



Information fault lines

Accessing EQC Information in Canterbury

A joint report of the Chief Ombudsman and the Privacy Commissioner into
the Earthquake Commission's handling of information requests in Canterbury



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Executive Summary

Key Points

Access to information is crucial in the aftermath of a natural disaster. It complements and strengthens the rebuild effort by involving the community in its own recovery and enabling broad participation in an otherwise impossible task. Following the Canterbury earthquakes, accessing information held by the Earthquake Commission (EQC) has been of primary significance to property owners faced with making important decisions about their homes and assets.

EQC is shouldering a huge burden in the Canterbury earthquake reconstruction. It has had to grow exponentially in a very short space of time to take on a task that, in scale and scope, defies precedent, and it is continuing to oversee a massive programme of home repair for Canterbury residents. In terms of customer service, EQC has noted that *“the best way it can meet the expectations of customers is to repair homes”*. We appreciate the desire to maintain an unrelenting focus on the repair programme for the benefit of homeowners. However, the danger is that this can lead to a way of thinking that sees *“home repair”* and *“access to information”* as competing priorities rather than complementary essentials.

The Privacy Act and the Official Information Act (OIA) are powerful tools that provide individuals with rights of access to information held by the public sector. They impose mandatory standards on agencies such as EQC for access to information, including a stipulation that requests for information must be responded to within 20 working days. By early 2013, it was clear that EQC was routinely breaching this requirement to the extent that, by late May, it was advising requesters there would be a 6-7 month delay before it could respond to information requests.

We decided to undertake a joint investigation into the reasons for the situation, with a view to establishing how it might be rectified as quickly and sustainably as possible. This report takes a detailed look at the number of information requests received by EQC, how EQC responds to those requests (including how it prepares a file for release), and how it communicates with its customers more generally.

EQC has failed to comply with its OIA and the Privacy Act obligations to provide information to requesters in a timely manner. In our view, this is principally the result of:

- an over-complicated and risk averse approach to responding to information requests; and
- a tendency to be reactive rather than proactive in the dissemination of claim-related information.

The extent of the non-compliance has risen dramatically as the result of an abrupt increase in an already high volume of information requests – from 50-70 new requests per week in August-October 2012 to more than 160 per week in November-December 2012. While we acknowledge that the increase was sudden and unprecedented, we believe that an increase in request volume could have been anticipated, prepared for, and possibly prevented. In particular, we suggest that part of the reason for the high volume of requests is that customers were not able to obtain information about their claims through other means. If appropriately detailed information were available via the website, if call centre staff were able to provide adequate answers to more questions, and if EQC automatically sent out scopes of works to customers soon after they were completed, then the need for formal information requests would be greatly reduced.

We have made 13 specific recommendations to EQC as to how the issues we have identified should best be addressed. These include:

- streamlining the processing of requests for claim file information (by implementing software fixes, and by rebalancing its approach to redactions and the peer review process);
- improving the quality of information and overall service that call centre staff can provide (through the provision of increased training, guidance material and authorisation for those employees);
- considering automatic provision of property reports to customers; and
- improving website content.

We are pleased that EQC has already accepted all of our recommendations and is taking steps to implement them. In addition, EQC is implementing a major “*business improvement initiative*”, one result of which should be that, by the end of April 2014, the problem of delay in responding to requests for claim-related information should be fully resolved. We have reservations about aspects of this initiative (see paragraphs 184-192), but this should not overshadow our recognition that EQC has positively engaged with us in addressing the matters that our investigation has highlighted. In the end, it is up to EQC to consider our conclusions and recommendations, and then to make its own decisions as to the solutions that are best tailored to its business reality. We will monitor the effectiveness of the measures implemented by EQC in restoring Privacy Act and OIA compliance.

Context

Throughout this investigation, we have been acutely conscious that the context in which EQC is working is extraordinary. It has had to adapt to multiple and changing roles, objectives, and priorities, while faced with a natural disaster that dwarfed all projections. As EQC explained to us:

“The changes to EQC’s role coupled with a rapidly changing recovery scale and complexity, on-going aftershocks, multiple and changing objectives and priorities meant that EQC was having to build and rebuild systems and process as it went (“building the plane whilst still in flight”). At the same time, customers’ information needs were increasing. Therefore the systems in place on 4 September 2010 could not be considered as fully fit for purpose and were subject to constant development. This also affected EQC’s ability to meet the statutory timeframes set out in the Official Information Act 1982 and Privacy Act 1993 particularly when faced with a rapid and unforeseen increase in customer information requests.”

Equally, we have to recognise that EQC’s customers in Canterbury are living in the aftermath of a major natural disaster. Access to information is not just a “*nice to have*” that gives way to more important priorities in disaster recovery. It is a basic right that enables individuals to engage effectively with government agencies, and to have a proper say in decisions that profoundly affect their lives.


The Shape of the Report

This report is relatively lengthy, which reflects the complexity of the situation we found and acknowledges that the detailed coverage will be of interest to EQC customers in Canterbury. For a brief overview of the issues, the contents of each section, and our conclusions and recommendations, please refer to the **Introduction** (pages 8-9) and **Conclusions and Recommendations** (pages 55-59).



Dame Beverley Wakem DNZ, CBE
Chief Ombudsman

13 December 2013



Marie Shroff
Privacy Commissioner

13 December 2013

Introduction

- 1 The Canterbury earthquake of September 2010 and its devastating sequel the following February changed the lives of the people of Canterbury. The loss of life, the unprecedented damage to land and homes, and the destruction of the CBD shattered the community's sense of security and certainty.
- 2 Disasters of this magnitude are a major test for a nation's public sector infrastructure. While affected communities will invariably rally together and demonstrate extraordinary resilience, such fortitude must be supported and sustained by intensive and effective state assistance. However, those agencies providing external support can easily become so focused on the daunting logistics of rebuild and repair that they neglect the equally important task of communicating what they are doing, how and when they are doing it, and why they are doing it in that way.
- 3 The Privacy Act and the Official Information Act (OIA) are powerful tools that provide citizens with rights of access to information held by the public sector.¹ In addition, the OIA gives every person the right to obtain a full written statement of the reasons for any decision or recommendation made by a public body about them. These rights are of course only useful to the extent that agencies meet their obligations to provide access in a full and timely fashion. Timeliness is critical for obvious reasons, and both the OIA and the Privacy Act recognise that 'information delayed is information denied' by deeming a delay beyond 20 working days to respond to an information request to be a refusal that is subject to independent review.
- 4 Timely, full, clear and accurate information is especially critical in the context of disaster recovery. Disasters bring such uncertainty and vulnerability to affected populations, that confidence and certainty in what is being done to help is vital to the recovery of each individual and the community as a whole.
- 5 In the aftermath of the Canterbury earthquakes, information held by the Earthquake Commission (EQC) has been of primary significance to property owners faced with making important decisions about their homes and assets. Such decisions are often required to be made under considerable time pressure and against a bewildering backdrop of variables (red or green zone; Technical Categories 1, 2, or 3; land/building/contents damage; under cap or over cap), many of which may be different from event to event². Differences in each of these variables may affect what options are available to the property owner. The complexity of the situation, which is further heightened by the need for "apportionment", is reflected in the extensive jargon that peppers the associated documentation.
- 6 All of these factors make EQC's task of conveying clear and accurate information to people about their claims in a timely fashion enormously challenging but even more crucial.
- 7 From early 2012, the Office of the Ombudsman and the Privacy Commissioner started receiving an increasing number of complaints about delays in EQC responding to requests for information. By the second half of that year, the Ombudsmen were receiving an average of 10 complaints per month about delay (which compares with 12 complaints for the whole of 2011, and no

¹ The Privacy Act also includes private sector organisations within its scope.

² In the period between September 2010 and December 2011, there were 16 earthquakes and aftershocks which EQC classified as new "events" for claims purposes.

complaints at all prior to 2011). In contrast the Privacy Commissioner received fewer complaints about delays by EQC (9 in total) but this was a significant increase on the one complaint about EQC delays received in 2011. As a result, the Ombudsman's Office had a number of direct discussions with EQC to determine the scale of the problem and potential short-term solutions. A number of options were explored concerning how EQC might address its increasing inability to comply with the OIA. However, it became evident that there was no quick-fix solution for a situation that was becoming progressively worse.

- 8 Notwithstanding our separate statutory roles as Chief Ombudsman and Privacy Commissioner, we agreed to conduct a co-ordinated investigation to establish whether there were improvements that EQC could make in the processes and resourcing of its OIA and Privacy Act functions to improve compliance.
- 9 We have organised this report into a number of discrete sections. In the **Background** we outline how the current situation developed within the context of EQC's response to the Canterbury earthquakes. Then, under the heading **Options for re-compliance**, we look at all the options available to organisations that are faced with unusually burdensome information requests (either in terms of quantity or complexity), and our conclusion in EQC's case generates the next section heading, **The only option left – meeting the four week turnaround**. Here we examine the situation that EQC has found itself in, where statutory compliance requires that it simply match supply and demand: that the more requests it receives, the more responses it prepares and the more information it sends out. This is easier said than done, especially when an organisation used to getting less than one information request per month finds itself receiving 300 requests in a single week.³ Therefore, we have divided our analysis of EQC's problem into two parts: **Supply side – Why does it take so long to prepare a response to a simple request?** and **Demand side – Why is EQC getting so many and such large requests?** Finally, in **Conclusions and Recommendations** we plot a path forward, and recommend immediate action to ensure that the claimants in Canterbury have access to the information they need.

³ Precisely 300 requests were received in the week following Labour weekend in 2012. The second and third highest volume weeks in EQC's history to date (with 268 and 187 requests received) occurred the following month.

Background

Earthquakes and EQC's scaling up of operations

- 10 One of the roles of the Earthquake Commission (EQC) is to provide natural disaster insurance for residential property (contents, dwellings and some coverage of land), and administer the Natural Disaster Fund. Everyone with home and/or personal contents insurance that includes fire cover is automatically also covered by EQC and may be able to make a claim.
- 11 A magnitude 7.1 earthquake hit Canterbury on 4 September 2010 causing significant damage to Christchurch and the central Canterbury region. This was followed by a number of smaller earthquakes and aftershocks (including a magnitude 6.4 on 13 June 2011, and a magnitude 6.0 on 23 December 2011). A magnitude 6.3 earthquake struck at 12.51pm on 22 February 2011 and caused 185 fatalities, which made it the second-deadliest natural disaster in New Zealand history.
- 12 As at 9 July 2013 EQC had received 467,475 claims comprising 737,502 exposures⁴ for all Canterbury events. This compares with an average of 4,000-5,000 claims received each year prior to 2010.
- 13 By Christmas 2010 EQC's size had increased from 22 employees to more than 1,000 (comprising assessors, estimators, engineers and support staff). Staff numbers peaked in March 2011 at 1,650, with an additional 450 outsourced staff. The number of staff as at late October 2013 was 1,367.

The right to access information

- 14 The Privacy Act and the OIA provide rights of access to information held by EQC.
- 15 The Privacy Act allows an individual to have access to their personal information (defined as information about an identifiable individual), while the OIA provides rights of access to any other information held by EQC.
- 16 These rights are subject to procedural provisions including statutory timeframes.
- 17 Section 15 of the OIA and section 40 of the Privacy Act provide that an agency to which an information request is made, or transferred, shall, as soon as reasonably practicable, and in any case no later than 20 working days after the day on which the request is received:
 - (a) decide whether the request is to be granted and, if it is to be granted, in what manner; and
 - (b) give or post to the individual who made the request notice of the decision on the request.

⁴ "Exposure" is an insurance term which, in EQC's case, separates out coverage for building, land and contents. Therefore, for each earthquake "event", EQC may have up to three exposures for a single property (if claims for damage are lodged in each category).

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- 18 If the requester is an individual, the information collected by EQC about that individual's claim will likely be a mixture of: personal information about the requester and their interactions with other persons or the property; information solely about other persons; and information solely about the property itself. The former category of information is subject to the Privacy Act. The latter two categories are subject to the OIA. If a body corporate requests information about its claim, the requested information is also subject to the OIA.
- 19 While separating the two types of information may be complex at times, most of the time the procedural provisions and withholding grounds in the two Acts are very similar – and, just as importantly – are usually similarly interpreted by the Privacy Commissioner and the Ombudsman respectively.

