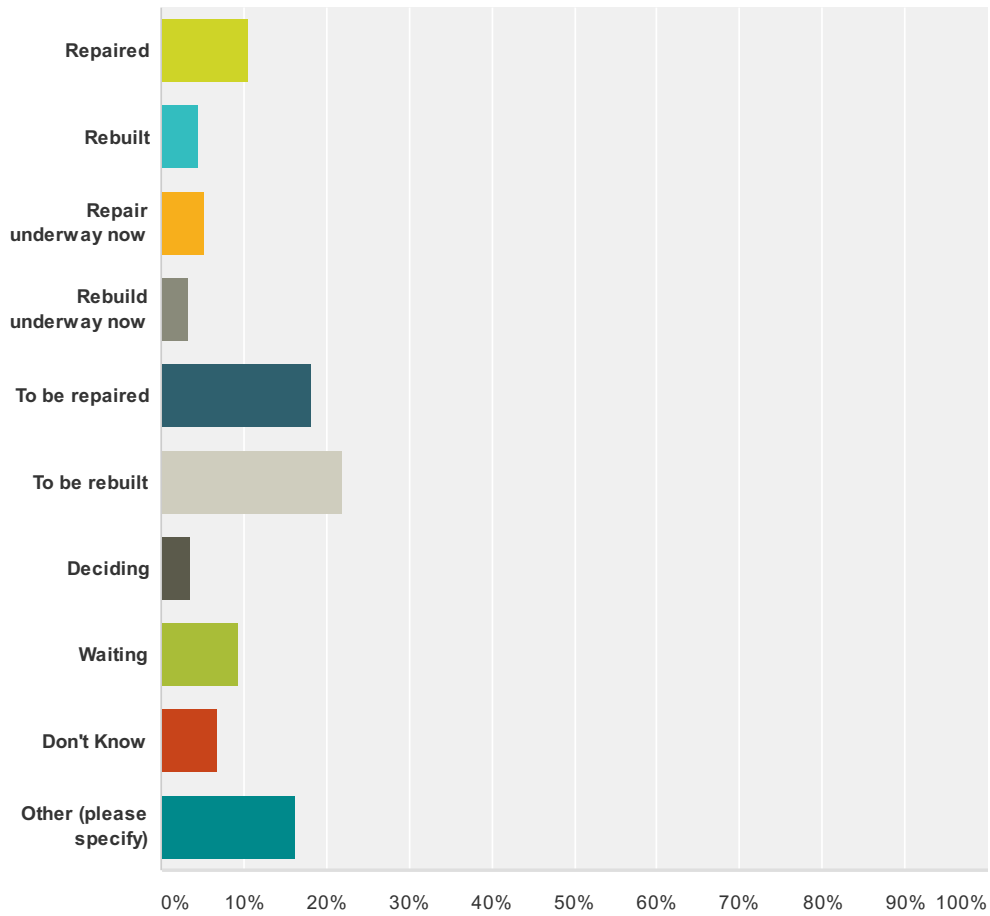
Belfast	0.19%	1
Bexley	0.38%	2
Bishopdale	0.00%	0
Brooklands	0.19%	1
Bryndwr	0.19%	1
Burnside	0.00%	0
Burwood	3.06%	16
Cashmere	3.25%	17
Dallington	0.57%	3
Diamond Harbour	0.00%	0
Duvauchelle/Little River	0.19%	1
Fendalton	0.96%	5
Ferrymead-Brookhaven	2.87%	15
Halswell	0.00%	0
Harewood	0.00%	0
Heathcote Valley	6.69%	35
Hoon Hay	1.53%	8
Hornby	0.00%	0
Huntsbury	1.91%	10
Ilam	0.00%	0
Linwood	0.57%	3
Lyttelton	1.91%	10
Mairehau	0.38%	2
Merivale	0.57%	3
Mount Pleasant	33.46%	175
Murray Aynsley	1.15%	6
New Brighton	4.02%	21
Opawa	0.76%	4
Papanui	0.00%	0
Parklands	2.87%	15
Phillipstown	0.00%	0
Redcliffs	6.12%	32
Redwood	0.19%	1
Riccarton	0.38%	2
Richmond	3.25%	17
St Albans	3.44%	18
St Martins	2.10%	11
Shirley	0.57%	3
Somerfield	0.76%	4
Southshore	1.53%	8

# InsuranceWatch.org.nz Earthquake Recovery Survey (February 2014)

Spencerville	0.19%	1
Spreydon	0.19%	1
Strowan	0.76%	4
Sumner	4.02%	21
Sydenham	0.00%	0
Upper Riccarton	0.00%	0
Waltham	0.38%	2
Westmorland	0.19%	1
Wigram	0.00%	0
Woolston	1.53%	8
<b>Total</b>		<b>523</b>

### Q2 Your property status now ?

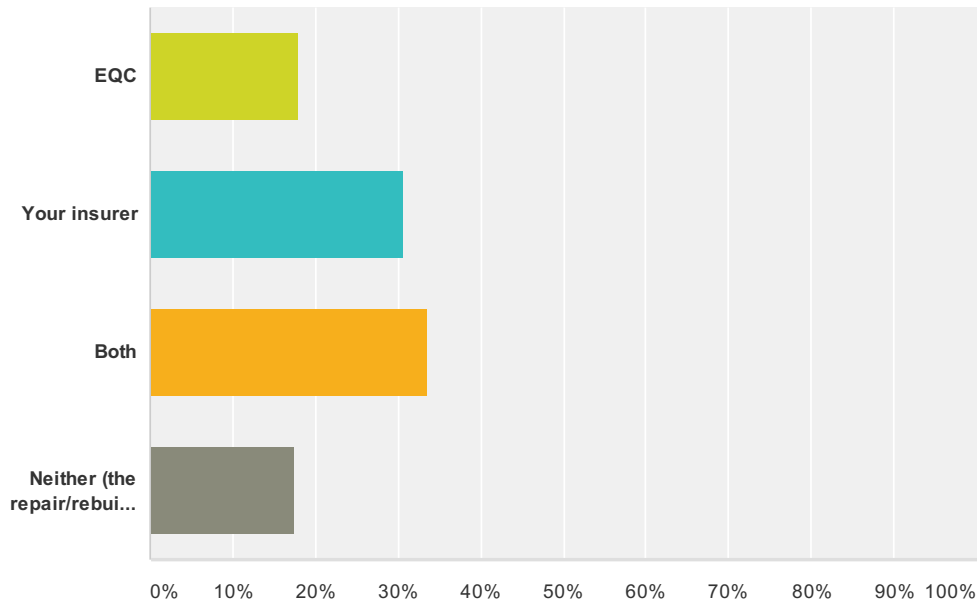
Answered: 523 Skipped: 0



Answer Choices	Responses	
Repaired	10.71%	56
Rebuilt	4.59%	24
Repair underway now	5.16%	27
Rebuild underway now	3.25%	17
To be repaired	18.16%	95
To be rebuilt	21.99%	115
Deciding	3.63%	19
Waiting	9.37%	49
Don't Know	6.88%	36
Other (please specify)	16.25%	85
<b>Total</b>		<b>523</b>

