

Claimant Reference Group Agenda

Date: Day 1 – 2 November 2020, Monday (October meeting)

Time: 9.30 am-4.00 pm

Location: MBIE

Attendees:

CRG Members:
Ali Jones (AJ) Chair
Dean Lester (DL)
Phillipa Moore (PM)
David Townshend (DT)
Jo Petrie (JP)
Linda Ngata (LN)
Tom McBrearty (TMcB)

Minute Taker: Raylene Palmer

Guests: Jane Bryden (JB), Sid Miller (SM), Pip Andrews (PA), Kate Tod (KT)

Agenda Items

#	Item	Time	Notes
1.	Welcome and Housekeeping	9.30 am	
	Confirm today's agenda Confirm October minutes		
1.1	Press release compiled in response to EQC announcement around new partnership General Business: Engineering assessments (On Solds) Consider outstanding issues that need addressing/progressing before end of year Members update group on positive and negative trends being observed – suggest solutions TMcB and DT update CRG on recent meeting with ENZ		
	Morning Break	10.30 am	
2.1	Jane Bryden: <ul style="list-style-type: none"> Update on letter Ali sent to Sid several months ago. Update on National Reference Group Update on CRG beyond December 	11.00 am	Ali to update and distribute (DONE)

	• Action plan – review with CRG		
	Lunch	12.30 pm	
3.1	Sid Miller	1.30 pm – 2.30 pm	
5.1	Kate Tod and Pip Andrews	2.30 pm – 4.00 pm	Canterbury claims and On Solds Follow up re On Solds Webinar
	Meeting closure	4.00 pm	

Tracking for future meetings

Item outline	Action required	Person or group responsible & Action Date for reply
Done	Ensure a formal written response is written from SM to CRG.	JB
	Follow up with EngNZ to formalise way forward re DT	TMcB
Done - as per web	Provide CRG with bio of Board members.	JB
	CRG go to claimants re well being	CRG
Done	Flow Chart	PA
	Master Builders capacity for work	PA
	Response from May letter - sent to SM from AJ	JB

Minutes 2 November 2020

1. Welcome and Housekeeping
2. Update on CRG Recent Meeting with ENZ (DT and TMcB) and feedback
<ul style="list-style-type: none"> • DT explained the meeting was to get together for chat to work on a better relationship with OEC. DT used three case studies - one claim going through Tribunal at the moment about which he could use some information not confidential, a DT claim from years ago where Board of Eng NZ was involved, [REDACTED] (engineering company) report from a distressed claimant which was sorted in the end only due to claimant's ability as layperson to identify things the engineer ignored on site. Expanded on these around the media release Stacey Campbell did to Eng NZ. • DT explained he was not an advocate but was helping claimants for insurance response. • DT explained that he was not at the meeting to tell them things they wanted to hear. • Work CRG and HOAG have done to get instructions sent to Eng NZ was helpful, well received. • CRG pleased with information presented by DT. TMcB to the meeting. DW agreed that the issues described and articulated are also being seen at GCCRS. • Outcomes: ENZ's press release on Houston legal opinion. Chair Somerville gave nine point clarification. CRG took this to EngNZ to suggest they review the press release and ENZ's position expressed in that release. ENZ suggested DT put something together /work together. Tom will follow up to formalise any arrangement. • Discussed ENZ quality system – CRG suggested some panel members are misusing guidance, incorrectly considering damage response. Presented example of engineer not using ENZ brief. Quality system is [REDACTED] (staff member) looking over every report that goes out.