Increasing demand and decreasing compliance

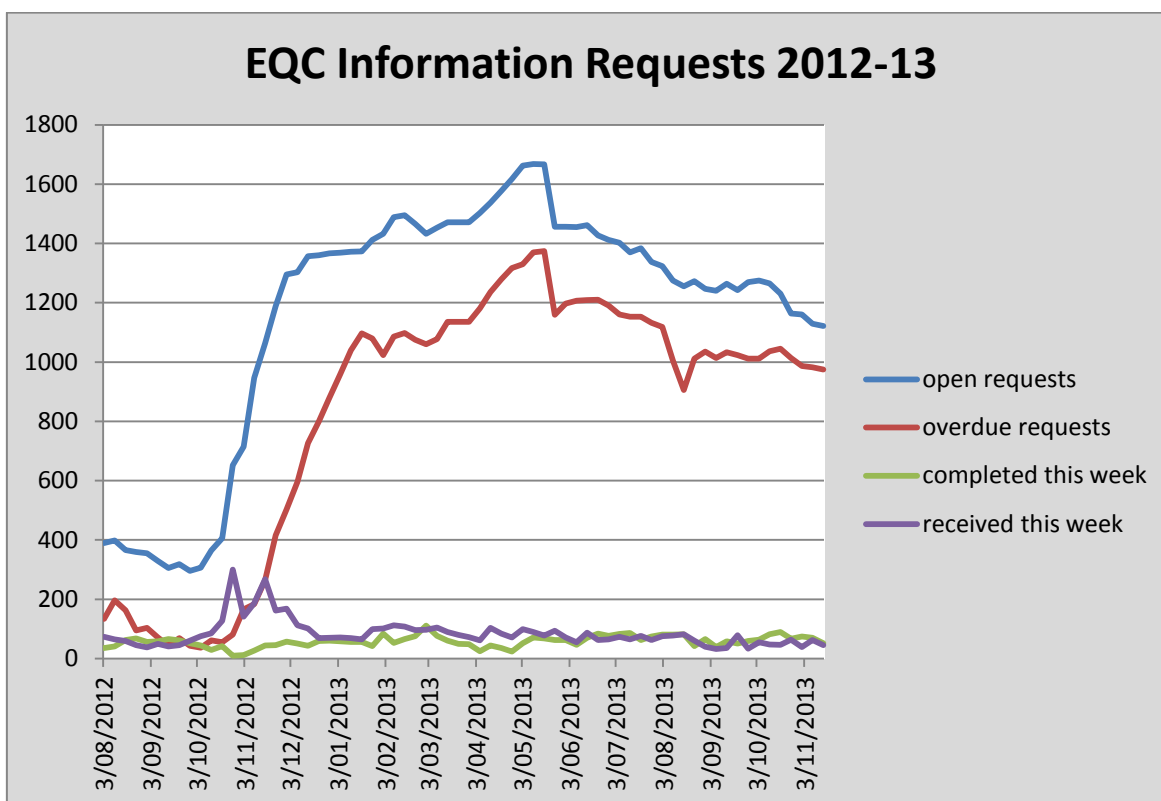
- 20 In the three financial years prior to the Canterbury earthquakes EQC received a total of 27 requests for information. Those requests were handled by approximately five staff within EQC as part of their usual duties.
- 21 In the 22 months between September 2010 and July 2012, EQC received a further 2,289 requests, with the rate of requests steadily building to 135 per month (or 30 per week), which meant it was now receiving as many requests every week as it would normally have expected over a three year period.
- 22 By June 2012, it was clear that EQC was struggling with the volume of information requests. As at 21 June 2012 it had 358 outstanding requests, of which 151 were overdue. At this time, EQC established the “Ombudsman’s Team” (now known as the Technical and Statutory Complaints Team), with four staff and two tasks: to clear the backlog of requests; and to respond to all new requests.
- 23 254 requests were received in July 2012, at an average of 63.5 per week. Many written requests appeared to be following a standard template which was available through community group websites such as CanCERN. EQC said the majority of requests received were in-depth with some specifying such items as: handwritten notes; memos; stored voice messages and recorded phone calls; and internal/ external emails.
- 24 In August 2012, EQC noted that it had trialled extending the maximum time limit to respond to those requesters who had asked for all information held on file, in order to increase statutory compliance and to improve communication with requesters. EQC subsequently decided that requests would be better managed if staff kept their focus on completing requests rather than administering them, so the trial was discontinued.
- 25 From August to mid-October 2012, EQC was receiving an average of 50-70 new requests each week.
- 26 300 new requests were received in the week ending 26 October 2012, and from 2 November to 14 December 2012 EQC received an average of 162 requests weekly.
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- 27 In December 2012, EQC began advising requesters of significant delays in processing information requests. EQC acknowledged that it was unable to meet the statutory 20 working day timeframe for responding and advised that a requester may face a 3-4 month delay. By May 2013 this response time had slipped to an advised 6-7 month delay.
- 28 Data from August 2012 to November 2013 show the following figures at the end of each month:

Month	Open requests	Overdue requests	Requests received each week of the month			
August 2012	355	102	73	65	59	*-
September 2012	296	43	49	41	45	60
October 2012	652	81	75	85	127	300
November 2012	1295	503	141	187	268	162
At 14 December	1357	726	112	101	*-	*-
January 2013	1412	1080	*-	*-	344	99
February 2013	1466	1098	101	112	108	96
March 2013	1471	1136	97	105	*-	72
April 2013	1617	1317	61	103	84	71
May 2013	1456	1197	99	90	78	94
June 2013	1412	1191	55	87	63	65
July 2013	1337	1132	73	65	76	63
August 2013	1247	1035	75	82	60	40
September 2013	1270	1012	32	36	79	33
October 2013	1164	1014	55	47	46	64
To 18 November 2013	1122	975	39	63	45	

* Denotes no figures available for that week (not that no requests were received)

These figures (along with “completed this week” data) may be graphed as follows:



- 29 In September 2012, the EQC Board requested a progress report on systems in place for dealing with information requests, and the following month it made a further request for greater visibility with regard to OIA requests in EQC’s business performance reporting.
- 30 In November 2012, the Board confirmed that responding properly to OIA requests is a statutory requirement and failure to do so carries reputational risk as well as being a statutory compliance breach.
- 31 In November and December 2012, EQC Management reported that work on resourcing to process information requests and address the backlog was an area of focus.
- 32 In a paper to the Board dated 5 December 2012, Bruce Emson (General Manager, Customer Services) reported:

“EQC’s Customer Services team notes the seriousness of the Official Information Act (OIA) request backlog and has developed a remediation plan to clear the requests as quickly as possible in the short-term, and to manage the workload effectively longer term. ...

Our primary focus is to increase the strength of the team... .

An appropriate management structure and suitable administrative assistance to support the larger team will be implemented. Call Centre staff are being trained to answer queries so OIA requests are either narrowed or limited. Outbound calls will be made to OIA requestors to advise of expected response timeframes. ...

Demonstration of redacting software to facilitate rapid tailoring of documents is scheduled for 13 December. ...

Based on the current levels and manual processes it will take until February 2013 to address the backlog of OIAs. Once additional staff and editorial tools are introduced the clearance rate will accelerate and importantly will ensure that longer-term workflows are managed within statutory limits. ...”

- 33** In fact, this report coincided with the start of a very steep increase in the backlog which had doubled by February 2013.⁵

⁵ For the week ending 30 November 2012, the backlog was recorded as 503 (the figure at the end of the following week was 596). For the week ending 18 February 2013, the backlog was 1,098.

Options for re-compliance

- 34 The most straightforward way to comply with the OIA and the Privacy Act is to provide the requested information free of charge within 20 working days, or to refuse provision where there is good reason to do so within 20 working days. However, where this is not reasonably achievable, a number of other options are available in limited circumstances.

Extension of time limits

- 35 Section 15A of the OIA and section 41 of the Privacy Act provide that where a request is made the agency may extend the time limit if:
- (a) the request is for a large quantity of information or necessitates a search through a large quantity of information and meeting the original time limit would unreasonably interfere with the operations of the agency; or
 - (b) consultations necessary to make a decision on the request are such that a proper response to the request cannot reasonably be made within the original time limit.
- 36 Any extension must be for a reasonable period of time having regard to the circumstances.
- 37 The extension provision is designed to accommodate the time required to respond to a particularly demanding request. However, the main issue faced by EQC is not the demands of individual requests, but the sheer volume of requests it has been receiving. Therefore, extensions are not an option for EQC in the vast majority of cases.
- 38 Even if extension were an option for EQC, then the extension would still have to be for a reasonable period of time, and the current time frame of 6-7 months would sorely stretch anyone's definition of "reasonable".

Provision of summaries/excerpts

- 39 Section 16 of the OIA and section 42 of the Privacy Act provide that where the information requested is comprised in a document, that information may be made available in 1 or more of the following ways:
- “(a) by giving the requester a reasonable opportunity to inspect the document;*
 - (b) by providing the requester with a copy of the document;*
 - (c) if the document is in audio or video format, by making arrangements for the requester to hear or view those sounds or visual images;*
 - (d) if the document is in audio format or in codified form, by providing the requester with a written transcript of the words recorded or contained in the document;*
 - (e) by giving an excerpt or summary of the contents; or*
 - (f) by furnishing oral information about its contents.”*
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40 The agency is required to make the information available in the way preferred by the requester unless to do so would:

“(a) impair efficient administration;

(b) be contrary to any legal duty of the agency in respect of the document; or

(c) prejudice protected interests and there is no countervailing public interest.”

41 In discussions with EQC, the Chief Ombudsman and her staff asked whether requesters seeking full claim files might be provided (in a timely fashion) with a summary of the file at least as a first step. EQC advised that while its website states that one category of information included in each claim file is a “summary”, that category does not summarise the file in the manner envisaged by the above sections of the OIA and Privacy Act. In its consideration of the practicalities of providing a précis to the customer, EQC concluded that such an approach would lead to double handling and not meet customers’ expectations, or the statutory requirements of the Official Information Act or Privacy Act.

Charging

42 Section 15 of the OIA provides that:

“(1A) Subject to [section 24](#), every department or Minister of the Crown or organisation (including an organisation whose activities are funded in whole or in part by another person) may charge for the supply of official information under this Act.

(2) Any charge fixed shall be reasonable and regard may be had to the cost of the labour and materials involved in making the information available and to any costs incurred pursuant to a request of the applicant to make the information available urgently.”

43 EQC’s Operational Instruction to staff dated September 2012 notes that most claim file requests can be accommodated within a three hour period and its approach to charging reflects this. The instruction states:

- First three (3) hours (searching, reading, reviewing, preparing response) – Free;
- Initial charge of \$38.00 for first chargeable half-hour, then \$38 for each additional half hour or part thereof;
- First 40 (double sided) pages – Free;
- 20 cents for each (double sided) page after 40 pages for the final product.⁶

44 The instruction also states:

“... if a request from an individual also covers a number of claims or the response(s) will generate considerable effort on the part of EQC, then charges may be levied after consideration by, firstly, the Manager Customer Complaints Resolution, and, if necessary, the individual concerned.”

⁶ These charges are consistent with the rates suggested in the Government Guidelines on Charging (last issued by the Ministry of Justice in March 2002).

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- 45 However, the option to impose a charge is available only under the OIA. The Privacy Act states that a public sector agency shall not require payment of any charge to make personal information available. As we have already noted, requests for claim files invariably contain a mixture of personal information about the requester (to which the Privacy Act applies) and other information to which the OIA applies. Therefore, if EQC wishes to charge, it must first ensure that it is only charging for provision of material that is not personal information about the requester. Secondly, it must ensure that any charge is reasonable.
- 46 In practice, EQC advises that it rarely imposes charges for the provision of information where customers are requesting their claim files. We think this is wise, as the circumstances of disaster recovery demand that hindrances to the free flow of information to the affected population be minimised.

Decision notified within 20 working days, with information provided at a later date

- 47 A subtle but important point to note about the OIA and the Privacy Act is that what is required from an organisation within 20 working days is that it *give notice* of its decision on a request (and not necessarily that it *release* the relevant information). It is permissible for an organisation to make a decision to release information and then to release it at a later date *as long as this does not amount to an undue delay in making the information available*.
- 48 Sections 28(5) of the OIA and 66(4) of the Privacy Act provide that:
- “Undue delay in making information available in response to a request for that information, shall be deemed...to be a refusal to make that information available.”*
- 49 In most cases, there will be no reason not to provide the information at the same time as giving notice of the decision, and so any additional delay is likely to be undue. However, where there are real resource implications in collating and preparing information for release, then a two-staged approach may be warranted. The Chief Ombudsman’s staff discussed this option with EQC, but this became academic once it was clear that EQC were not in a position even to make a decision about most requests within 20 working days due to the need to manually check the information in each case to determine whether redactions were required for privacy or other reasons. It also became obvious that, even if EQC could have adopted this approach, it would have resulted in little, if any, improvement to EQC’s overall performance.