### Q3 Who confirmed your property status?

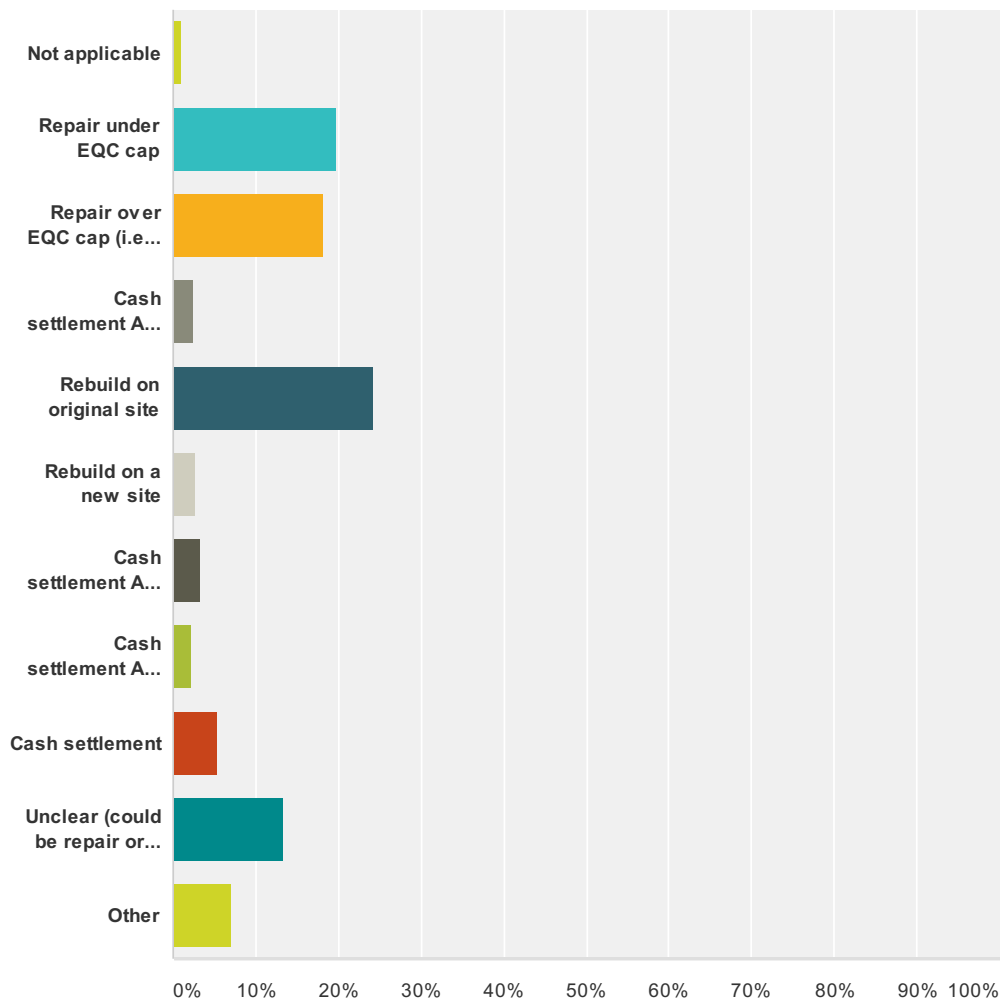
Answered: 523 Skipped: 0



Answer Choices	Responses
EQC	17.97% 94
Your insurer	30.78% 161
Both	33.65% 176
Neither (the repair/rebuild status is not confirmed)	17.59% 92
<b>Total</b>	<b>523</b>

### Q4 What is, or was the option for your property?

Answered: 523 Skipped: 0

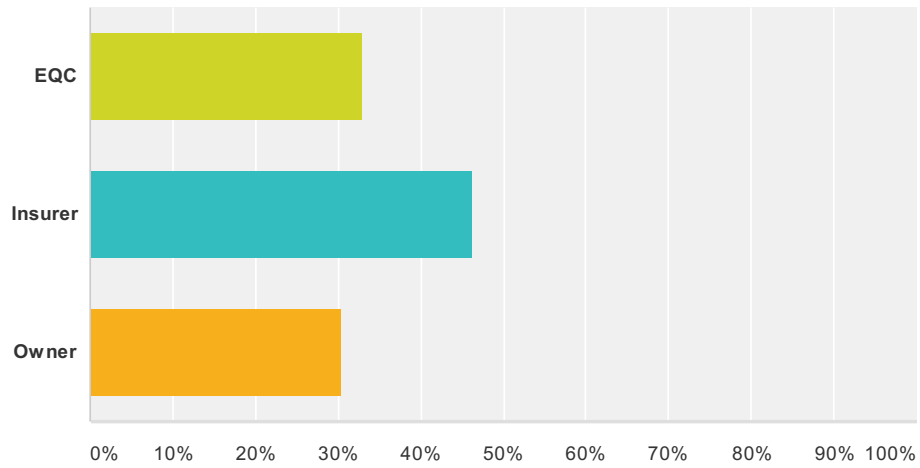


Answer Choices	Responses
Not applicable	1.15% 6
Repair under EQC cap	19.89% 104
Repair over EQC cap (i.e. insurer will be paying for the repair)	18.16% 95
Cash settlement AND repair (i.e. opt out)	2.49% 13
Rebuild on original site	24.28% 127
Rebuild on a new site	2.68% 14
Cash settlement AND rebuild original site	3.25% 17
Cash settlement AND keep your own home	2.29% 12
Cash settlement	5.35% 28
Unclear (could be repair or rebuild)	13.38% 70
Other	7.07% 37
<b>Total</b>	<b>523</b>



### Q5 Who decided your property option?

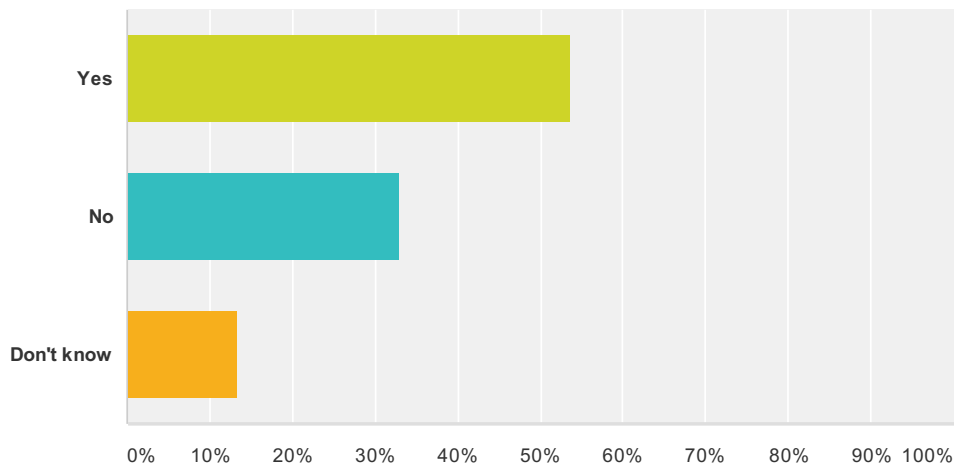
Answered: 466 Skipped: 57



Answer Choices	Responses
EQC	33.05% 154
Insurer	46.35% 216
Owner	30.47% 142
<b>Total Respondents: 466</b>	

