



Greater Christchurch Claims Resolution Service

GCCRS Homeowners Advisory Group

SUBJECT	Meeting Minutes – 30 September 2021
PRESENT	Phillipa Moore, David Townshend, Dean Lester
IN ATTENDANCE	Darren Wright (Director, GCCRS), Elsa Marshall (Administration, GCCRS), Jane Bryden (Senior Communications Advisor, EQC), Kate Tod (Head of Canterbury Claims, EQC), Pip Andrews (Head of on-solds, EQC),
APOLOGIES	Lucy D’Aeth, Linda Ngata, Tom McBrearty (Chair), John Paterson

1. Meeting Administration

1.1 Conflicts of Interest

1. No new conflicts of interest arose.

2. EQC

2.1 Canterbury Claims Update

1. A data update was provided to the group. Currently there are just under 1,000 open claims, this is a significant drop from the 1,900 open claims at the end of 2020.
2. Aged claims, that have been open for over 12 months, are remaining fairly steady at just under 100 open claims. This is due to cases continuing to be categorized as ‘aged’ as they reach the 12 month open mark. EQC is hopeful for a reduction in this number over the next 6 months.
3. A staff update was provided to the group in confidence.
4. The end-to-end process has been published on the EQC website.
5. EQC are continuing to work with customers’ experts and looking for alternatives ways of resolving disputes where a stalemate is reached with experts.
6. It was noted that re-open numbers were low during the August/ September period, this may have been a reflection of the lockdowns. Re-open numbers are expected to increase in October.
7. EQC noted its support for established 3rd party dispute resolution mechanisms such as the GCCRS IDRS, and the Canterbury Earthquake Insurance Tribunal.

2.2 On-Sold Update

1. A data update was provided to the group. 4539 claims have been resolved; of these resolved claims 625 are in construction or have been completed, 460 have been resolved under-cap, 954 were ineligible, 711 claims have been transferred to the Canterbury claims space, 428 claims have been withdrawn, and 1364 have been closed due to no engagement from the homeowner. There have been just under 300 duplicate claims.
2. Currently there are 1136 claims actively being worked on, with an ongoing campaign working to target those who are yet to provide reports/ other requested information.
3. Covid-19 restrictions have caused delays for site visits.
4. It is noted supply and cost issues are continuing to be closely monitored.
5. An amendment to the on-sold policy is underway to include an allowance for the use of an alternative dispute resolution service for multi-unit buildings.
6. Treasury are investigating the claims that are ineligible due to a transaction between related parties.

3. Future Insurance Claims Resolution Consultation

4.1 Consultation

1. The consultation was completed by Darren Wright as technical issues prevented the principle policy advisor from joining the meeting. This work is a response to the EQC Inquiry Recommendation.
2. A brief overview of the Call for Feedback: Developing a standing Dispute Resolution Mechanism paper was provided to the group. The paper has been supplied to all members of the HOAG to read and submit feedback on via a submission form by 5.00pm Friday 15 October 2021.

4. Review of Agenda

4.1 General Business

1. The GCCRS have noted a decrease in referrals for ENZ facilitations. The GCCRS are trialing the use of the IDRS facilitators for engineering disputes.

4.2 Proposed Agenda Items for Next Meeting

1. The next HOAG meeting will be 15 October 2021. The purpose of this meeting will be to address agenda items not covered in this meeting.