Refusal

- 50 Where an agency is dealing with a particularly large OIA request, and it has exhausted all other options for processing it in a manner that moderates an excessively burdensome task, then it may consider refusal on the basis that “the information cannot be made available without substantial collation or research”. However, this ground is not available for the management of large numbers of requests that do not *individually* impose an excessive burden. In addition, the ground is not available at all under the Privacy Act. Therefore, EQC cannot refuse large numbers of requests on the basis that they are *collectively* over-taxing its resource.
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- 51 Other grounds for full or partial refusal of requests can be considered on a case by case basis. The Ombudsmen have investigated a number of complaints about refusals to provide information to Canterbury claimants. Therefore, some principles have been established as to what information may be withheld concerning EQC claims.
- 52 The first point to note is that the vast majority of information from claim files should be released to the claimant on request. However, most files contain some information that may legitimately be withheld.
- 53 To date the Chief Ombudsman has formed a view on the withholding of staff names and cost estimates.

Names of staff/contractors

- 54 The Chief Ombudsman has accepted that in the interests of efficient processing of large numbers of requests, EQC needs a rule of thumb regarding when staff names appearing in claim file documentation should be made available.
- 55 Staff names appear on a number of different documents including:
- notes recorded on EQC's Claims Management System;
 - notes recorded by Fletchers Construction staff;
 - scopes of works; and
 - apportionment reports.
- 56 In our respective review roles as Chief Ombudsman and Privacy Commissioner, we have accepted (all other things being equal) that all staff below 3rd tier manager may be redacted in the first instance, where those staff have not been previously identified in communications with the claimant. We acknowledge the unique and difficult circumstances in which EQC staff are currently working, and the Chief Ombudsman considers there are grounds under the Official Information Act to withhold the names of lower level staff to protect them from improper pressure or harassment. The Privacy Act allows personal information to be withheld if its disclosure would involve the unwarranted disclosure of an individual's affairs. In deciding if disclosure would be unwarranted, the Privacy Commissioner may consider evidence of harassment, or the amount of interaction an EQC staff member has had with a claimant, to be relevant.
- 57 As a general rule, we do not consider that there are grounds for withholding the names of staff or contractors, such as assessors or estimators, who visit claimants' properties for the purpose of conducting their duties. If a claimant takes issue with the withholding of a name from their file, the decision can be the subject of a complaint to an Ombudsman or the Privacy Commissioner.
- 58 It is important to note the withheld information is minimal and, in terms of staff names, has no impact on how a claim is managed which is what most requesters want information about. We consider EQC has struck an appropriate balance in providing a requester information on their claim, while at the same time protecting their lower level staff from improper pressure or harassment.⁷

⁷ However, see our commentary at paragraphs 148–153.

Cost estimates

- 59 We have both accepted that where a claim is being managed by Fletcher EQR⁸ and agreement has not yet been reached with contractors to carry out repairs, EQC has good reason to withhold cost estimates to enable EQC to carry on negotiations with contractors, without prejudice or disadvantage.⁹ EQC submitted in one particular case that the scope for withholding costing information should be widened as follows:

“Mr and Mrs [S’s] claims are currently being processed, which will include a settlement recommendation to determine whether the claims will be cash settled, or passed onto Fletchers Construction for a managed repair. This means that the contemplated negotiations for the award of a repair contract are not current. However, due to the impact of revised repair strategies and the apportionment process, claims that appear to be in the realm of a cash settlement, may still eventually fall between \$15,000 and \$100,000 (excl GST) and accordingly, be passed onto Fletchers Construction for a managed repair.

In all the circumstances, EQC considers that, until a claim has been settled, it is reasonably contemplated that the claim could still be passed onto Fletchers Construction and the contract for repairing the damage will need to be negotiated, between EQC and Fletchers Construction or the customer through the opt-out process. For reasons already outlined in Enclosure 5, the release of cost information prior to the settlement of the claim may prejudice EQC’s negotiations for awarding a managed repair contract.”

- 60 The Chief Ombudsman’s view was that the costing information in this case ought to be disclosed to Mr and Mrs S. In her view:

*“unless, in any particular case, there are strong reasons for believing that a claim **will** be referred for a managed repair, I do not see that there is a basis for withholding costing information. I would envisage that there are in fact many claims in respect of which referral for managed repair is quite unlikely.”*

- 61 Costing information should only be withheld until negotiations are completed. Once that process is complete, and a contract has been awarded for repairs, the estimated repair costs should be released to a requester. We do not consider withholding this information during negotiations affects EQC’s accountability to claimants. Nor does it prevent claimants from determining whether EQC will properly settle their claim, as they can receive an uncosted Scope of Works which identifies what repairs are intended, and this allows a homeowner to determine whether damage has been omitted or misidentified. Withholding the costed Scope of Works until negotiations are completed ensures that EQC is not disadvantaged in awarding contracts for the repair of a property.

⁸ Fletcher EQR is a business unit of Fletcher Construction that was set up to project manage the repair of homes damaged by the Canterbury earthquakes as an agent to EQC.

⁹ See Ombudsman’s OIA case note on “Requests for EQC cost estimates” at http://www.ombudsman.parliament.nz/system/paperclip/document_files/document_files/435/original/request_for_eqc_cost_estimates.pdf?1349139224

Other types of information

- 62 Other types of information have been withheld from claim files by EQC. Examples provided by EQC include: information about a previous owner of the property for which a claim has been made; and information provided in confidence to EQC by an insurer. However, to date these decisions have not been the subject of review by either of our agencies. In addition, EQC has excluded several categories of information from the claim file information it releases on the basis that disclosure would require “substantial collation or research”. We comment on this practice later in the report.¹⁰

Conclusion

- 63 EQC is receiving a large number of information requests by any standard. The OIA and the Privacy Act include provisions to help manage situations where information requests are causing a strain on an organisation’s resource. However, these are not generally available in the circumstances currently faced by EQC.
- 64 The upshot is that, for the vast majority of requests, the only way for EQC to comply with its statutory obligations under the OIA and the Privacy Act is to make a decision and provide information within 20 working days in each case.

¹⁰ “Section 18(f) of the OIA”, paragraphs 244-247.

The only option left – meeting the four-week turnaround

- 65 When an organisation is faced with unexpected influx of information requests, then the OIA and the Privacy Act do not provide for a relaxation of the response requirements. Regardless of the number of requests you get, you have to respond to each one within 20 working days. While an affected organisation may find this harsh, a requester’s perspective would be that it is not their fault that the organisation is facing high demand. Moreover, it is the responsibility of all public sector organisations to apply appropriate resource to whatever demand it happens to receive, at any given time, for access to information. Therefore, how could EQC have maintained compliance in the first place, and how might changes be made to ensure sustainable re-compliance in the near future?
- 66 In the following analysis, we look at the options available to EQC in terms of supply and demand. In particular, we ask whether EQC should have made, and should still make, improvements to:
- further increase its ability to respond to requests (“supply side” solutions); and
 - anticipate and manage the volume of information requests (“demand side” solutions).

Supply side – Why does it take so long to prepare a response to a simple¹¹ request?

- 67 The most obvious way to address a backlog in replying to information requests is to increase the rate at which you despatch responses. You can do this by throwing more resource at the problem (either by reallocating current resource or obtaining additional resource) and/or by making your processes more efficient.

Efficiency in processing requests

Current Process

CUSTOMER CHANNELS TEAM

- 68 The vast majority of enquiries to EQC (via telephone, email, fax, or letter)¹² are received and processed at least initially by the Customer Channels Team, which also provides face-to-face support for customers in Christchurch.

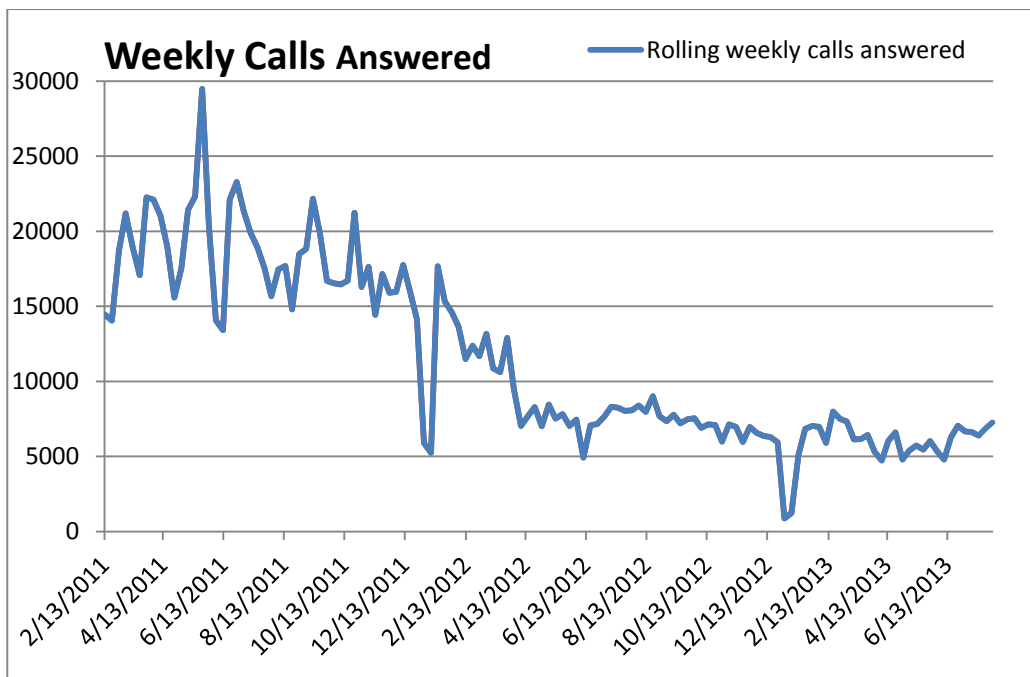
¹¹ Of course, we are not suggesting that all requests are “simple” to process. However, in this investigation we are focusing on requests for claim file information and, from a claimant’s point of view, asking for their claim file is a pretty straightforward request. In addition, long delays have been experienced not just by people asking for a lot of information, but also by many people seeking a few discrete documents concerning their claim.

¹² EQC also provides customers with an online request form for information. These online requests (via oiarequests@eqc.govt.nz) are received directly by the Technical and Statutory Complaints Team – see the next section for a description of that team’s role.

69 Dedicated call centres, whose role is to field all telephone enquiries, form part of this team. Until mid-2012, the role was fully outsourced to six external call centres. However, it became clear to EQC that it would have to retain high capacity in this area for several years, so in June 2012 it brought a large part of the function in-house to help improve customer experience. EQC still retains the services of two external call centres and approximately 50% of all calls are still answered externally.¹³

70 **Graph A** below shows the weekly number of calls received since February 2011. **Graph B** shows the average time spent on each call. As Graph A shows, EQC was receiving close to 20,000 calls per week in 2011, which has now dropped to around 6,000 per week. Graph B reveals that the average talk time has gradually increased, which reflects the reduced pressures of call numbers, along with an increased emphasis on resolution at first contact and the push to provide customers with accurate and sufficient information at first instance.¹⁴

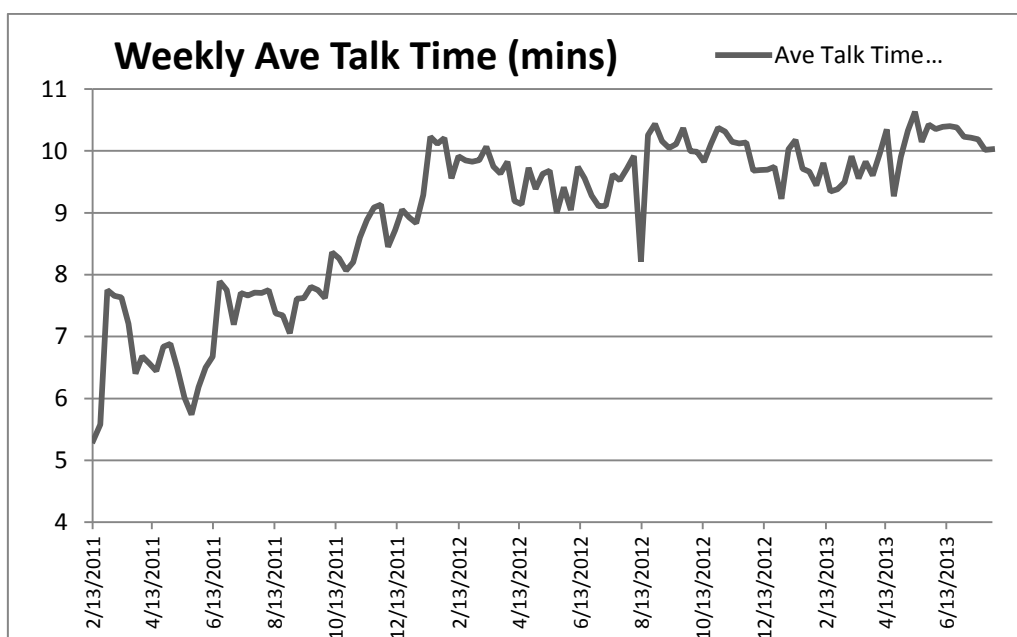
Graph A



¹³ This external capacity is retained to ensure readiness and scalability (as was required in the Cook Strait events of 2013). The original intent was for EQC to handle 90% of inbound telephone calls internally, but this was revised due to EQC placing increasing emphasis on a more proactive outbound calling strategy in order to improve the customer experience.