### Q6 Have you had a fully-costed assessment/scope of works done by EQC?

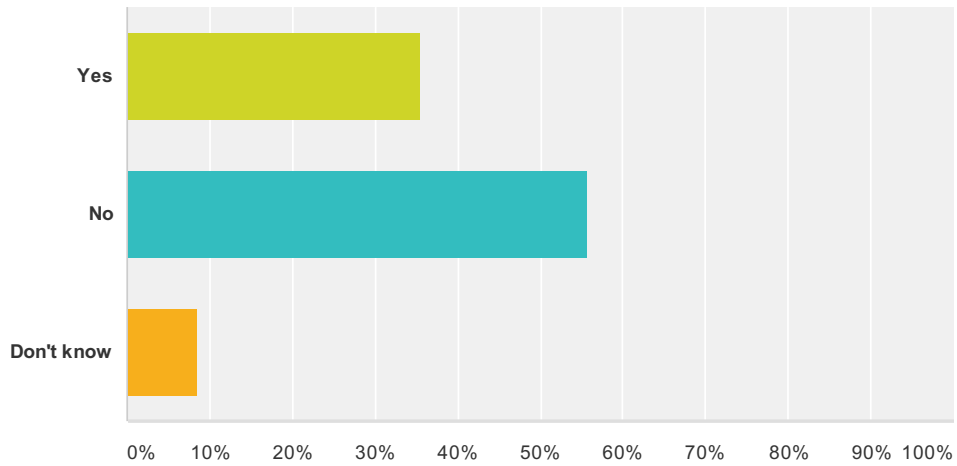
Answered: 523 Skipped: 0



Answer Choices	Responses
Yes	53.73% 281
No	32.89% 172
Don't know	13.38% 70
<b>Total</b>	<b>523</b>

### Q7 Do you have outstanding LAND claims with EQC? (eg retaining walls, land remediation)

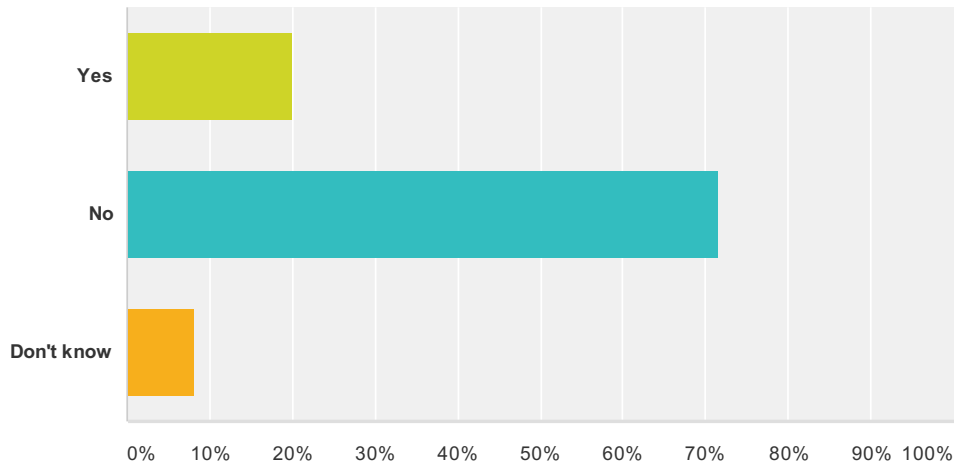
Answered: 523 Skipped: 0



Answer Choices	Responses	
Yes	35.56%	186
No	55.83%	292
Don't know	8.60%	45
<b>Total</b>		<b>523</b>

**Q8 Do you have outstanding PROPERTY claims with EQC? (eg apportionment of damage: which earthquake caused what damage)**

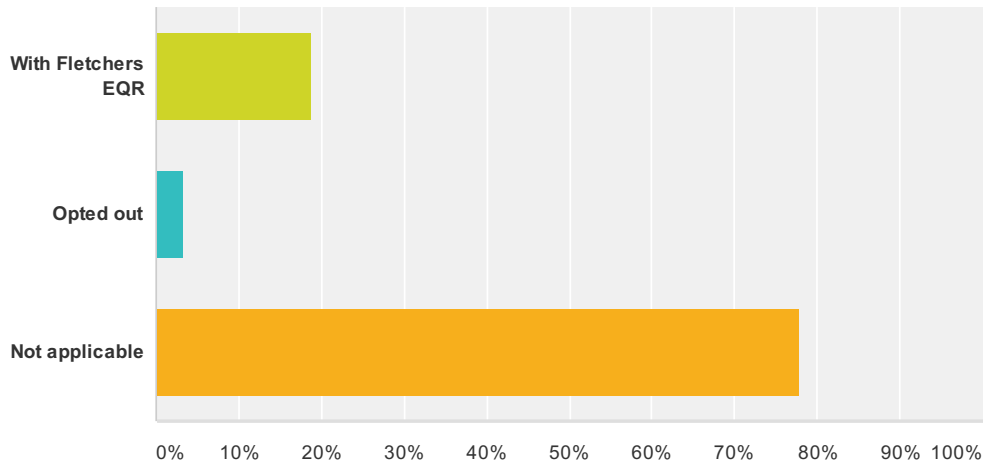
Answered: 523 Skipped: 0



Answer Choices	Responses
Yes	20.08% 105
No	71.70% 375
Don't know	8.22% 43
<b>Total</b>	<b>523</b>

### Q9 If your repair is UNDER the EQC cap, are you with Fletchers EQR, or have you opted out?

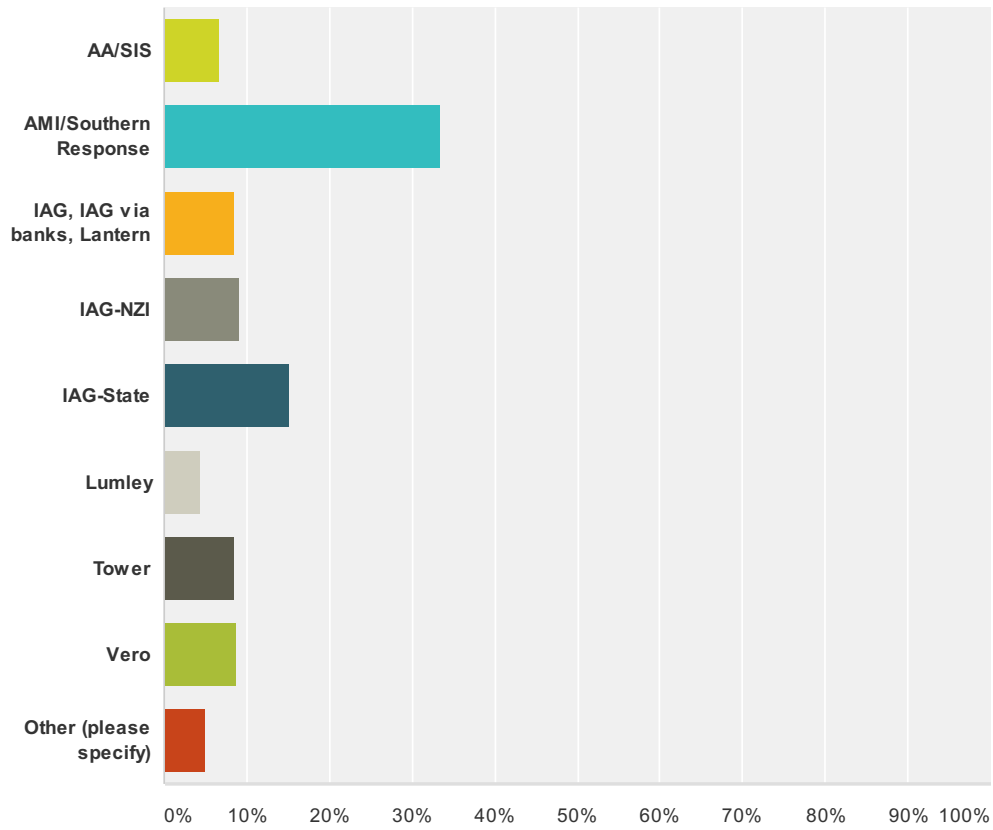
Answered: 475 Skipped: 48



Answer Choices	Responses	
With Fletchers EQR	18.74%	89
Opted out	3.37%	16
Not applicable	77.89%	370
<b>Total</b>		<b>475</b>