- CRG suggested that as the quality system did not find that fundamental errors had been made , the system is not working.
- Used [REDACTED] (engineering company) example as engineering work being undertaken as experts for EQC. Looked at kitchen, level bench, kickboard made to fit so proves floors levels were pre-existing. Owner pulled kickboard off, clean square cuts. Basic assumptions incorrect and findings overturned in [REDACTED]. This overturned in [REDACTED] (engineering company) reports and claimant settled. Without this, claimant would have settled incorrectly for \$120k less than entitlement.
- Engineering assessment task is complex but also straightforward. Consider house in condition before earthquake and then condition after everything settled down - these are the main two things engineer has to assess. Each stage applies assumptions and facts but must distinguish between the two.
- What is the real result of that failure to perform on that day? Huge distress for the homeowners.
- Break down and looking back in history and looking at both states using photos, homeowner views to what it looks like now. Damage been covered up by cosmetic work. Either failed regarding the view of damage or it has not been repaired properly.
- CRG introduced the engineering instruction that EQC has changed to add section in forensic eng. [REDACTED] (engineering company used in example above), applied a bit of forensic engineering referring to kick boards had been cut.
- Forensics is finding the facts. Every engineer is doing this to a degree but in the opinion of CRG, EQC was trying to limit to one view regarding what forensic is. CRG is interested in forensics however they are hard to use with a house. The report written by [REDACTED] (above engineering company) was an EngNZ panel member engineer.
- Example - [REDACTED] (engineering company) found bench not level. It was either not level either before the EQ or it's EQ damage. Got to put everything together in the house, cannot just look at one thing. Need to go back and check EQC scopes to know adequately before and after EQs, and what has been repaired.
- DT's presentation was well received and ENZ fed back to the panel members that afternoon
- It appears ENZ is listening but whether that will get traction?
- It was suggested to have info to give claimants eg: a check sheet to check for damage and say to engineers we want you to read and understand and know both are on same page when they begin.
- It was asked if HOAG could be at next meeting.
- Letter of engagement – engaging on content of instruction EQC wants to change.
- Suggested Eng NZ complaint system is too late and too onerous should be asking homeowners for feedback on process

Action: formalise way forward.

Morning Tea Break

3. Jane Bryden

Update on letter Chair sent to Sid Miller several months ago

- AJ had asked for a formal written response.
- JB noted her understanding that the issues had been thoroughly discussed in CRG meetings and that a formal response was not required

Action: JB to check notes.

Update on National Reference Group

- JB noted a paper had gone to the Board at its October meeting, updating progress with developing stakeholder programme, and including feedback from CRG specifically as key stakeholder. The Board wants to do a workshop with the CRG, looking at 19 or 20 November, to talk more about function, scope, role and progress a draft Terms of Reference and criteria for membership with CRG involvement.
- JP raised that we currently have a terms of reference which would change with a national group.

- DT noted a ToR was undertaken with the CRG when the CRG was set up, empowering and encouraging the group as it got underway - it was the responsibility of the group. Better way is to give the group a strategic direction then the group creates its own terms of reference.
- PM agreed adding a facilitator role was critical.
- LN suggested that the work done with BS is a good starting point.
- JB – HOAG becomes more important as voice of Canterbury claimants. With a similar membership, there is value in using HOAG meetings for a session with EQC, noting that HOAG only meets bi-monthly.
- PM noted that CRG considered what happens for all EQC claimants not only Christchurch/Canty. HOAG only covers Christchurch. Minister said HOAG and GCCRS to concentrate on Christchurch. CRG was for all current and future EQC claimants.
- DL queried the press release in regard to how does the homeowner increase their knowledge as per Dame Silvia's report.

Action: JB to provide CRG with bio of Board members.

Update on CRG Beyond December

- JB explained that there are no plans to roll over CRG past its current cessation date of 30 November.

Action Plan – review with CRG

- Action list discussed.
- Stats from Hurunui not available yet.