¹⁴ The figures may also reflect that a significant proportion of calls received between September 2010 and December 2011 were to lodge claims. These will have been factual conversations, relatively straightforward to process, and taken less time than current calls. Customers are now calling to get a claims update. This invariably leads to longer conversations that are more in-depth and complex.

Graph B



71 In terms of quality control, EQC has advised:

“Each type of interaction (telephone, email and face-to-face) has a quality framework against which staff in Customer Channels are assessed. A Quality Team sits within Customer Channels, and they evaluate two random calls per month for call centre staff, including staff taking EQC calls at the two outsourced call centres.”

72 The Customer Channels Team is authorised to release certain types of document. These include:

- uncosted scope of works (SOW);
- claim confirmation letter;
- claim settlement advice letter;
- declination letter;
- contents calculator;
- file notes confirming a conversation;
- uncosted joint review SOW;
- costed SOW (in limited circumstances);
- any land documents that are on the file (not costings unless the claim is settled); and
- letters that have previously been issued to the customer.

73 EQC advises that requests for specific documents that are received in-house are generally responded to the day they are made, whereas requests received by the external call centres are forwarded to the Customer Channels Support Team to prepare a response. The target for responding to these requests is three working days, but it has not always been possible to adhere to this.¹⁵

¹⁵ Prior to the data breach discussed later in this report, EQC had extended capability to the external call centres to be able to send documents to customers (i.e same day response – the same timeframes as the in-house call centres) by either e-mail or post. This involved technological changes to allow external call centres to send e-mails from an EQC e-mail address and greater system access to be able to see the documents that customers were asking for (Fletcher EQR’s Electronic Claims Management system (ECM) and COMET being the two main

- 74 Requests for all other information relating to a claim are entered directly into the EQC portal database and go into a queue to be processed by the Technical and Statutory Complaints Team (“TSC Team”).

THE TECHNICAL AND STATUTORY COMPLAINTS TEAM

- 75 The TSC Team has generally processed requests for claim information in date order, except where requests are prioritised for reasons such as: vulnerability due to age or health; financial hardship; red zone property; pending property sale; and mediation.

How the TSC Team processes a request for all information held regarding a claim

What a claim file looks like

- 76 To properly appreciate what is involved in the processing of a claim file, it is important to have a good idea of what such a file looks like.
- 77 We have attached as Appendix C a file for a single claim with identifying information removed.
- 78 The first important fact to appreciate is that EQC holds the information electronically on its Claim Management System (CMS) database, which is also known as “ClaimCentre”. There is no physical paper file unless each document is converted to printable format and then printed.
- 79 A second point to note is that an individual property will have a separate claim number and associated documentation for each earthquake event for which a claim has been lodged (so if a property sustained damage from three of the 16 events between September 2010 and December 2011, then there will be three claim files (one for each event) with accompanying documentation. Some information may be duplicated if it is relevant to more than one event.
- 80 A third point to note is that, prior to September 2013, a request for a copy of a the full claim file would not capture information held by Fletcher EQR or Tonkin & Taylor¹⁶ on behalf of EQC, unless and until it had been uploaded to the CMS. EQC has now reviewed its position on this, and new claim file requests are deemed to include all Fletcher EQR information along with a six-page summary and analysis of Tonkin & Taylor technical data¹⁷.
- 81 On its website, EQC breaks down the information on claim files as follows:

“Summary

A summary of the claim file. This also contains the ‘Notes’, as detailed below.

An OIA request for ‘Summary’ will give you the best outline of what’s happened so far and might help you to identify further information of interest.

ones). However, this capability was withdrawn following the privacy breach. EQC is in the process of trying to restore this capability to improve the customer interaction as well as EQC’s overall efficiency.

¹⁶ Tonkin & Taylor is a firm of geotechnical engineers. It provides land damage assessments of individual properties and advice to assist EQC in assessing residential insurance claims.

¹⁷ If customers wish to gain full access to the highly technical Tonkin and Taylor information, EQC will refer requests to the following website: <https://canterburygeotechnicaldatabase.projectorbit.com>. Customers will need to sign up for an account to access the raw data that the website holds.

Loss details

Information such as the claim number, cause of loss, date of event, damage location.

Exposures

Shows the type of coverage claimed for (building, land, contents), financial information and cover status. (It's unlikely that estimates will be provided with this information).

Claim contacts

Lists everyone that has been authorised to receive information about the claim.

Financial summary and transactions

Details exposures, reserves, totals paid, net totals and recoveries. (It's unlikely that estimates will be provided with this information unless the claim has been settled).

Cheques

Lists cheques and payee details.

Notes

Contains records of all notes made on the claim file, including telephone conversations and summaries of actions taken.

Documents

Contains documents uploaded as separate files, such as copies of letters or emails, assessment reports and photographs.

Phone our Call Centre on **0800 326 243** if you need to find out what documents are on your file. It may include correspondence, photos or emails that you have sent in yourself.

Snapshot

Covers the basic claim file information for loss details, contacts, notes, documents and insurance information."

- 82 This is generally accurate, but it would be clearer to note that there are essentially two types of information in a claim file:
- (a) **Database printout:** Entries into database fields including those listed above (with the "documents" field listing all the documents that have also been uploaded into the electronic record); and
 - (b) **Documents:** Copies of documents that have been uploaded onto the file.
- 83 Depending on the complexities of a claim and how much progress has been made, there may be very few documents on the file, so that the database printout may take up 18 of 20 pages of printout for that claim. The categories of information EQC provides on its website matches the section headings in the database printout reasonably closely, but there are some confusing aspects. This is illustrated by mapping the website categories against the headings in the database printout (in the order they appear in the printout):
-

# ¹⁸	EQC website headings	Headings in database printout
1	Summary	Summary Exposures Claim Contacts Planned Activities Associated Claims Claim Checklist
7	Notes	Latest Notes
2	Loss Details	Loss Details Associations
3	Exposures	Exposures
4	Claim contacts	Contacts
5	Financial summary and transactions	Financials (Total Incurred: \$xxx): Summary Exposure Exposure Only Claimant Coverage Claimant Cost Only Financials (Total Incurred: \$xxx): Transactions
6	Cheques	Financials (Total Incurred: \$xxx): Cheques
8	Documents	Documents
9	Snapshot	Snapshot: Loss Details Snapshot: Contacts Snapshot: Notes Snapshot: Documents Snapshot: Insurance Info

- 84 When EQC advises: *“An OIA request for ‘Summary’ will give you the best outline of what’s happened so far and might help you to identify further information of interest”*, they are referring to the eight headings from the database printout shaded above in green, plus the latest scope of works. There is no indication in the printout itself that these eight headings combine to form the summary (along with any current scope of works applicable to the claim). Rather, the “Summary” as it appears in the printout, is just one of up to 25 equally prominent sections.
- 85 If a claimant receives the database printout for any individual claim, then they will have received everything entered directly into the database, along with a list of all the documents that have also been uploaded to the record. If a claimant requests a “Summary”, they will receive much of the database printout (including the list of documents) plus any current scope of works.

¹⁸ This column indicates the order in which the categories are listed on the website.

Processing a claim file for release

86 The TSC Team process for preparing a claim file for release is made up of the following 11 steps:

1. *Pre-checks*

The claims must be reviewed by an Advisor to check the scope of the request, the identity of the requester in relation to the claim in question, and any processing complications that are likely to arise.

2. *Documentation located*

Information may be found on EQC's ClaimCentre but may also be located in other parts of the business (e.g. with contractors such as Fletcher EQR and Tonkin & Taylor). If a request includes documents held by contractors, the contractor is notified at the time EQC starts retrieving the information from the electronic file. In 2012 Fletcher EQR appointed a staff member who assists EQC with information requests. Tonkin & Taylor also have a staff member who is responsible for making requested information available to EQC. This is provided by email.

3. *Documentation transferred*

All information must then be downloaded and stored as PDFs on the Advisor's desktop computer. This is necessary as the documents are electronically processed using the redaction software RapidRedact. This is referred to as a 'working copy.'

4. *Information assessed*

The working copy is then assessed and evaluated to determine whether any information should be withheld under either the OIA or Privacy Act. Each page is read thoroughly to ensure that customer (and other individuals') privacy is protected, and that any sensitive information is considered.

5. *Information redacted*

Information is redacted from the documents using the RapidRedact software. The software has an auto-redact function, which automatically locates and removes pre-determined words or phrases. RapidRedact can also be used manually.

6. *Letter to requester*

A letter is prepared to advise the requester of the decision on the information request. Sometimes information regarding the current status of the person's claim is incorporated into this letter.

7. *Information printed*

Information is printed onto standard A4 paper.

8. *Peer review*

The letter and documentation are peer reviewed, and any further alterations deemed necessary are made.

9. *Re-scanning*

Where large volumes of information have been requested, the documents are re-scanned to PDF format. This is in order to reduce the file size so that the documents can be uploaded to ClaimCentre and form part of the customer's claim records.

10. *Mailing process*

Documents are then e-mailed or delivered by courier to the requester depending on the number and type of documents involved. In the majority of cases, the papers are delivered by courier because the files are too large to e-mail.

Following the data breach (see discussion at paragraphs 96-108), additional checks were introduced that require the TSC Team to submit e-mail attachments through a further review process.

11. *Administration and archiving*

The response, peer review check-sheet and file note are uploaded to the main claim. A file note is also uploaded to each relevant associated claim.

The redacted documents are then removed from the internal drive.

Observation and analysis

87 On 27 June 2013, representatives from our Offices visited EQC to observe the partial processing of an information request which had been received on 24 January 2013. The request was for all information held on a claim file. This particular file contained three claims and a total of 60 documents (along with the three database printouts). It was described by EQC as a typical claim file.

88 It took 36 minutes to produce a working copy of the entire claim file and a further one hour and 30 minutes to read and redact 35 PDF documents and two database printouts relating to claims one and two. We did not observe the remainder of the process, but we estimated it would have taken nearly an hour to complete the reading and redaction process for claims two and three. In this particular case, the adviser identified a document on the file which on first examination appeared to have been misfiled. After some investigation, the adviser's concerns about this document were resolved but this elongated the time taken to prepare this particular file. EQC has advised that the peer review of a typical claim file such as this one generally takes an hour or more. Following the peer review, the papers are printed, a cover letter written and a courier organised. Our observation confirmed that an average claim file will take EQC at least 4-5 hours to prepare for release.

- 89 For the process we observed, we calculated the timeframe as:
- one hour for checking a request, locating documents, preparing a letter to a requester, re-scanning documents and mailing (steps 1, 2, 6, 7, 9, 10 and 11);
 - approximately 36 minutes to copy 60 documents into a working folder, and convert some to PDF format (step 3);
 - an estimated 2 hours and 24 minutes for the entire reading and redaction process (steps 4 and 5); and
 - one hour for peer review (step 8).
- 90 This combines for a total of five hours (a more detailed breakdown for this file is set out in Appendix B).
- 91 When we showed the breakdown to EQC, they informed us that they had recorded the actual total time for processing which was five hours *excluding peer review*. This suggests the process took six hours in total.

How the process has been amended to increase compliance

INCREASED AUTHORITY FOR CUSTOMER CHANNELS TEAM STAFF TO RELEASE INFORMATION

- 92 The number of documents which the Customer Channels Team can release has increased over time. From March 2013 further documents were added to this list, namely: any land documents that are on the file (not costings unless the claim is settled); and letters that have previously been issued to the customer.

SPEEDING UP THE TSC TEAM PROCESS

- 93 Prior to 18 February 2013 any material which needed to be withheld was hand redacted. EQC has advised that this process was time consuming as documents needed to be printed, redacted (“twinked”) and re-scanned. EQC has advised that the RapidRedact software has reduced the time taken to make necessary redactions.