### Q10 Who are you insured with?

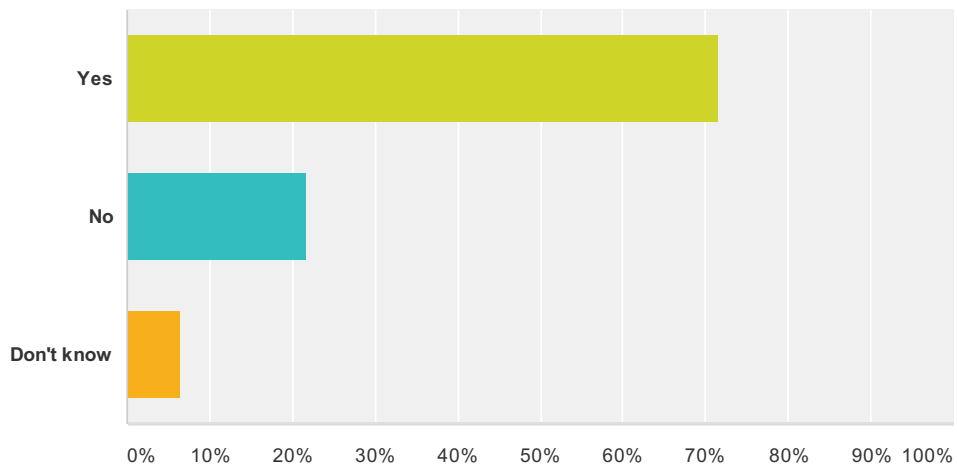
Answered: 523 Skipped: 0



Answer Choices	Responses	Count
AA/SIS	6.69%	35
AMI/Southern Response	33.46%	175
IAG, IAG via banks, Lantern	8.60%	45
IAG-NZI	9.18%	48
IAG-State	15.30%	80
Lumley	4.40%	23
Tower	8.60%	45
Vero	8.80%	46
Other (please specify)	4.97%	26
<b>Total</b>		<b>523</b>

### Q11 Has your insurer assigned you a specific case manager or contact person?

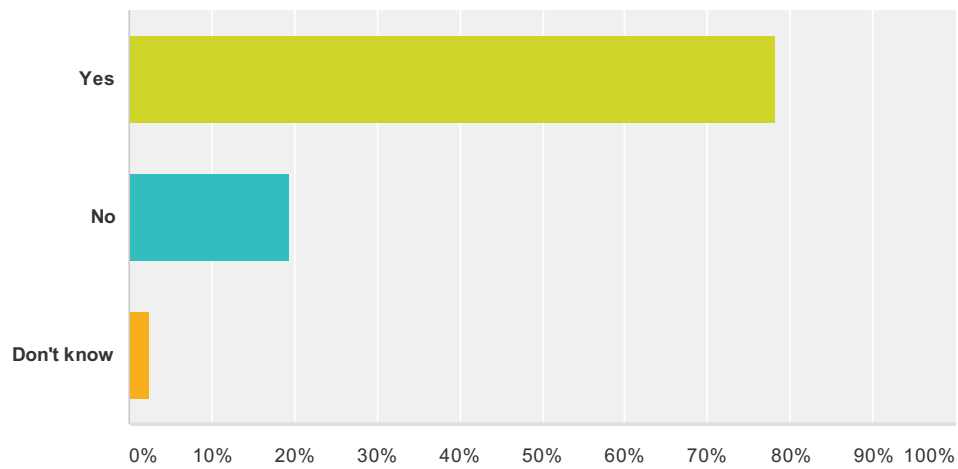
Answered: 523 Skipped: 0



Answer Choices	Responses
Yes	71.70% 375
No	21.80% 114
Don't know	6.50% 34
<b>Total</b>	<b>523</b>

### Q12 Has your insurance company or their project management office completed an on-site assessment?

Answered: 523 Skipped: 0

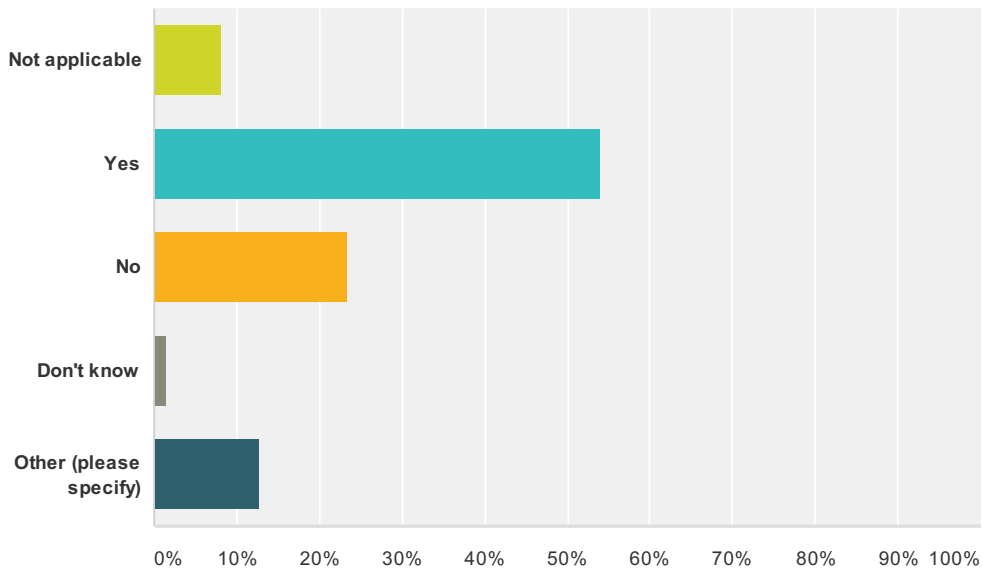


Answer Choices	Responses
Yes	78.20% 409
No	19.31% 101
Don't know	2.49% 13
<b>Total</b>	<b>523</b>



**Q13 Has your insurer given you their Scope or Works (SOW) or a Damage Repair Analysis (DRA)? (These are several pages listing all parts of your house structure, and relevant damage)**