Lunch Break 12.30 pm

4. Sid Miller

- Discussed today's EQC IRM Press Release - CRG expressed concerns that this is about the future model but won't fix problems existing today.
- SM said this is not to do with repair, it is about cash settlement. EQC does not have a repair capability.
- SM explained the main factor is customer experience, single lodgement, single settlement.
- SM - Kaikoura was put together very quickly, as a model to be used for cash settlement, so it could produce better outcomes, it was about single settlements.
- SM - It is still about assessment and doing assessments right is key, not doing two lots of assessment. Getting professional assessors. All learnings from the inquiry, from Canty, from Kaikoura. Not perfect but will be better and has a framework around it.
- PM what checks of insurance companies will be made? If claimants unhappy with insurance companies, or the system if not happy, what can they do?
- SM - in contracts with insurers there will be clear KPIs around the customer, complaints and how they are dealt with, a very high level of visibility of overall experience and what are the key components when insurers are effectively acting on behalf of EQC. The options available to challenge your insurer which exist today with still exist - such as the Code of Conduct and the Insurance Ombudsman, and claimants can also go to EQC if they have a problem.
- What is the role of dispute resolution in future? Treasury and MBIE are looking at GCCRS to have an independent support system without being in legal system. Agreed that the assurance mechanism will be in EQC specialist teams of people, knowledge guardians, of the insurers manual ensuring all that aligns with the Act and the responsibilities of EQC Board.
- SM suggested they may have an EQC person in office full time, working with the insurers.
- Audit process in place.
- EQC will maintain ability to take back claims if unable to settle.
- Training and education from EQC specialists .

- EQC will feed in its experience to insurers to ensure clarity around what claimants can expect when insurers are acting on behalf of EQC.
- EQC website covers what is in the Act and insurers have responsibility to keep claimants informed of the process. EQC and insurers will be working together behind the scenes to give the customer clarity at front end.
- The issue of assessments was discussed and the wording of EQC press release using assessment instead of repair/reinstatement.
- Will EQC help with managed retreat and global warming? SM said this was currently with Central Government involved but not EQC. Being looked at by Treasury as to what the EQCs role with climate change issues.
- How many Kaikoura claims are still open? 76 revisited.

5. Canterbury Claims and On Solds (Kate Tod and Pip Andrews)

- PA - On Solds - 5944 applications, 626 resolved, 112 been paid Crown funds, 93 under cap payment, 341 ineligible, 46 have settlement agreement with homeowner for signing, 34 withdrawn by homeowner, 2289 registration only.
- Triage process last week, 500 Canterbury claims, 2800 looked at 1010 registration only so in addition to the 2289, think 174 flow to on sold process, 630 remain under cap, 5658 not enough info to make a call. Looked at whether it was likely there was foundation damage - 333 say yes, 2029 said no and 121 no answer. So 333 likely to go over cap. Still work to be done.
- Actuarial forecasting being reviewed by EY. They will broadly test 25 claims.
- Staffing – a lot of training, another induction 16 November. Got some good industry experienced people to support current Lead roles. Will hold off any more resourcing until actuarials come back.
- Looking at wellbeing, team activities, keeping them engaged, happy, understanding that they are valued.
- Question on settling claims and value. Claims based on damage and not value when being processed.
- PA to forward documents to CRG.
- KT - open claims (Canty BAU) 1820 as of 2/11. Last 2 months 1000 enquiries linked to the On Sold deadline date. Oct 1400 enquiries into claims assurance. Call centre now up-to-date. In October 41 claims closed, including 21 to On Solds.
- Staffing - 14 new people have started and further 5 by end November, lost 21 between On Sold and strategic partnering. Will reassess staffing in New Year.
- Christmas closure is 12 noon 24 December and re-open 11 January. Inflows 746 to claims team.
- Next year April onwards inflow should be less than what we currently settle in a month.
- KT presented a new form which is available on EQC web site and emailed to customers. Signature and date queried by CRG. LBP putting name to the fact that this is earthquake damage. It's a starting point to support re-opening of a claim, it's not an assessment. CRG suggested being able to add attachments to support.
- Big focus on aged claims, currently there are 310 claims over 12 months and by mid February will be 422 aiming to reduce to under 200. Vast majority of reopens are simple or moderate 6-7 month timeframe. For KT discussed, sample size next month, training material is on a click app so will work out how to share.
- KT explained the process for the Southern Response claims.
- PA webinar to be set up and have one before Xmas so people can jump on and ask questions etc.