FAST-TRACKING SMALLER REQUESTS

- 94 EQC usefully advises claimants on what they can do to get answers quicker. Its website states: *“Make your request as specific as possible: Broad requests for all file information can take a long time to process and may contain information that is of little value”*.
- 95 However, until relatively recently, EQC’s system for recording information requests did not include a means by which full claim file requests could be easily distinguished from requests for individual documents. EQC’s system has now evolved so that details of each request are electronically recorded. This has allowed the smaller requests to be separated from full claim file requests and managed on a faster track.

Impediments

RISK MANAGEMENT – THE DATA BREACH SHUTDOWN

- 96 As information requests continued to increase, a data breach (sometimes referred to as a “*privacy breach*”) in March 2013 saw the Minister Responsible for the Earthquake Commission instruct EQC to shut down its IT system pending the implementation of a number of risk management strategies. These strengthened the safeguards around claim file information but slowed down EQC’s response times.
- 97 The data breach occurred on 22 March 2013, when a spreadsheet containing information about 83,000 properties in EQC’s Canterbury Home Repair Programme was emailed to a person outside EQC who was not the intended recipient.
- 98 There were no names in the spreadsheet, but the information included claim numbers, street addresses and information about damage and repairs.
- 99 The shutdown, from 28 March, meant that EQC was no longer able to send external emails and attachments were blocked from outgoing emails. Although this capability was restored quite quickly, it was only in June/July 2013 that EQC partially restored the ability to include attachments to outgoing emails.
- 100 From a processing perspective, in the short term the breach did not impact on EQC’s ability to respond to information requests, as staff had already transferred the data to their computer desktops from the ClaimCentre database.

Effect on sending information by email

- 101 After the data breach no information could be sent by e-mail. However, we note that the majority of information requests were being delivered to claimants via courier in any event. EQC’s guidance to staff states:

“the majority of requests will be delivered to the claimant via post as the files are usually too large to email.”

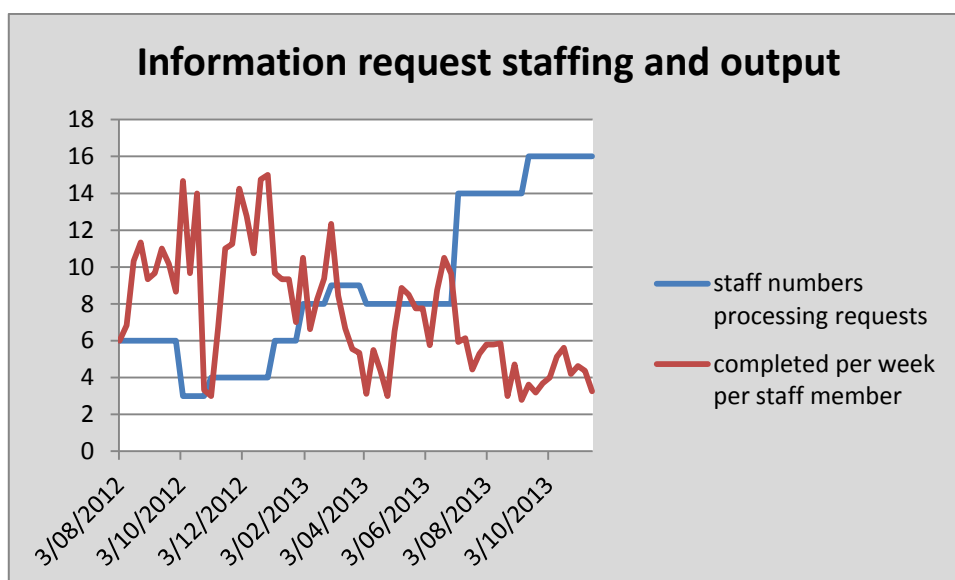
- 102 EQC recommenced sending attachments by e-mail (where file size permits) from July 2013.

Effect on process - peer review introduced

- 103 The major check that was implemented as a result of the data breach, and which has slowed output, is peer review. The peer review process involves another EQC employee using a checklist to review a claim file before it is sent to a requester. It includes a check that names, addresses and dates are correct and that enclosed documents have appropriate redactions.
- 104 The peer review process can add more than an hour to the time taken for a claim file to be approved for release.
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Effect on productivity

- 105 The checks and balances required following the data breach did have an effect on productivity. This is reflected in EQC's output statistics.



- 106 Between November 2012 and 22 March 2013, EQC had between four and nine people processing information requests. On average, they were processing 56 requests per week with each staff member processing approximately 9.6 requests per week.
- 107 For two months after the data breach to the end of May 2013, there were 8 people processing requests but productivity fell to 6.1 requests being processed per week per staff member. More recently, following a brief spike in June, the average productivity per staff member has been 4.6 requests per week. This decrease may be partly attributable to new staff being in training and partly to the extra risk strategies introduced.
- 108 The extent to which the decrease in output may be attributed to the effect of the data breach is difficult to establish. It is notable that the dip started a few weeks *before* the breach. In general terms, it may be that productivity was affected by the reaction to the breach, but this does not fully account for the marked and sustained drop in output.

What else could be done?

CUSTOMER CHANNELS TEAM IMPROVEMENTS

- 109 As the first point of contact for claimants and the first filter through which requests for information are processed, the Customer Channels Team plays an enormously important role in the dissemination of information to claimants. If its staff can consistently and accurately: analyse what is being sought; identify where it is held; and determine whether that information can be provided without the need for referral to specialist staff, then it can reduce the pressure of work on the TSC Team and ensure that the bulk of requests are met with a minimum of fuss and bother.

110 In order to perform this function well, all frontline staff need:

- good communication skills;
- good access to, and good ability to interpret, claimant information;
- a good understanding of the OIA and the Privacy Act; and
- sufficient authority to release information where appropriate.

General - Improving communication with customers

111 The latest Claimant Satisfaction Survey (October 2012 – January 2013)¹⁹, found 44% of claimants rang the 0800 number during the life of the claim.

112 Of these, 72% agreed that staff were courteous and helpful; 59% agreed the person they spoke to was competent and knowledgeable and 48% agreed that the person they spoke to did what they said they would do.

113 It should be noted that the claimants surveyed are only those whose claim has been settled. The views of the large number of customers who were still waiting for settlement as at the end of January 2013 will not be included until future surveys.

114 The main criticism in feedback provided by survey respondents (when asked to suggest improvements to EQC's claims handling) was that EQC did not communicate well. Representative verbatim comments included:

- "Staff need to be more knowledgeable when you ring up to ask about claims";
- "Have more staff to know what's actually happening. The number of times I've called and they don't know what's happened with my claim";
- "Need more informed staff and get them trained to be adequate and helpful";
- "When you ring up you get a different story every time. The people from the call centre couldn't access information and limited to what they can say";
- "Lack of communication about what's going on"; and
- "We just want to know where we stand so we can move on with our lives without being held back with no further information".

115 Anecdotal evidence we received from community groups also suggested that advice provided by the call centre was not reliable, and one person told us that he phoned the call centre five times in a day, asked the same question, and received five different responses. Another reported that he was told documents had been lost, or couldn't be located, when in fact the call centre did not have access to the relevant part of the database where that information was found.

116 The survey results and the strong weight of anecdotal reports indicate that information provided by the Customer Channels Team is not consistent and/or that staff do not have the confidence to know what information they can release and what they can communicate about a claim.

¹⁹ This is a quarterly nationwide survey carried out by UMR Research for EQC.

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- 117 We consider EQC should provide more training to staff to improve their knowledge and understanding of what information is on a claim file. If staff have that knowledge and increased confidence, they will be better able to explain to callers what's on a claim file and provide accurate advice.

Further increasing Customer Channels Team authority and confidence about releasing appropriate information

- 118 Currently, some Customer Channels Team staff have authority to release specific documents from a claim file, and we acknowledge that there has been some increase in this authorisation over time. However, we believe more training could be given to staff in order to further increase their confidence, and authority, to release information.

- 119 Guidance provided to the Customer Channels Team distinguishes between an "OIA request" and a "Request for documents" - documents in the second category can be released by the call centre. Documents considered to be OIA include:

- Weathertight assessment documents;
- Dwelling Reserve Apportionment Report;
- Apportionment Capture Enhancement Screen;
- Scope Variation;
- Hub Notes; and
- Insurance Joint Review Documents.

- 120 We think the distinction is confusing and unnecessary as any request for information is covered by the OIA and/or the Privacy Act.

- 121 We also noted the following passage in a guide for a group of staff from the Customer Channels Team who were tasked with calling customers with overdue information requests:

"Please check with your team leader before sending file notes as some may need to come through the OIA. General guidelines: If you wouldn't be happy having the note printed on the front page of The Press with your name next to it, don't send it. Any doubts, please leave and move onto the next request.

The reason that other documents need to come through the OIA process is that the legislation provides EQC with protection from customers who may misuse the information. The Act clearly states that when EQC releases information under the OIA, it cannot be used against it in lawsuits or any other situation".

- 122 This advice is concerning, as it suggests that requests for information that are made to the Customer Channels Team do not count as OIA requests unless they are referred to another team for processing. This is wrong. As we have noted, all requests to EQC for information are subject to the OIA and/or the Privacy Act regardless of how and to whom they are made. Therefore all the protections afforded by these Acts to both the requester and organisation apply to requests made to the call centre. Dissuading Customer Channels Team staff from releasing information on the misconceived basis that it might expose EQC to lawsuits (and reinforcing it with an alarming
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image of personal naming and shaming in the media) unduly stifles any inclination staff might have to facilitate the flow of information to customers.²⁰

- 123** We believe that if the call centre had increased authority and delegation to release more information, then response times would improve. With appropriate training about the document content that can be conveyed to a caller, there should be no reason why call centre staff cannot release more information at an early stage. This would also reduce the number of requests referred to the TSC team.
- 124** There seems to be a particular process issue concerning requests for a costed scope of works. If the request is received by email, there may be a tendency within the Customer Channels Team simply to refer it directly to the TSC Team process, as the Customer Channels Team is not authorised to release such information. It may languish there for several months awaiting processing despite the fact that clear principles about release have been established and there is no good reason why a quick decision cannot be made by any reasonably trained member of staff.
- 125** We acknowledge EQC's business decision to have external call centres, as well as establishing its own internal team, but there appears to be a difference in what can be released depending on where your call is answered. Currently, a request for specific documents made over the phone to staff in the EQC call centre is generally responded to on the same day. However, requests made to staff in external call centres are forwarded to the Customer Channels Support Team which, at 13 August 2013, had a backlog of requests.
- 126** EQC has explained that, since shutting down its IT systems following the data breach, the internal and external call centres have had different authority to release documents. Until EQC restores functionality to allow the external call centres to send information, there will be a different response timeframe depending on whether the call is handled internally or externally.
- 127** We think that getting this capability restored should be a priority, as a caller's information request, and the timeframe for receiving a response, should not be dependent on which call centre answers their call.

CONTINUITY

- 128** EQC does not employ case managers to deal with individual claims²¹ so customers will invariably have to deal with a different staff member with no particular knowledge of their claim each time they make contact. Community groups described EQC to us as being "like a cloud" with no front person and as not being "people-centric".
- 129** EQC has consistently maintained that assigning claimants to a dedicated case manager whom they can contact for updates and queries is not possible due to the number of claims being processed. EQC states that it simply does not have the resource to employ such a system for Canterbury.
- 130** We accept that single points of contact for claimants may not be feasible. However, it is not clear that the only alternative is the current system where any contact will be dealt with by whichever member of staff happens to take the call or the email. The current system means that claimants

²⁰ We have received advice from EQC that this guidance was withdrawn at the conclusion of the outbound calling campaign.

²¹ The exception to this rule is that those identified as "vulnerable customers" are assigned a case manager.

get a strong sense that everyone they talk to is “coming in cold”, and that there is no personalised service. This creates a perception amongst claimants that they are being treated as a (claim) number rather than a real person with real and unique concerns.

- 131** If EQC cannot assign case managers, then perhaps it could at least consider directing callers to a particular call centre based on the hub²² where the affected property is located. This would mean that the customer can always deal with someone who is in the same team and locality as staff members they have previously dealt with. Any staff member they speak to might then be better placed to identify colleagues who have some familiarity with the particular claim, and either refer the enquiry onto that colleague, or confer with them as necessary. In addition, if call centre staff dealt exclusively with enquiries from a limited geographic area and only a few hubs, then they could develop a detailed knowledge of issues specific to those localities, and this might allow them to provide customers with better information and improved overall service.
- 132** In response to this suggestion, EQC advised us that it has considered a variety of options but determined that the drawbacks outweigh the benefits.²³ While we understand the difficulties that initiatives such as “geographic routing” may pose, we consider that they should not be insurmountable²⁴ and that the benefits could be substantial.
- 133** Employing a system that gives at least some recognition to the desirability of continuity and personalisation of service would greatly help ensure that customers’ concerns were effectively addressed and their information needs efficiently met.