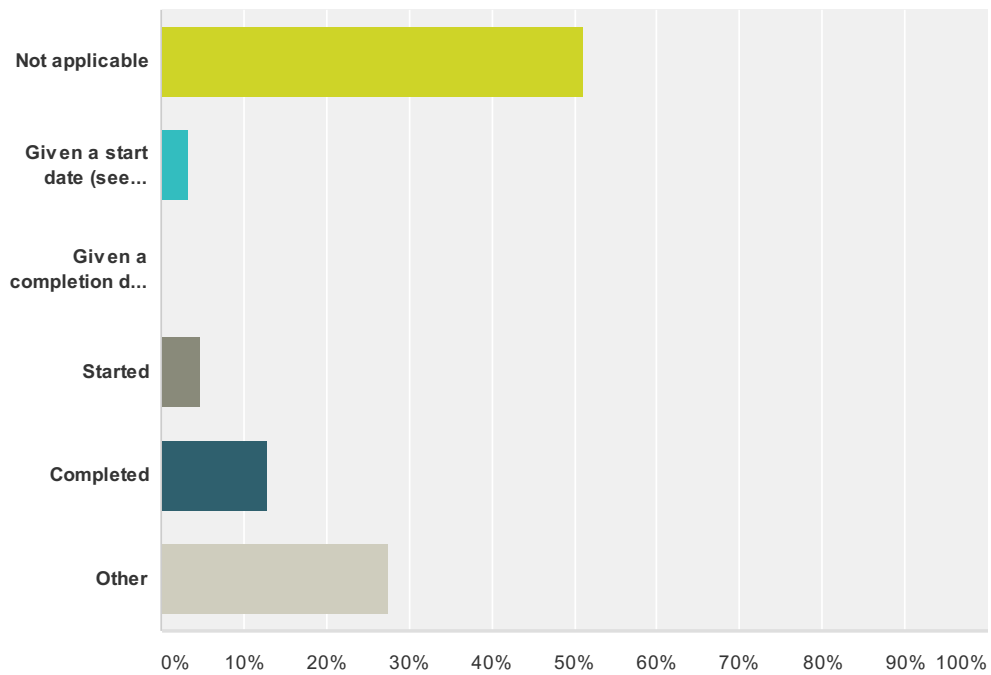
Answered: 522 Skipped: 1



Answer Choices	Responses	
Not applicable	8.24%	43
Yes	54.02%	282
No	23.37%	122
Don't know	1.53%	8
Other (please specify)	12.84%	67
<b>Total</b>		<b>522</b>

### Q14 If you are confirmed REPAIR, where are you in the process?

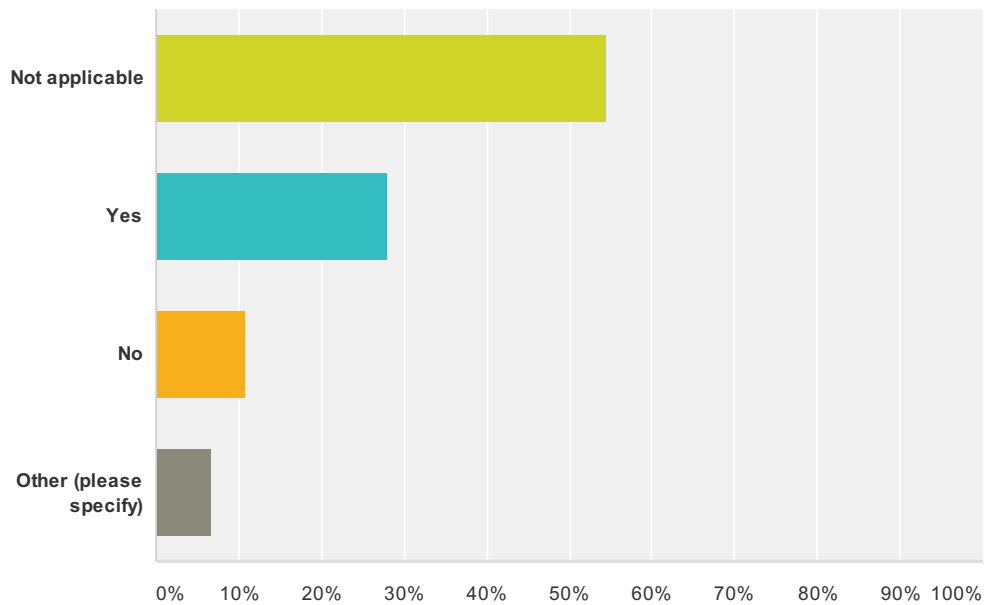
Answered: 451 Skipped: 72



Answer Choices	Responses	
Not applicable	51.22%	231
Given a start date (see Comment below)	3.33%	15
Given a completion date (see Comment below)	0.22%	1
Started	4.88%	22
Completed	12.86%	58
Other	27.49%	124
<b>Total</b>		<b>451</b>

**Q15 If you are a confirmed REBUILD, have you and your insurer formally agreed to your preferred option (i.e. rebuild in place, rebuild elsewhere, cash settlement)?**