The meeting closed at 3.50 pm

Claimant Reference Group Agenda

Date: Day 2 – 5 November 2020, Thursday (October meeting)

Time: 9 am – 4 pm

Location: MBIE, 161 Cashel Street

Attendees

CRG Members:
Ali Jones
Tom McBrearty
Dean Lester
Phillipa Moore
David Townshend
Jo Petrie
Linda Ngata

Minute Taker: Raylene Palmer

Guests: Jane Bryden (JB), Kate Tod (KT), Olivia Payne (OP), Martin Connell (MC), Sid Miller (via Zoom)(SM)

Agenda Items

#	Item	Time	Notes
1.	Welcome & housekeeping	9.00 am	
1.1	<i>Confirm today's agenda</i>		
	Olivia Payne, Kate Tod (Martin joins us at 9.30 am)	9-10 am	To discuss: Engineering Forum proposal Engineering assessments / challenges QA of claims Southern Response
	Morning Break	10.00 am	(work through morning tea?)
2.1	Martin Connell (and possibly Kate Tod)	9.30 am- 11.00 am	Continue from above
2.2	Sid Miller	11.00 am – noon	Zooming in
2.3	CRG only time - review morning	12-12.30 pm	
	Lunch	12.30 pm	
3.1	CRG consider outstanding issues that need addressing / progressing before end of year. Also discuss drafting a record of the Group's work, what worked well and why, what didn't work well and why not, etc. to ensure it is recorded and to ensure it can inform future work with reference groups.	1.30 pm - 2.30 pm 2.30 pm	1. Quality system, who and how experts define & find structural damage? 2. Quality system, what measures are in place to ensure 1. Is consistently delivered? 3. Quality system, what is the result in the measures and what can be done to improve?
3.2	Prep for Board Meeting re: national ref group. Date likely to be 19 November. JB to confirm, and time, ASAP.	3.00 pm	
	Meeting closure	4.00 pm	

Tracking for future meetings

Item outline	Action required	Person or group responsible & Action Date for reply
	Suggested EQC can do forensic analysis and include in reporting but take out of the template. Engage with EngNZ, LOE not original panel.	
	Check if choice of LOE is offered.	KT
	Send Click app when available.	KT
	Proposal for webinar to be formulated by CRG.	CRG
	Links for Kaikoura reports from PWC will be sent to CRG as well as the Canta research customer satisfaction report and Cabinet papers	JB
	Who will be the claimants' voice when CRG disbanded	
	CRG resolves to draft a list of questions related to ascertaining the data that EQC holds to support the contention they have a robust QA system around engineering assessments (engineering supply choice and control).	CRG
	The education process given to licensed building practitioners as a result of history and understanding that some of those practices were brought into question, has there been an updated education process enacted for the licensed building practitioners and other building industry groups.	
	To check format for meeting with EQC Board	JB
	CRG went through and gave thought to this and AJ to prepare a report and CRG members to look at this before finalised.	AJ

Minutes 5 November 2020

1. Welcome and Housekeeping
2. Southern Response
<ul style="list-style-type: none"> Southern Response (SR) claims to EQC, 124 over caps, 78 interim paid eg: paid to customer, put in a Trust. There are six different ways this can be settled. 642 claims, eg: repairs not done properly, 299 with SR as the insurer are in OP's team other eg: loss of scope (no on solds in this group). KPMG audit around process making sure have correct and consistent results for claimants. Suggested demographic breakdown. What level of detail is needed? SR will never be able to close while On Solds keep coming. Much like EQC. SR is much smaller and different to what it was. Make sure closed off both crown liability and giving customer at time of contingencies, accommodation anything included in their settlement. Get full amount SR and EQC monies within 8 days of signing agreement. Example given - bank delays as they are refusing to sign/progress, OP will go and see banks. Customers have a high level of debt and want to make sure about the reinstatement. Won't cover the debt they have with bank eg: may have a second mortgage. Will pay the cap payment as quickly as possible and will have to talk to bank but privacy issues. Another example, customers want to read full and final, banks take time, paying cap payment as soon as

settlement confirmed. Closed 14 last month where would have normally waited for full document to come back.