²² Fletcher EQR manages residential property repairs from temporary offices situated locally at 20 “hubs” throughout Christchurch. We recognise that these are not hubs of EQC’s design, but they seem to provide as good a basis as any for geographically dividing claimants among call centre teams.

²³ EQC has explained to us:

“Some of the practical considerations are:

- Our call centres are in Wellington and Oamaru.
- EQC has 200,000 customers and less than 100 call centre staff. Even if EQC could get all the logistics organised, it would still leave 1 call centre agent per 2,000 customers. The familiarity is difficult to envisage.
- How would EQC direct callers to specific staff based on where they live? There are ways but they come with their own drawbacks, which outweigh the benefits. (EQC has considered this option and discounted it.)
- 50 per cent of calls are from mobiles – no geographic indicator.
- An Interactive Voice Response system (IVR) could help to direct calls but very strong customer feedback suggests that IVR would make be a backward step as customers’ value getting straight through to a person.
- Moving to any type of ‘decentralisation’ of call answering (based on call type, location) leads to high call transfers and double handling, which increases customer frustration and EQC costs.

EQC does provide a case management system for its vulnerable customers. EQC is currently case managing over 600 customers and also sees around 300 customers per week face to face.

In addition to the above, if EQC were to case manage claims, EQC would have to employ an additional 1,800 that would significantly increase the cost to Crown and recovery programme – and would not provide value for money”.

²⁴ For example, all callers could be asked to provide a claim number via an Interactive Voice Response (IVR) system at the start of the call, and the call could then be routed to the call centre team that is dealing with enquiries for the corresponding hub. Regarding EQC’s reservations about using IVR (see footnote 23), while we appreciate that customers value getting straight through to a person, we suspect that they value even more getting through to someone who knows what they’re talking about, even if that requires a short intermediary step.

SPEEDING UP TO TSC TEAM PROCESS

- 134 The time it takes to process a typical claim file for release (up to six hours or more) means that a single staff member can process for release little more than one full claim file per day. Should it take this long?
- 135 Many claimants understandably find it hard to fathom why it should take hours for their file to be prepared for release: “They just need to get the file, make a photocopy, put it in a courier bag and send it – a 10 minute job!”
- 136 As we have noted, the process is a little more involved than this, as the information is held electronically and not always in the same place. In addition, we have agreed that some redactions are justified, and ensuring that appropriate redactions are made adds time to the process. Nonetheless, we do think that the processing time is excessive.
- 137 At paragraph 86, we have described in detail the steps by which EQC prepares a response to a request for a claim file, and outlined how long each step takes. It is clear that, by far the most time-consuming are steps 3 – 5 (importing, reading and redacting) and step 8 (peer review), and it is within these steps that significant time savings should be made.

Step 3 (Importing documents into a working folder)

- 138 As previously noted, details of every claim are entered into pre-set fields in the CMS database (these fields may be printed out to comprise the “database printout”), and additional documents are uploaded into the database under the relevant claim number.
- 139 In order to make redactions to the documentation electronically, each document must be imported into a working folder in PDF format. Until recently, the operator had to manually open and import each document individually, which meant that, for the process we observed, 36 minutes of the officer’s time were needed just to import three summaries and 60 documents. EQC investigated whether extra functionality could be built into the system so that all relevant documents could be selected and then all imported in one operation. EQC has now advised:

“This step was prioritised and implemented on 24 October 2013, but...the fix was far more complex than initially envisaged, and does have some limitations.”

- 140 We are pleased that this fix has now been implemented, as we estimate that 25-30 minutes of this 36 minute job (in terms of staff time) could be saved if the importation system were fit-for-purpose.

Steps 4 and 5 (reading and redacting)

- 141 Over two hours of staff time was required for the reading and redaction process that we observed.
 - 142 Given that the redaction of staff names is a major part of the process, the time taken to redact staff names is concerning as names can be pre-loaded into the redaction software so that they may be automatically blacked out wherever they occur. In a draft version of this report, we recommended that EQC should take the necessary steps to ensure that the names of all affected staff members (in all the variations likely to appear in the documentation) are loaded into all copies of the software and kept up to date.
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143 We noted that, if the appropriate information were loaded into the software, then the need for manual amendment should be minimal (and should mainly involve restoring names of staff members who have visited the claimant's property). This is because, apart from staff names and costings that are still subject to negotiation with contractors, there should be very little information on claim files that requires redaction.

144 However, EQC advised in response:

"This recommendation was investigated when we first bought the RapidRedact software. It was rejected after testing because it actually slowed the process down. We found that a standalone computer programme can only handle so many search terms. As there are thousands of names to locate within hundreds of pages, there are several thousands of variables. This resulted in the auto-redactions taking many hours to complete, if not crashing entirely."

145 It seems that this problem is exacerbated because the software:

- fails to consider misspellings;
- cannot recognise single names if full names are loaded into the system;
- cannot recognise fonts;
- cannot recognise handwriting; and
- cannot redact figures automatically.

146 EQC has told us:

"There is a considerable effort required, in EQC's experience, to retain a fully functioning RapidRedact system. EQC also notes that RapidRedact is a standalone system that is not networked and therefore incapable of real time database (e.g. names) updates. Technically this requires more software administration, effort and time to maintain a group of standalone computers at the same level of database currency required."

147 We understand that some staff names were uploaded to the software when it was first installed and these names are automatically redacted from the requested information, when they match exactly the name as loaded onto the software. However, EQC has stated that keeping the name data updated is not possible because the volume of names is likely to crash the entire system (see above). The upshot is that there are inconsistencies and inaccuracies in the automatic redaction process that necessitates a lot of manual checking and amendment. EQC advises that the current system is faster than 100% manual checking. Our view is that it remains alarmingly slow.

148 The Chief Ombudsman has accepted that some staff names may be redacted from claim file information released by EQC in order to protect those staff members from improper pressure or harassment (as explained at paragraphs 54-58). There is close alignment between this withholding provision and those that allow the redaction of information on privacy grounds²⁵ as, while public officials should generally accept that their names will be subject to release where it appears on documentation produced in the course of their work, this presumption can be reversed when the release of their identifying details is likely to result in unwarranted attention such as personal harassment.

²⁵ Section 9(2)(a) of the OIA and section 29(1)(a) of the Privacy Act.

- 149 Usually, we would not agree that the relevant withholding provisions could be applied to all staff within a broad category. We would ask why individual staff members would be specifically at risk of improper pressure or harassment, or another privacy impact, if their identifying details were released. However, in this case, we accept that assessing the circumstances of each staff member named in respect of each information request would be impractical in light of the volume of information requests EQC is handling, and that it would slow the handling of information requests to an intolerable degree. Therefore, we agreed that EQC could apply the withholding ground to whole categories of staff members (based on their seniority within the organisation) as this might best ensure that the potential for improper pressure being placed on junior staff is minimised while not unduly compromising the public interest in people having timely access to claim file information. However, EQC's advice appears to be that even the application of a broad rule of thumb does not allow for the redaction of staff members' names in a reasonably timely fashion.
- 150 The relevant withholding provisions in the OIA²⁶ provide good reason to withhold information *"unless, in the circumstance of the particular case, the withholding of the information is outweighed by other considerations which render it desirable, in the public interest, to make that information available."*
- 151 There is a considerable public interest in making information available (in this case, the names of staff members) if that is necessary in order to allow the release of other information (in this case, the balance of people's claim files) within the maximum timeframe allowed by the OIA. If it is the case that EQC is unable *both* to redact staff members' names *and* to meet the statutory response timeframe provided in the OIA, then it must favour the latter. This is because, in the current case, the public interest in the timely release of information outweighs the potential for harm in releasing the staff members' names.
- 152 Under the Privacy Act, information may be withheld from a requester if release "would involve the unwarranted disclosure of the affairs of another individual".²⁷ This requires agencies to balance the privacy interests of the person seeking the information against the interests of other people involved. Considerations such as the nature of the information, the requester's prior knowledge of the information, or any risk to others should the details be released, might be relevant.
- 153 In light of the relatively modest privacy impact of release in this case, if release of staff names is necessary to allow for the release of other personal information to the requester in the time required by the Privacy Act, then the threshold for withholding staff names on the blanket basis of "unwarranted disclosure" is unlikely to be met. In context, EQC's approach may be unjustified having regard to its obligation to provide timely access to information.

Step 8

- 154 We agree that peer review is a proper part of the process, but we struggle to accept that up to an hour should be required for a typical file. It may reflect a level of risk averseness that is higher than warranted.

²⁶ Sections 9(2)(a) and 9(2)(g)(ii).

²⁷ Section 29(1)(a) of the Privacy Act.

All other steps

- 155 We were surprised to hear from EQC that we had under-estimated the time required for the processing of this file by an hour. We assume that much of this time was spent in the smaller administrative steps of the process (steps 1, 2, 6, 7, 9, 10 and 11). Allowing an hour for these steps seems ample and we consider that EQC should look for opportunities to streamline them further.

Conclusion – getting the balance right

- 156 It appears to us that EQC's process for preparing a claim file for release is excessively time-consuming. It is a reasonable expectation that customers' claim files will be released to them with minimal redaction and delay.
- 157 EQC is spending large amounts of staff time ensuring the removal of information from claim files where, for the most part, the risk posed by release is unlikely to warrant the resource implications. In short, if it takes most of a working day for a staff member to prepare for release a typical claim file of relatively modest proportions then, in our view, the process is over-engineered.
- 158 Our view is that EQC may be placing too much emphasis on the risk of improper release, and this has been exacerbated by the data breach issues earlier this year. We appreciate the pressure that EQC is under not to allow any further breaches. However, it must be recognised that failing to give people due access to their personal information is just as much a breach of their privacy as improper release. In processing claim file information for release, EQC needs to employ safeguards against improper release that are proportionate to the harm that release would cause and that do not unduly delay a customer's access to their claim information. In light of the processing time currently required for a single claim file, we consider that the balance is not yet right.

FAST-TRACKING SMALLER REQUESTS

- 159 As at 19 July 2013, the TSC Team had on hand 413 requests for all claim file information and 863 requests for specific documents. If these are all put into one queue for processing, it will take just as long to receive a response to a small request (a few specific documents) as it does for a large request. This means that it will make good sense for an individual requester to make their request as large as possible, as this will better ensure that you will get everything you might want in one go without needing to go through the whole process again, and a small request will not yield a result any more quickly.
- 160 Accordingly, in our view the step which EQC took to categorise and prioritise requests for claim information was very important. It was a step in the right direction towards facilitating and encouraging focused requests, and towards meeting its obligations under the Privacy Act and OIA in respect of the smaller requests.
- 161 However, we think that the prioritising of requests needs to be refined, formalised and publicised. One possibility would be to create three separate queues for claim-related information requests according to size. Having one queue for quick-fire requests (e.g. requests which only involve 1 or 2 documents) and a second queue for requests involving a larger number
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of discrete documents would be sensible. A third queue could operate for whole claim file requests.

- 162** Clear criteria would be needed for determining which queue a request should be placed in. Once in the correct queue for its type, a request would be processed in order of receipt, unless there were compelling reasons for urgency.
- 163** In the three-queue system for claim-related information requests, TSC Team staff would be assigned to one of the queues in numbers that would allow timeframes to be adhered to that are proportionate to the size of request. For example, a request for several documents might take half as long to be responded to as a whole file request, and a 1-2 document request might take half as long again.
- 164** EQC would also have to ensure that letters notifying requesters of the anticipated timeframe for response accurately reflected the timeframe for the particular queue in which the request was sitting. This is important if EQC were to effectively incentivise focused requests.