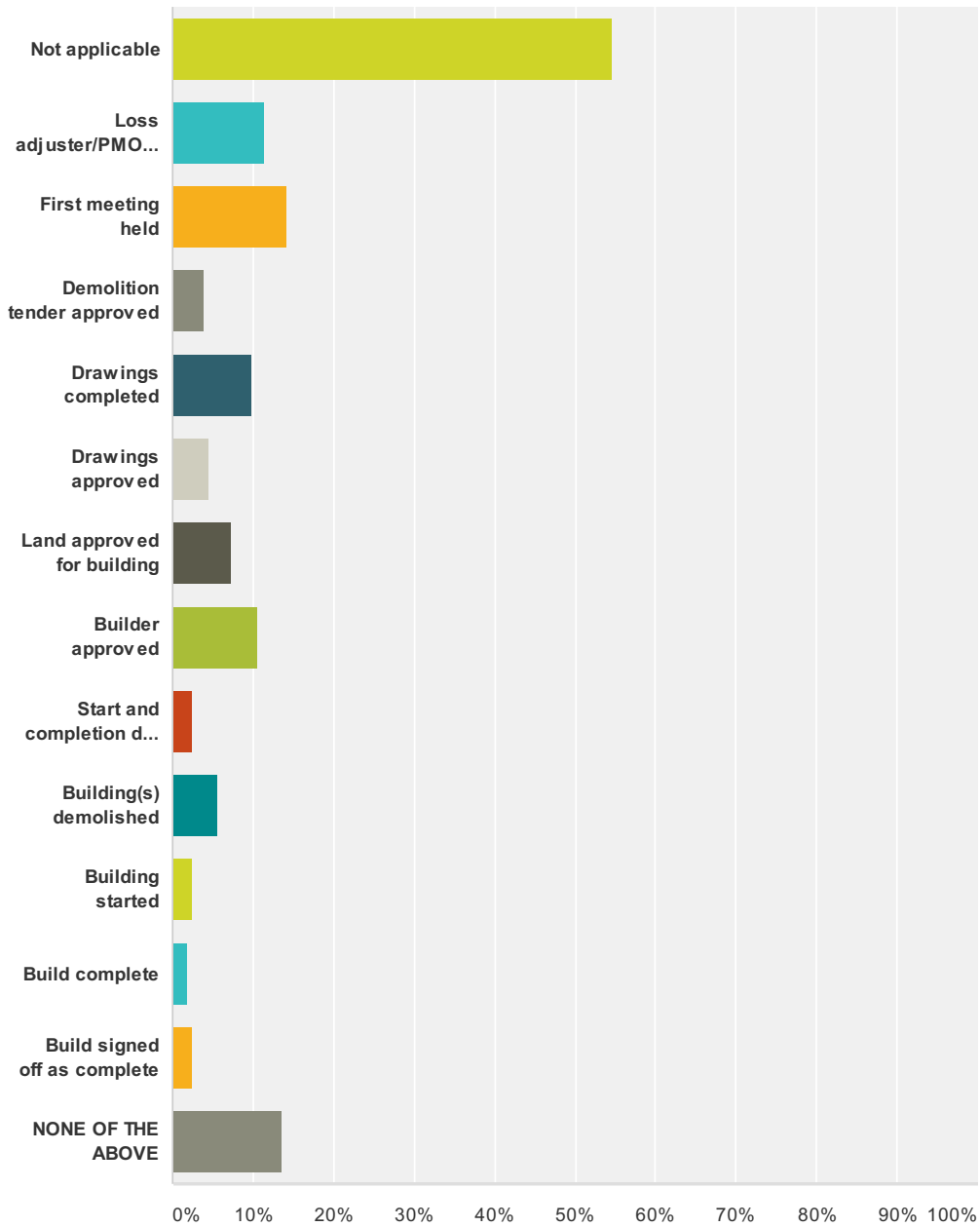
Answered: 466 Skipped: 57



Answer Choices	Responses
Not applicable	54.51% 254
Yes	27.90% 130
No	10.94% 51
Other (please specify)	6.65% 31
<b>Total</b>	<b>466</b>

**Q16 If you are confirmed REBUILD, where are you in the process? (You can select more than one)**

Answered: 454 Skipped: 69



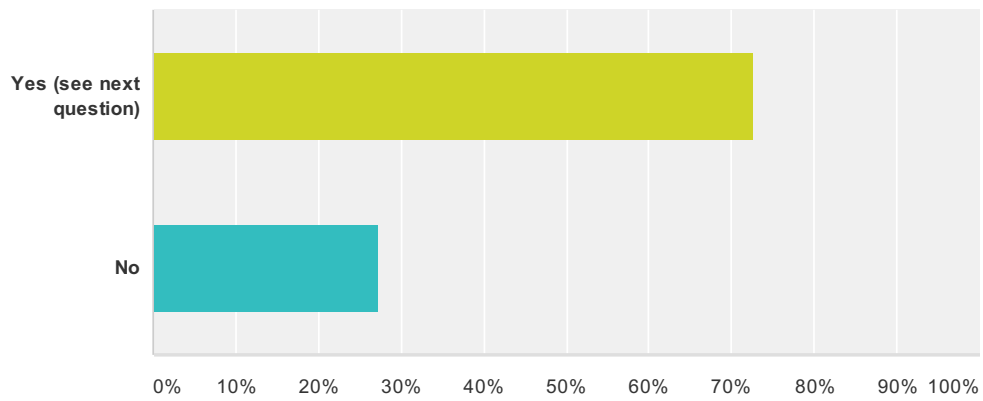
Answer Choices	Responses
Not applicable	54.63% 248
Loss adjuster/PMO assigned	11.45% 52
First meeting held	14.10% 64
Demolition tender approved	3.96% 18
Drawings completed	9.91% 45
Drawings approved	4.63% 21
Land approved for building	7.27% 33
Builder approved	10.57% 48
Start and completion date given	2.42% 11

## InsuranceWatch.org.nz Earthquake Recovery Survey (February 2014)

Building(s) demolished	5.73%	26
Building started	2.42%	11
Build complete	1.98%	9
Build signed off as complete	2.42%	11
NONE OF THE ABOVE	13.66%	62
<b>Total Respondents: 454</b>		

### Q17 Are you experiencing delays towards your repair or rebuild?

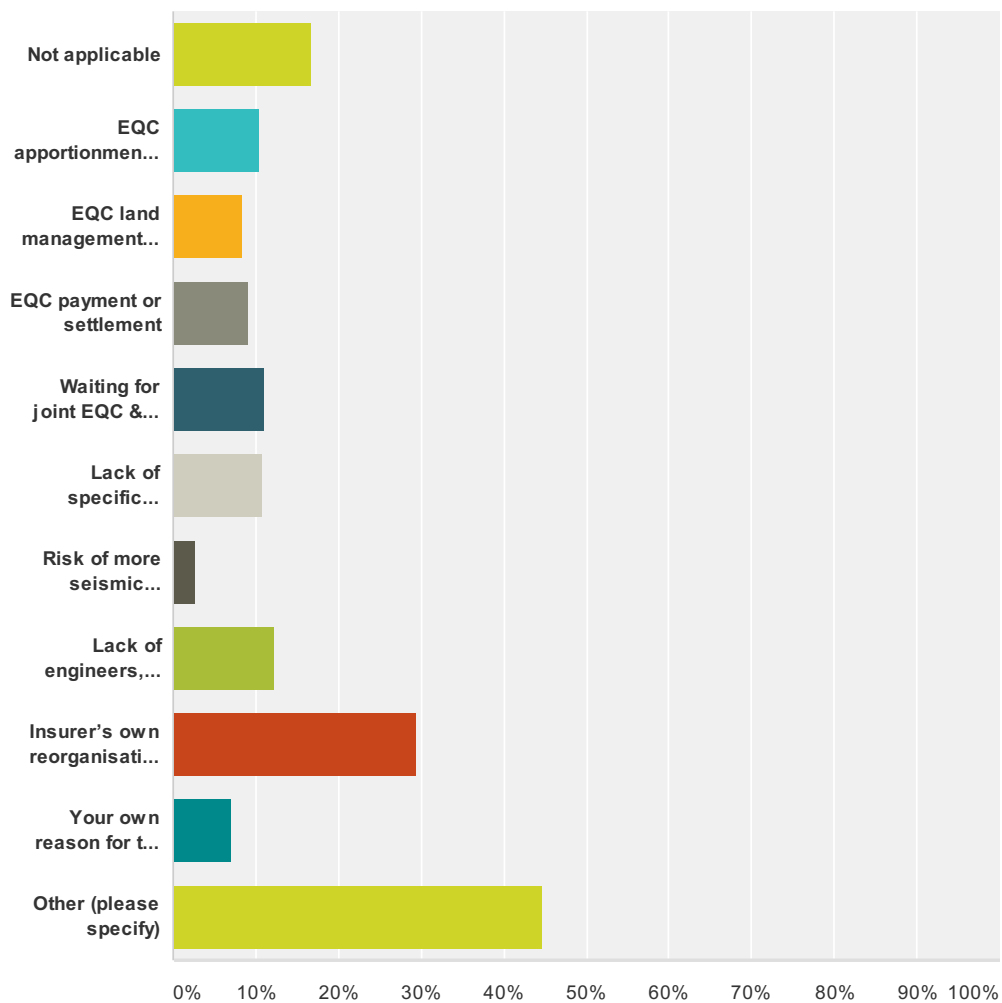
Answered: 492 Skipped: 31



Answer Choices	Responses	
Yes (see next question)	72.56%	357
No	27.44%	135
<b>Total</b>		<b>492</b>

**Q18 If you answered YES above, did your insurer provide one or more of the following reasons? (You can select more than one)**