- CRG asked what is QS, engineering capacity in house to progress claims? CRG member observed that it appears to take a long time for SR to respond. SR uses same engineers as EQC. Other engineers are competing with claimants in On Sold programme. Capacity stretched. Some structural engineers not available any more as have had enough. An example given to OP. Will have impacts.
- KT suggested from her experience a lot of claimants do want to cash settle.
- CRG noted it would be good to see something happen with greater integration between SR and EQC (example given) eg: less stress on the claimant. OP agreed that for claimant it needs to be seamless and in the background looking at policy etc.
- OP noted she has reviewed over cap process and is meeting with team to explain we must take claimants on the journey and to make sure DFA signed off to settle whole claim.
- EQC teams reminded that claims with any chance going over cap with SR need to go into OP space. Try to make sure 150 people are aware of the processes. One voice, one customer experience, believe has helped but there are cases out there and need to look at case by case basis.
- Discussion around engineering where 90% decided to enter into a full and final agreement in relation to cap. DL works with clients and adheres to insurance principles. May be some consequence more apparent where there is a lack of clarity around implications of taking the money where insurer just paying. Wouldn't say there's a difference between SR and EQC as far as engineering goes – DL doesn't know that. DL sees it is frustrating, people are not following the rules of the processes and the one who carries can is the claimant in relation to engineers having disagreements and going through EngNZ facilitation process – in the last two days eventually got a date for facilitation for a case at the end Nov that asked to go to facilitation 8 months ago. Outcome statement from EngNZ facilitation process has to be clear. Why was it signed? Still seeing process not followed, engineers no going to the house at the same time. The continued lack of understanding of a clear process that has been put in place for good reason and isn't followed always effects the claimant.
- OP - SR don't use [REDACTED] (engineering company) anymore; EQC still has them on their selection. Another engineering firm [REDACTED] is still on EQC's list.

Martin Connell joined the meeting 9.45 am

- Change in reporting – MC reports to KT and has done so for last 5-6 months.
- Martin has nothing in particular to discuss but was happy to take questions.

Engineering Issues

- CRG members held a meeting with Eng NZ last week and talked to three engineers and three executives.
- Points taken:
- To get some consistency and common approach. Centred around performance of panel and how EngNZ manages the quality and does affect how EQC manages quality of suppliers.
- Engineering instruction – took a case study of panel member and did a forensic analysis. Good example of a firm using a forensic approach but was misused and accepted by EQC, then overturned. Didn't state their assumptions and facts and separate the two. Not being independent and impartial, representing the insurance response. Poor outcome for the claimant. Claimant overturned expert opinion with their work on this. It is a preferred supplier and in last week has been heralded as a forensic expert.
- EQC has asked CRG to give examples to EQC, then told that's only one example but we don't have access to all the data. CRG is not EQCs QA system - CRG made clear.
- Good point, just because a company under banner of forensic assessment, should be a given that it is a good forensic assessment.

- Seen over and over again, it is often an over reliance on an assumption from both sides eg: engineer said leaky pipe was not earthquake damage but no one had actually got experts to look behind the wall.
- What trends, sticking points is MC's team seeing? Where is the trigger for reassessment? MC commented that from an assessment perspective for a vast majority of repairs, the current occupant is not original occupant, so working with notes from when repairs undertaken when original homeowner present, not just looking at current house but looking at reports to see what it was like Feb/June 2011. A review of event report important, area of the city, liquefaction, seismic parameter, has to be holistic. Various experts eg: builder, qualified assessor, sub floor inspection shows up some anomalies then more of a structural review. Customer to re-open claim, could get an LBP out for a few hundred dollars, where customer wants to open claim, needs to bring burden of proof. Then EQC come on site if engineering assessment required, EQC can arrange engineer or customer can organise own engineer if got agreement letter of engagement. Generally customer is happy to use EQC engineer. EQC pay for assessment, then established re-level pay allowance for engineering to be carried out during reinstatement. EQC say these are engineers on EQC panel but happy to look outside of the panel. Two different letters of engagements eg: engineering industry and EQC have their own.
- TMcB gave feedback from notes of meeting with EngNZ, which said it did want a systematic approach. Agreement with EngNZ that there will be a process no matter what the event is. Suggested should sit with DT and work with him on the process and send to EQC to peer review. LoE and process have to be linked and be together.
- MC - may need to be a review in terms of the letter (LOE). Individuals who looked at revised LoE not part of the panel that met to create LoE.
- EQC should liaise with the insurers.
- Way forward is to use the EngNZ as published but KT advised EQC is using revised version which was developed in consultation with EngNZ. CRG had not been involved in the process to review the LOE.
- Is EQC sharing EQC LOE to claimant so they have their engineer using same standards?
- No IP around that so free to use but does claimant know it is available?
- Suggested offer options of Eng NZ and EQC.
- PM - do claims handlers have access to black maps as part of triage whether house needs engineering input? MC team able to provide this info. Got an engineering toolbox talk coming up.
- There'll be training from manual pre-Xmas.
- KT looking to make compulsory for staff to make way through Click modules.
- DT gave overview of an impartial engineering forum. Will put proposal to EQC for funding for webinar. Give visibility to homeowners etc. Needs to be facilitated. GCCRS involved? DT to talk to DW. Forum to discuss issues. Way EQC can support it is to fund it. MC noted there are already technical forums held, no measurable goal but can be worthwhile.