More internal resource

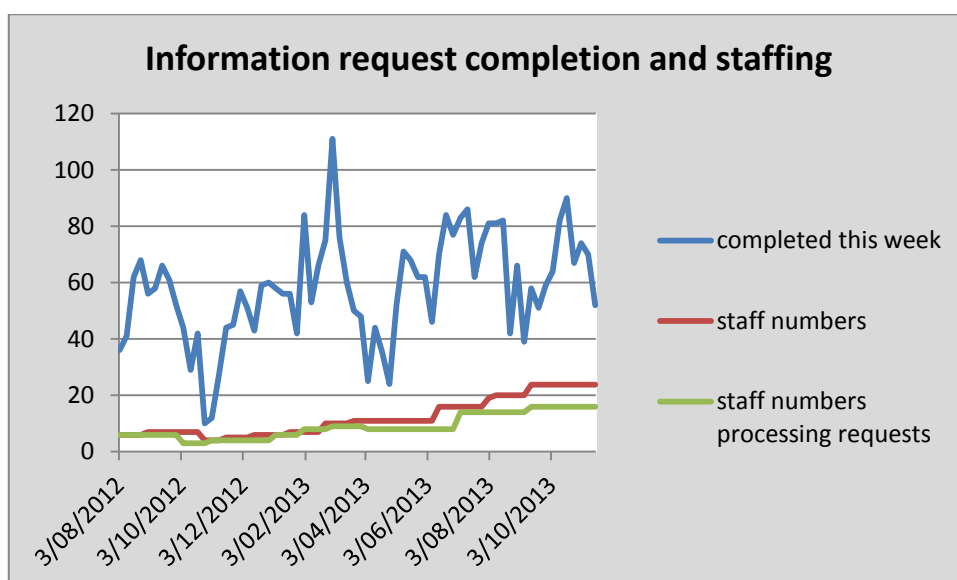
Increase in personnel to date

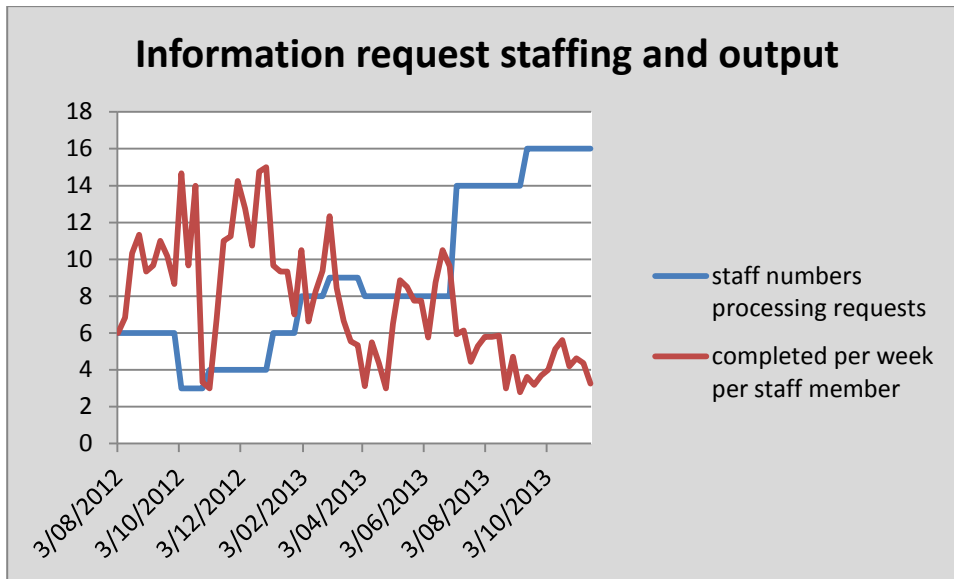
- 165** Since June 2012, EQC has taken significant action to increase personnel to meet the demand of information requests. Extra funding was requested, and approved, for remuneration and it was recognised that increasing internal resources was key to dealing with the backlog.
- 166** When the number of OIAs received started to increase in early 2012, they were handled by approximately five Strategy, Policy and Legal Staff (SPOL) as a small part of their roles. When the volume of OIAs started to increase more rapidly, two temporary staff were hired in April and May 2012 to assist in processing requests.
- 167** On 2 July 2012 EQC established a separate team to deal solely with information requests and Ombudsman complaints (the TSC Team). This new team had three advisors processing information requests and the fourth was dedicated to resolving complaints made to the Ombudsman. By August 2012, an additional three temporary staff were employed to process information requests, including redacting information where appropriate.
- 168** In late October 2012 EQC reported that three members of this team had left, leaving four in the TSC Team. By December there were six in the team.
- 169** Four more advisors were recruited in November/December of 2012, three in January 2013, three in February.
- 170** The TSC Team consisted of 11 in March 2013, increased to 16 in June and now has 23.8 (full-time equivalent) members, with 16 members processing information requests.
- 171** EQC says it attempted to recruit a balance of experienced OIA staff and staff who are knowledgeable and experienced in EQC processes and in handling/operating all aspects of the EQC database (CMS).
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- 172 To achieve this, recruiting consisted of a mix of internal applicants with the relevant processing and database skills, and demonstrated ability to quickly learn and apply relevant legislation to requests, along with bringing into EQC staff with previous experience in OIA and privacy work from other organisations.
- 173 EQC has advised that it has consistently experienced difficulty in recruiting the blend of staff described. The last external recruiting activity demonstrated that there are not large numbers of OIA and Privacy Act experienced staff available in the external market place. Therefore, almost all staff require training in the OIA and Privacy Act as well as EQC processes.

What else could be done?

- 174 We consider EQC has recruited sufficient staff to its TSC Team to minimise delays in the processing of information requests.
- 175 However, we are concerned at the drop in productivity in the TSC Team since March 2013. Numbers of claims files processed do not appear to be increasing appreciably despite having many more staff.





- 176 We cannot accept that the average processing time for a claim file should be more than three to four hours, so it should be possible for an employee to process two full claim files a day.
- 177 Data provided by EQC suggests that roughly one third of all information requests processed by the TSC Team are for full claim files, while the other two thirds are smaller requests. Therefore, it might be expected that each staff member should be able to process one large request and two smaller requests per day (15 requests per week).
- 178 Therefore, with 16 people processing information requests full time, it would be expected that the team could process 48 files each day, or 240 per week.
- 179 Even with the current time requirement for full claim files of 6 or more hours, each staff member should be completing at least 8-10 requests per week²⁸, and it is unclear why this has seldom been achieved since March this year and why the average completion rate is currently less than 5 per week.
- 180 A likely reason for the current low rate of requests completed per staff member is that many members of the team are recent recruits and, as such, they may still be undergoing training and will not be operating at full capacity. However, we understand that the recruitment of extra personnel was largely completed several months ago, and it is concerning that output remains low.
- 181 While the data breach could be posited as a further reason for reduced output to date, the team was unable to access files for only 3-4 days in March 2013 and most other functionality has been restored, so it is not obvious that this should be having a large enduring impact.
- 182 EQC has increased staffing in the TSC Team amply, and the focus must now be on ensuring the staff are operating at full capacity as soon as possible.

²⁸ Comprising a mix of 2-4 full claim file requests and 4-8 smaller requests.

More external resource

- 183 We do not consider that any further external resource such as funding is needed. The TSC Team is sufficiently peopled that EQC should be able to clear the backlog within 2-3 months. We also consider that EQC should be in a position to meet the statutory timeframe for responding to new requests at that time.

EQC's response – a business improvement initiative

- 184 In the draft of this report that we provided to EQC for comment, two key suggestions we made for increasing the efficiency of the TSC Team process were to speed up the operation of "RapidRedact" and to implement a multiple queue system for processing requests. EQC responded that the RapidRedact efficiencies were not possible (as we have outlined at paragraphs 141-147) and that, in its view, *"further queues would be of little value"*. Rather, EQC advised that it was implementing a business improvement initiative that would address the issues in an alternative way. It stated:

"From 23 September 2013, EQC began a new workflow management process to increase compliance with the 20 working day statutory timeframe. This has necessitated a focus on responding to all "new" requests within the 20 working days. Our goal is to achieve the 20 working day timeframe for all new requests (irrespective of size) received from 23 September 2013. The business improvement initiative will create a separate team to deal with the backlog."

- 185 EQC has also advised that the capacity, capability and process changes implemented since August include:
- ClaimCentre enhancements:
 - bulk download of Claim documents to RapidRedact – implemented 24th October;
 - refinement of reporting functions, including real-time performance reporting; additional fields to record status and time lapse of request; single use of system flag and queue permission restrictions to manage request populations. These improvements allow the TSC Team management to assess the state of the team's performance on a daily basis, to ensure any spikes in volumes or delays in completion are being identified early and managed appropriately;
 - Automated generation of the acknowledgement letter in receipt of an OIA request.
 - streamlining of Tonkin & Taylor reports – reduction from up to 200 pages of technical data to 6 pages of summary information and analysis. This has resulted in a significant reduction in time to undertake the TSC Team processes particularly in redacting, copying, scanning and preparing responses;
 - increased capacity to eliminate the backlog - two thirds of the new resources have already been hired and will be trained and ready by 16 December 2013 - with the final intake ready to begin training on 13 January 2014.
- 186 EQC has explained that the focus for the business improvement initiative is to develop and improve EQC's information request processing throughput, efficiency, effectiveness as well as quality. Emphasis is being placed on increasing the TSC Team's flexibility to reassign resources quickly as needed. This will allow EQC to respond to any risks, move resources to any pressure points, or respond to changes in demand at a moment's notice.
- 187 We understand that new requests for claim-related information are now being responded to within 20 working days. EQC hopes to clear the backlogged requests by the end of April 2014. The

effect of the initiative should be that, within the next six months, all delays in respect of requests for claim file information should be a thing of the past.

- 188** We are pleased that EQC is now investing considerable extra resource to addressing issues raised in this report as a matter of priority. We also appreciate that separating backlogged requests from new requests for processing (and asking one team of staff to reduce the backlog while another team meets statutory timeframes for new requests) can be very effective in increasing legal compliance and generally improving performance. However, we consider that there are some drawbacks that EQC needs to be mindful of. Our first concern is that this two-track system introduces large discrepancies in the time it takes to respond to requests that are made before a certain date and therefore “backlogged”, and those that are made after that date and therefore processed within the 20 working day limit. If it continues to take up to seven months to clear requests that are backlogged (i.e. those received before 23 September 2013), then it is likely that those making requests in October 2013 will receive a response before those that lodged a request several months earlier. A related concern is that addressing the backlog this way necessitates the recruitment and training of a new backlog team, and it may be 2-3 months before this team is fully functional. If, in the meantime, new requests are prioritised over older requests, then the anomalies in response times between new and backlogged requests will be increased.
- 189** We recognise that this is a relatively short-term situation (as the backlog should be cleared by the end of April 2014), but the implications remain significant for those consigned to the backlog, many of whom will have previously received advice from EQC that *“Requests are processed in order of receipt to ensure fairness to EQC customers.”*²⁹
- 190** It is for this reason that we favour streamlining and refining the processing of requests without segregating the backlog for separate treatment. In our view, it is better to minimise delays equitably for all requesters, so that the speed of response only varies relative to the size and complexity of the request, and not in accordance with an arbitrary factor outside the requester’s control.
- 191** While we have these reservations about aspects of the business improvement initiative, we acknowledge that its implementation should bring about a dramatic turnaround within the next six months so that, instead of requests routinely being delayed by several months they will invariably receive a response within 20 working days. In addition, we recognise and commend the efforts that EQC has made to analyse, categorise and prioritise requests within the backlog to streamline their processing.
- 192** Ultimately, the decision as to how to increase supply (i.e. responses to information requests) to meet demand rests with EQC, as does accountability for the results.

²⁹ In our discussions with EQC concerning specific complaints of delay we have received from requesters, EQC noted that prioritising the requests of those who have complained to us meant that such requesters would then effectively “jump the queue”. We agreed that prioritising the requests on which we had received complaints was not ideal if it meant that responses to other requesters might be delayed even further. However, we noted that we could not simply tell complainants to hang on until an unspecified time when the backlog may have been resolved. Therefore, we modified our usual approach of immediately requiring prioritisation for all delays that came to our attention, and only referred cases where the delay had already been several months, while maintaining a principal focus on assisting EQC to reach a point where it could sustainably respond to all requests within the statutory timeframe.

Demand Side - Why is EQC getting so many and such large requests?

- 193 The Canterbury earthquakes generated almost 100 times the number of claims that EQC would expect in a normal year. As a result, EQC increased staff numbers to 80 times its usual complement and may have expected to receive around 100 times the usual number of information requests. In fact, it has received over 800 times the usual number of requests.
- 194 The scale of this increase can partly be put down to: (a) the complexity of the earthquake events and the associated claims process; (b) the length of time it is taking to progress claims to settlement; and (c) the life-changing impact that the earthquake damage has had on many claimants. These three factors suggest that people may have been more anxious than usual to obtain as much information as they can from EQC about their claims.
- 195 However, these factors do not fully explain the number of information requests received by EQC in the last three years. We suggest that a very important factor may be the quality and quantity of information that EQC has proactively made available to claimants, and how well it has implemented a coherent communications plan for Canterbury residents.
- 196 As we have already stressed, effective upfront communication by recovery agencies is of primary importance in natural disaster recovery, and the bigger the disaster, the better the communication must be.
- 197 So how well has EQC communicated with claimants?