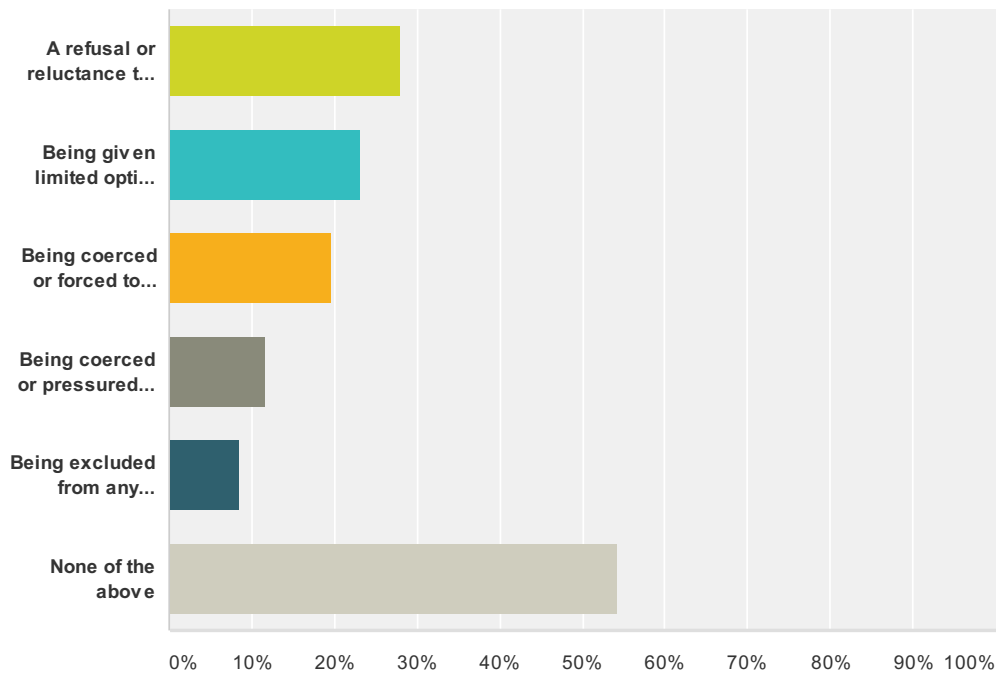
Answered: 427 Skipped: 96



Answer Choices	Responses
Not applicable	16.63% 71
EQC apportionment (ie which earthquake caused what damage)	10.54% 45
EQC land management (retaining walls, land remediation)	8.43% 36
EQC payment or settlement	9.13% 39
Waiting for joint EQC & insurer review and decision about your claim	11.01% 47
Lack of specific geotechnical data for your land	10.77% 46
Risk of more seismic activity	2.81% 12
Lack of engineers, designers, builders, drillers, etc	12.41% 53
Insurer's own reorganisation of resources, approaches, processes, etc	29.51% 126
Your own reason for the delay (eg still to decide options, design, drawing)	7.03% 30
Other (please specify)	44.73% 191
<b>Total Respondents: 427</b>	

**Q19 Have you RECENTLY (since 2013) encountered any of the following from your insurer? (You can select more than one)**

Answered: 485 Skipped: 38

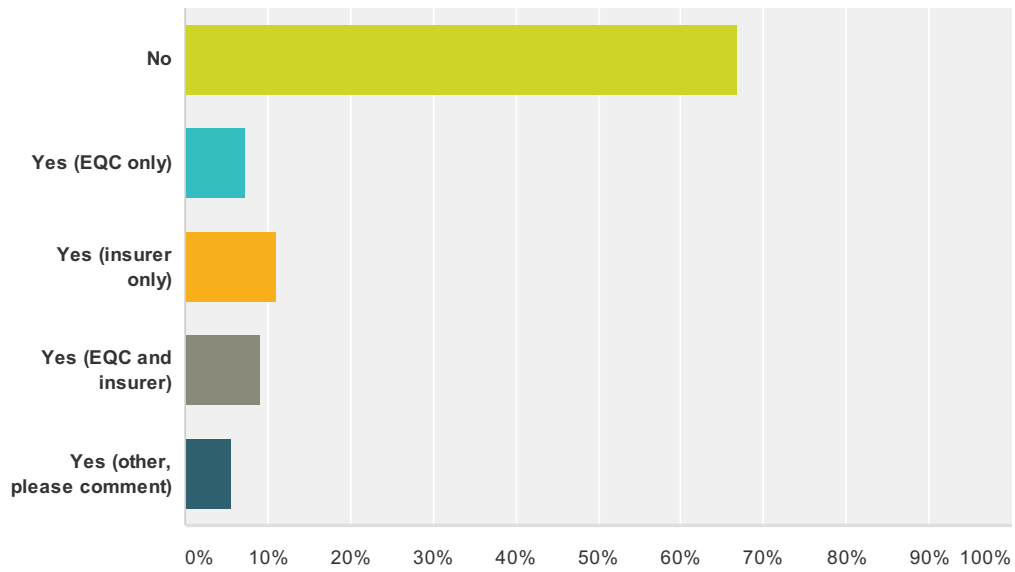


Answer Choices	Responses
A refusal or reluctance to provide information about your case (eg detailed report)	28.04% 136
Being given limited options for repair or rebuild (eg only one option)	23.09% 112
Being coerced or forced to choose an option (eg "take it or leave it")	19.59% 95
Being coerced or pressured to use a particular contractor(s)	11.75% 57
Being excluded from any meeting on your property about your land, house and claims	8.66% 42
None of the above	54.23% 263
<b>Total Respondents: 485</b>	



### Q20 Are you in dispute about your property status?

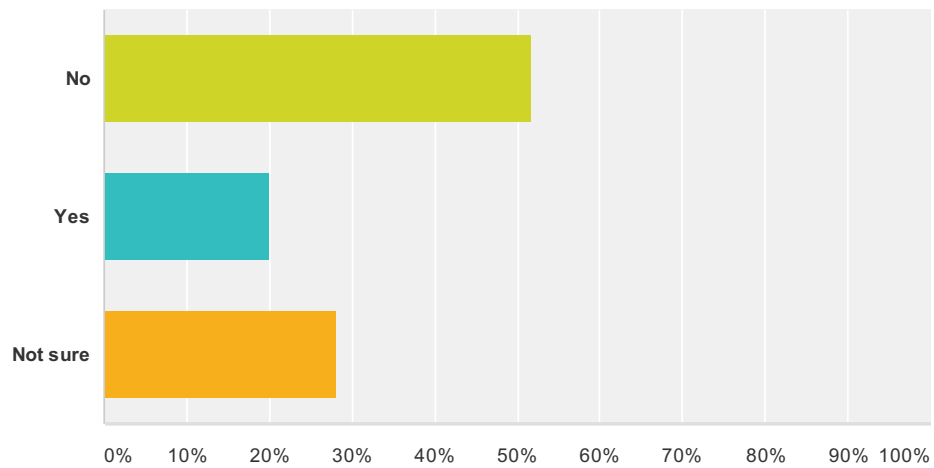
Answered: 523 Skipped: 0



Answer Choices	Responses	
No	66.73%	349
Yes (EQC only)	7.27%	38
Yes (insurer only)	11.09%	58
Yes (EQC and insurer)	9.18%	48
Yes (other, please comment)	5.74%	30
<b>Total</b>		<b>523</b>

