

ATTN: News/Feature: Christchurch Earthquake, Insurers
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Hard Facts Sought to Back-Up Tales of Woe: Insurers Under the Microscope in Christchurch

There are plenty of stories circulating regarding how insurance companies are handling the issues of repair and rebuild in Christchurch – many of them not flattering – but a new initiative by a collective of residents groups is seeking to get hard facts on what really is happening.

The initiative has come out of some preliminary work undertaken by the Ferrymead-Brookhaven Residents Association, which identified good reasons for concern as well as some cause for celebration.

“We’ve heard some horror stories about people being totally and unreasonably stonewalled by their insurers,” says David Stringer, chair of the FBRA. “We’ve also heard of some insurers who have done a fantastic job. We think it’s important to identify which insurers are doing well, and what the actual problems are with those who are seen to be doing badly by their clients.”

Stringer and his counterparts from the Coastal Hills Cluster of residents groups east of the Ferrymead Bridge have launched a series of meetings with insurance companies to help clarify what hold-ups are occurring with rebuilds or repairs in their area of the city. An initial survey has identified a range of problems, mostly relating to a lack of communication and clarity, with certain insurers being extremely unresponsive. Others have performed very well, keeping in regular contact with their clients, providing a clear path through their processes, and acting swiftly.

“It’s difficult to see why the responses are so varied, when the situation and context can have everything else in common. Why should one person be making systematic progress through the various stages of the insurance process while their next-door neighbour can’t even get their place looked at by their insurer?” asks Stringer.

It’s the sort of question being increasingly asked by exasperated Christchurch residents. The Coastal Hills Cluster has now launched a website – <http://InsuranceWatch.org.nz> – to survey its local residents on who is handling their rebuild or repair and how that work is proceeding. The initial survey is limited to Coastal Hills Cluster residents (Brookhaven to Sumner) but will be extended region-wide once the local results are in. Advice from a professional statistician has prompted the group to plan a series of surveys so they can gather on-going data on which companies are working well, and where the weak points are.

“We may find that some companies have been great initially, but later come to a grinding halt, or that others seen to be stalling now actually start to pick up their act,” says Stringer. “In any case, clearly identifying where people are at will give us a chance to push collectively for better treatment. This initiative gives property owners the opportunity to stand shoulder to shoulder throughout the process.”

Stringer is quick to stress that this sort of information is important not just for Christchurch, but for anyone in New Zealand who has an insurance policy.

“You want to know who will be there for you when you really need them.”

For more information:

David Stringer, Chair, Ferrymead-Brookhaven Residents Association
Mobile: 021 807 235 Email: [d.kstringer at xtra.co.nz](mailto:d.kstringer@xtra.co.nz)

Websites:

Insurance issues and survey: <http://InsuranceWatch.org.nz>

Coastal Hills Cluster: <http://CoastalHillsCluster.org> (includes links to the residents groups involved)