Actions:

Suggested EQC can do forensic analysis and include in reporting but take out of the template. Engage with EngNZ, LoE not original panel.

KT to check claimants are provided with revised LoE.

KT to send Click app when available.

3. Sid Miller

- SM had nothing in particular to discuss but welcomes an open discussion.
- AJ - been looking at what the CRG needs to do in short time left. Key issue is looking at quality systems.
- Engineering forum – propose funding from EQC, raised with KT and MC today, get engineers in room to discuss issues that don't have wide visibility, nut out issues related to insurance, assessment and engineering. Looking at webinar, moderated on line and in webinar, impartial, independent moderator.

- This matter has arisen as there are a few sticking points which have been around for a couple of years -DT proposed experts be good to talk with framing around the insurance response. and talk about differences in opinion and what that might mean and see where differences of opinion might be?
- Put a proposal together, have some general understanding with the experts, transparency and knowledge sharing that will be beneficial eg: Interpretation of Section 17 vs Building Act.
- SM - what is the problem being fixed and the magnitude? Where is the right place to address these? First thing is to go to the professional institution - EngNZ.
- All CRG is asking from EQC is funding.
- SM suggested he go to EngNZ on behalf of CRG to note concerns in some areas and see what response is. CRG believes the group can do this themselves.
- SM start with what is the problem, what is outcome being looked for, before getting to funding point. CRG clear they have been raising the same issues for many months now and know what the issues are.
- CRG reiterated the importance of Quality Systems – the main issue is we still don't have much clarity or resolution.
- Sleight case could be seen as a historic indicator of lack of a easily understood assessment response system. Issues of timeliness, cost and quality. The EQC system was understandable and claimants get enduring outcome they need. Have to have method to get people into their reinstated house so claimant is safe, happy and comfortable.
- SM - what is being asked for? EQC has a full quality system in place, model going forward will have comprehensive quality system both from insurers and EQC, cash settlement system quality system lodgement-assessment-cash settlement. Both EQC and insurer will have responsibilities to see all as been handled correctly.
- Assessments quality queried. SM says private insurers will have checks in place. Modelling today looks at shaking patterns, soils houses built on and model likely extent of damage to enable far better decision making when going into an assessment, drive far greater number of invasive assessments going forward, and deal with unscoped damage problem. Key part of EQC part of modelling and built around model with insurers.
- SM comfortable with quality systems at present in place.
- With list of expert engineering suppliers, CRG asked have you done a review of how many failures they have had in past, what they were, and how you manage their performance next time they go to site, no repetition of failures? What is the data and what are the findings around quality system? CRG understands there are no checks or balances put across EQCs engineering suppliers. How do you manage your third party suppliers?
- On Solds given as examples. Issues relating to what we now see has caused the On Solds problem, were raised again and again, years ago. At what point when groups like CRG raise these matters, would EQC say yes there is an issue?
- SM systems in place now are far more robust. They weren't 8-10 years ago as per Dame Silvia's report. Strong message organisation continued to improve, can't address quality problem from 8 years ago, but can fix problem so that is what doing with re-opens.
- Housing repair is a separate piece of work. EQC does not have the repair capability.
- Dame Silvia's report 3.1 Critical and crucial to get assessment correct.
- SM well served in terms of audit or systems.