### Q21 Does your dispute require legal assistance?

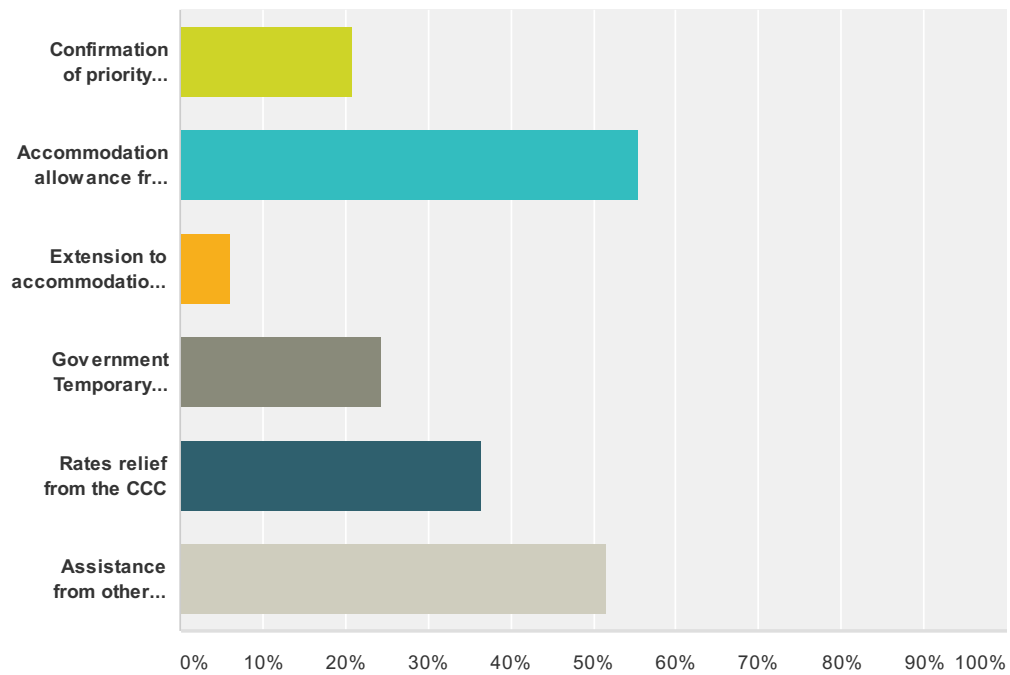
Answered: 450 Skipped: 73



Answer Choices	Responses
No	51.78% 233
Yes	20.00% 90
Not sure	28.22% 127
<b>Total</b>	<b>450</b>

### Q22 Have you received any of the following? (You can select more than one)

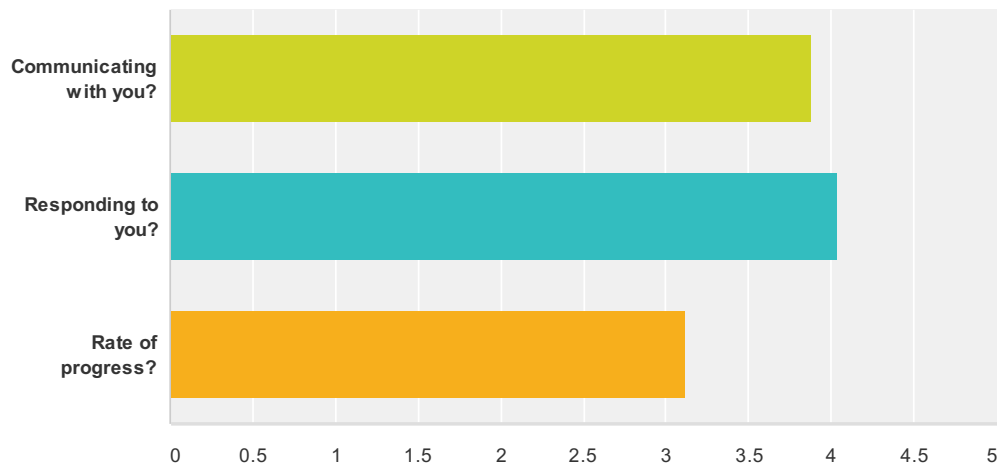
Answered: 331 Skipped: 192



Answer Choices	Responses	
Confirmation of priority status by your insurer (eg due to age, health, vulnerability)	20.85%	69
Accommodation allowance from your insurer	55.59%	184
Extension to accommodation allowance from your insurer	6.04%	20
Government Temporary Accommodation assistance	24.47%	81
Rates relief from the CCC	36.56%	121
Assistance from other organisations (eg Red Cross) - please describe briefly below if so	51.66%	171
<b>Total Respondents: 331</b>		

### Q23 In relation to your rebuild/repair, how would you rate your insurer now?

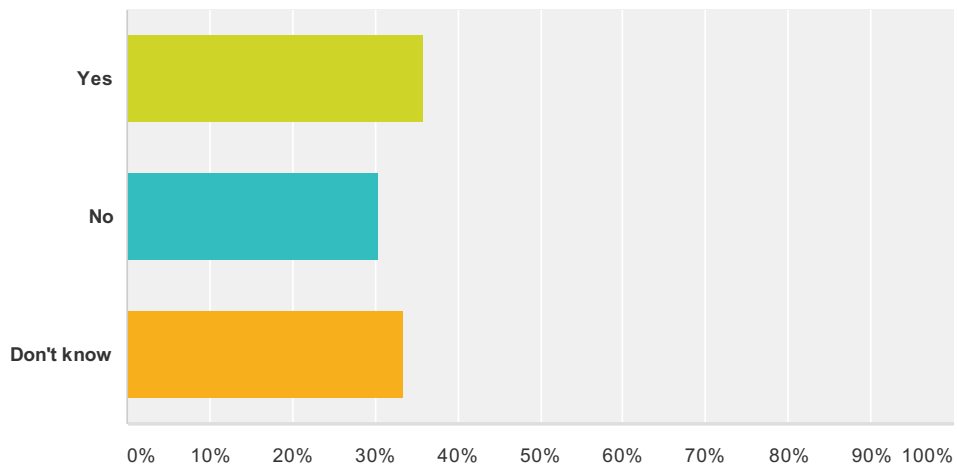
Answered: 500 Skipped: 23



	Awful	(no label)	Poor	(no label)	OK	(no label)	Good	(no label)	Excellent	(no label)	Total	Average Rating
Communicating with you?	28.31% 141	5.22% 26	20.48% 102	5.82% 29	17.67% 88	1.61% 8	9.64% 48	4.42% 22	4.82% 24	2.01% 10	498	3.88
Responding to you?	24.59% 120	6.15% 30	19.88% 97	6.35% 31	17.83% 87	2.66% 13	11.48% 56	4.51% 22	4.71% 23	1.84% 9	488	4.04
Rate of progress?	42.80% 208	5.56% 27	17.28% 84	5.76% 28	14.61% 71	1.44% 7	5.56% 27	2.06% 10	3.09% 15	1.85% 9	486	3.12

### Q24 Do you plan to change your insurance company in future?

Answered: 511 Skipped: 12



Answer Choices	Responses
Yes	36.01% 184
No	30.53% 156
Don't know	33.46% 171
<b>Total</b>	<b>511</b>

**Q25 Contact information (optional) This allows us compare your current, future and previous (if applicable) survey response. Any identifiable information will be kept confidential.**

Answered: 409 Skipped: 114

Answer Choices	Responses	
Name	97.80%	400
Contact telephone	89.98%	368
Email	93.89%	384
Street name	92.67%	379

**Q26 Any final comments?**

Answered: 272 Skipped: 251