- DT going into own experience and many others, the technical issues boil down to assessment of damage so if people do right assessment of damage and fix as EQC Act proposes, then done job. Let's focus on that.
- Difference between unscoped damage and then repair not done properly, two different things.
- PM - insurer led model, will EQC have say below \$150k cap, how handled for quality system. What is EQC's input into this? SM -EQC has three lines of approach as do insurers, and will audit insurers in terms of settlement process and get feedback loops via disputes and complaints, joining up those two pieces is key to understand where problems may be emerging and do specific audits against those problems. Goes up to Board and Risk committee. All audit reports go to Board Audit and Risk Committee.
- PM - makes suggestion as part of the agreement process with private insurers for engineer to use LoE on EngNZ website so structure around what happens going forward.
- AJ - when talking systems, is that the new system or Canterbury BAU? SM - both. Auditors sit under CFO and annual audit programme looking at areas and reported to A&R committee, insurers will have similar process; EQC go into insurers to do audit and take to A&R Committee to ensure Board is satisfying its statutory obligations under the Act, in place now and in the future; external independent auditor EY comes into EQC and reports to Auditor General and then to the Minister. Checking operational performance, findings raised and address findings and continual improvement.
- Complaints will go to insurer? SM says could be both or one or the other. Also could involve third party like GCCRS.
- TMcB commented that there are six banks who offer insurance. What is the responsibility to keep banks aware of EQC changes. SM - run and underwritten by insurers. No bank is offering a separate cover under the NDRA. DL Bank acts as agent for insurance.

Action: Proposal for webinar to be formulated by CRG.

4. Jane Bryden – Update

JB clarified the CRG term is not to be extended.

Actions:

Links for Kaikoura reports from PWC will be sent to CRG as well as the Kantar research customer satisfaction report and Cabinet papers.

Who will be the claimants' voice when CRG disbanded?

5. CRG Only Time

Actions:

CRG resolves to draft a list of questions related to ascertaining the data that EQC holds to support the contention they have a robust QA system around engineering assessments (engineering supply choice and control).

The education process given to licensed building practitioners as a result of history and understanding that some of those practices were brought into question, has there been an updated education process enacted for the licensed building practitioners and other building industry groups.

6. Outstanding Issues

CRG worked on a document of outstanding issues that need addressing/progressing before the end of the year.

7. Draft Record of Group's Work for National Reference Group

Action:

CRG went through and gave thought to this and AJ to prepare a report and CRG members to look at this before finalised.

8. Preparation for CRG Meeting with EQC Board

- Meeting with EQC Board is confirmed for 19 November starting 10.15 am approx.
- JB suggested CRG have questions but also proposals to put to the Board, and be prepared to talk to previous submissions.
- CRG asked what is the Board thinking about a NRG?
- Ask if Board has any questions on CRG letter re; NRG?
- CRG thoughts:
 - views on function and form including scope of matters the future group/s could consider. Also how to deal with post event how do we get the value / best connections on the ground? Thinking the group is on the ground to **assist** in an event.
 - How does EQC board ensure claimant voice is heard when insurers are working in your name up to cap?
 - What do IC's deliver with regards to what EQC has to deliver under the Act? Only way is to have a robust claimants group working with insurers and EQC.
 - Board knows about the work CRG has been doing with BS on the A3s and Human Rights on reference groups; what works and what doesn't.
 - NRG should be ensuring LOE in regard to other parts of the country. Who is on the ground with the knowledge eg: a local Council that becomes a touch point with a NRG? It is generally the local people, they know the area, know the people. NRG is future, who have had experience of previous major event and what are the things the people of NZ need in any event – insurance, education.
 - Principles of this group are not just red and black, can be applied across whole country. How do we have informal discussion about making it relevant, CRG to local government and Civil Defence response. Alpine 8 is a group for the big quake.
 - Suggested other groups may be beneficial to co-opt on the NRG for expertise from time to time.
 - Dame Silvia report was done because of distress to claimants. Claimants are the absolute focus and should remain so. Hence the importance of the Claimants'voice.

Actions:

JB to check on format Board intends for meeting with CRG.

AJ to compile a summary of the letter.

The meeting closed at 4.00 pm