Community Feedback

- 198 During the investigation, we met with representatives of several community advocacy groups, including CanCERN, WeCan, and local residents' associations.
- 199 What we heard is that trying to obtain information from EQC can be a profoundly frustrating process for a variety of reasons.
- 200 It was noted that making requests to the call centre staff can result in inconsistent, vague and confusing responses. A further concern was that it often seems EQC staff are playing semantic games to reduce the scope of a request so that if the wrong terminology is used, the request will be declined, or the wrong information will be supplied in response. We were told that people are frequently referred to the EQC website to obtain answers, only to find that the information on the website is inadequate.
- 201 Delay in receiving responses to requests is obviously a major frustration. People needing information to make decisions about their property are told they must wait several months to receive the information, and are often still waiting well after that time has elapsed.
- 202 The EQC website is seen as lacking clarity and detail in matters of key importance to claimants. For example, advice about deadlines may change without warning or explanation, and there is no easy way to track what has changed and when.
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Proactive release of information

203 Proactive release is about making information available either publicly (where the information is of wide interest) or individually (when the information is specific to a claim) as a matter of course, so that people can feel informed without having to make a request to the organisation. It is hugely important for any organisation seeking to communicate effectively with a large and diverse population to get this right, as putting the onus on people to ask directly for information is resource-intensive and of uneven reach (in that it will accentuate discrepancies between the “haves” and the “have nots” in terms of how well people are informed). Good proactive release also relieves pressure on an organisation’s contact centre so that it is better able to provide a professional service to those who do make requests for additional information.

Website and other mass communication modes

- 204** The most powerful tool for communicating with a large audience is an agency’s website, which allows an enormous amount of information to be conveyed clearly and updated regularly.
- 205** Until October 2012, information pertinent to the Canterbury earthquakes was concentrated in a dedicated website (<http://canterbury.eqc.govt.nz>). EQC then substantially redesigned its main website (<http://eqc.govt.nz>) to accommodate this information within a multilayered Canterbury earthquakes section that still features today. The Canterbury earthquake content has fluctuated, with some information appearing and disappearing with no clear underlying rationale. While, as a general rule, the information has become more detailed over time, the material on the website remains relatively generic. Our view is that it lacks the level of detail that property owners need to make sense of their predicament and their choices in the rebuild framework.
- 206** What we would expect is that the website might guide you through the basics of EQC’s role, how that translates into the Canterbury context, where EQC fits within the matrix of earthquake recovery agencies, and then offer a step-by-step guide to exactly how the claim process works, whether (and if so, how) that has changed over the last three years, how and why and by whom different assessments are performed, and what complications, delays and other issues you may experience under a variety of scenarios. A lot of this information is there, but it doesn’t go beyond a fairly generic level. Therefore, if one’s claim process is reasonably straightforward and smooth, then the information may adequately describe the experience, but if there are any complications, the website is unlikely to answer your questions.
- 207** We appreciate that it is impossible to cover every scenario and that a website cannot hope to anticipate any question that might conceivably arise. However, through collecting and analysing feedback from its customers, an agency can quickly develop a detailed picture of common queries that should allow it to identify information gaps that can be filled by adding website content.
- 208** Given the range of issues that have emerged in Canterbury regarding EQC’s role, and its policies and processes, the “Canterbury FAQs” section on the EQC website is surprisingly slim. In addition, it seems that many sections of its Canterbury guide could incorporate a lot more detail by broadening and deepening the coverage of a number of topics.
- 209** A good option could be to include a range of actual case studies that relate in detail the progress of selected claims with different complexities. This would include a full explanation of the assessments that were performed, including an analysis of differences between earlier and later assessments, and each step in EQC’s processing of the claims.
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- 210 In explaining what is in a claim file, we think that EQC should include at least one typical example of a file (as we have included in Appendix C) with explanations of key sections so people have a clear idea of what EQC is collecting about their claim and why.
- 211 We have been told by claimants that important advice as to EQC process and policy sometimes changes on the website without any highlighting or explanation of the change, and that this impacts on claimants' options. Therefore, it seems appropriate that EQC include in the Canterbury section a chronology of changes to the website with associated explanations as required.
- 212 We have noted that, in terms of openness with information, EQC's approach may be unduly risk averse, and this is having a significant impact on the quality of its communication. A high level of openness is needed in the Canterbury context. EQC could have considered including on the website, as a good way to demonstrate its commitment to this, regular blog style posts that provide frank insights into the evolving complexities and challenges of its role in Canterbury.
- 213 In general, there is an acute need for the EQC website to reflect the concerns of Canterbury customers and to address them with detailed information along with acknowledgement of, and engagement with, the frustrations of those with outstanding claims. The website information for Canterbury claimants has been expanded and modified over time³⁰, but it still has some way to go in terms of content and overall focus.
- 214 In response to our comments regarding the importance of the website for communicating with its customers, EQC has stated:
- "EQC has taken a multi-channel approach to its communications. Given this multi-channels focus we disagree with the ... assertion that the website is "the most powerful tool for communicating with a large audience". This may apply to a 'steady-state' organisation; or an organisation where the organisation's role is well defined, stable and work is predictable – unlike EQC operating in a large scale natural disaster environment."*
- 215 We have included the details of this multi-channel approach in Appendix A. We agree with EQC that a diversified communications strategy is essential in the context of disaster recovery. However, we consider it important that, with so much information being disseminated through a variety of media, the website must operate as coherent repository (or "one-stop shop") to help customers ensure they don't miss important information, and to help them absorb and contextualise it all on an ongoing basis.

Vulnerable claimants

- 216 It is very important that EQC ensure disabled and vulnerable claimants have good access to the public information it produces. In general the website seems reasonably accessible to vision-impaired people, though some guides are only in PDF format and not also as a Microsoft Word

³⁰ We agree with EQC's comment to us that the website today is much more useful and contains better information now than it did in 2010. EQC advises that it took on board its customers' criticisms of the overall content and level of communication about residential dwellings and applied these lessons to the land information content.

file.³¹ However, a number of Canterbury residents have no or limited internet access and so it is crucial that the most important information on the website is also made readily available in printed form and distributed to community agencies. Finally, EQC should be careful to ensure that calling the 0800 number is not the only way to access information and services as this is not an option for deaf customers.

- 217** In response to these observations, EQC has provided details of initiatives and actions it has taken to ensure good communication with vulnerable customers. We have included these details in Appendix A.

Individualised communication with claimants

- 218** In the course of this investigation, we noted the following exchange between Lianne Dalziel (MP for Christchurch East) and Bruce Emson (General Manager Customer Services, EQC) in a 2012 hearing of the Parliamentary Finance and Expenditure Committee:

Dalziel

Have you thought about automatically sending out a scope of works to people? Because I actually think a significant number of your complaints would evaporate if you just did that automatically.

...

Emson

One of the problems...as you'll appreciate, we have difficulty identifying the customer. So every customer – in my own case, I have nine or 10 claims, multiple events, three categories by complaint, and we have had awful difficulty identifying the customer and building a common database that says, actually, the address that's 123 Smith Street is this person. We've got lots of issues that we're facing there. We've gone through a process of rationalising that, which would allow us now to send out uncosted scopes of works...to customers as they complain.

Dalziel

Automatically, or do they have to ask for them? Because what I'm saying is that if you leave it so that they have to ask, you will end up with complaints.

Emson

So my reaction is that there's nothing automatic in our system. It's all manual, but as a matter of course, that's what we're trying to do.³²

- 219** We don't understand Mr Emson's point in this exchange. For every claim, the CMS contains a record of the identity and contact details of the property owner.
- 220** It seems to be a reasonable expectation that, if someone comes to your home and performs an assessment of damage and the repairs needed to remedy the damage, then you will receive at least an uncosted copy of that assessment. It is not clear to us why uncosted assessments and scopes of works are not provided to property owners as a matter of course.

³¹ Having content in Microsoft Word ensures that vision-impaired people who use electronic readers can access the information.

³² *2011/12 financial review of the Canterbury Earthquake Recovery Authority, the Earthquake Commission, and the non-departmental appropriations for Vote Canterbury Earthquake Recovery*, Report of the Finance and Expenditure Committee, pages 28-29.

Guidance for obtaining additional information

- 221 Even when an organisation's proactive communications are impeccable, people may still wish to obtain further information by direct enquiry. Therefore, it is important that the organisation makes it as clear as possible what information it holds and how it may be obtained.

Your legal rights

THE OIA AND THE PRIVACY ACT – WHICH ONE APPLIES?

- 222 The EQC guidance and training documents acknowledge the difference between information privacy requests and OIA requests. The TSC Team notes in its response letters that requests for claim files are considered under the Privacy Act and the Official Information Act. However, the EQC website describes requests for information held by EQC as OIA requests. Furthermore, Customer Channels Team guidelines state:

“EQC takes the view that a person's claim file is considered official information and therefore is released in accordance with the Official Information Act and not the Privacy Act”.

- 223 As we have explained at paragraphs 14-19, the reality is more nuanced than this, and there is no reason why EQC should not clearly and consistently convey this in its communications.

THE OIA AND/OR THE PRIVACY ACT APPLY TO EVERY REQUEST FOR INFORMATION

- 224 On the EQC website claimants are encouraged to phone the call centre to obtain “general information” about their claim, “without needing to make an OIA request”. However, as we have stressed in this report, all requests made to the call centre for information which is held by EQC **are** either information privacy requests and/or OIA requests.

The key point to note is that treating a request as an OIA or Privacy Act request does not require that it be subjected to a rigorous and time-consuming process. All organisations should have sufficiently flexible OIA and Privacy Act processes to handle simple requests quickly and informally, as well as dealing appropriately with complex requests. Any tendency by agencies to treat informal or simple information requests as somehow distinct from “OIA requests” or “Privacy Act requests” betrays a flaw in the processes.

What to ask for and how to ask for it

- 225 It is imperative that EQC provides its customers with clear proactive guidance as to what claim-related information it holds (including the nature and status of information held by third parties such as Fletcher EQR and Tonkin & Taylor as contractors to EQC). This enables claimants to hone in on the extra information they need to ask for, and avoids the situation where people feel they need to request everything on their file just to gain an understanding of what's there and to have confidence that the request covers what they want. We suspect that the prevalence of “all information about my claim” requests received are partly due to deficiencies in this area.

WEBSITE GUIDANCE

226 In an earlier section of this report (“What a claim file looks like” – paragraphs 76-85), we quoted the guidance provided on EQC’s website as to the contents of a claim file, and as to what one might expect to receive if one asked for the full claim file on the one hand, and a “summary” on the other.

227 In our view, the descriptions are insufficient and confusing unless one has for reference:

- A sample claim file (as in Appendix C);
- A table listing database printout categories against “summary” categories (as at paragraph 83); and
- A clear explanation of how everything fits together (as at paragraphs 82-85).

228 In the absence of such supplementary guidance material, claimants will be likely to err on the side of making “all of information” requests.

USE OF TERMINOLOGY

229 Community groups have raised a concern that if requesters are not familiar with the phraseology used by EQC, they may not get all the information they are seeking. There appears to be a basis for this concern.

230 If the call centre receives a request which it is not authorised to respond to, the process which EQC has established to deal with requests for information relies heavily on an accurate description of the request being conveyed to the TSC Team. This point is stressed in the guidance provided to call centre staff. The guidance also notes how the TSC Team will interpret the communication it receives from the call centre:

- Everything on file – the customer will receive full records of information held on the Case Management System (CMS).
- File notes – the customer will receive copies of file notes only.
- Documents – the customer will receive documents uploaded to file only (not file notes, summaries etc).

231 In our view these distinctions are only helpful if they are clearly understood both by EQC staff and by customers. Unless it is clearly explained that “everything on file” excludes information held outside the CMS and that “documents” excludes a large part of the claim file, then misunderstandings and frustration are inevitable.

232 Pursuant to sections 2(5) of the OIA and 3(4) of the Privacy Act, information held by EQC’s contractors is deemed to be held by EQC. It therefore seems to us that any information held by contractors on behalf of EQC should be considered as part of the claim file and acknowledged by EQC as such. In our draft report, we observed that, if a requester uses the words “all information held by EQC relating to my claim”, such a request will be deemed by EQC to capture information in the possession of Fletcher EQR and Tonkin & Taylor. However, we noted that a request for “a copy of my claim file” would not be interpreted as capturing information held by Fletcher EQR or Tonkin & Taylor. In response, EQC has advised us that it has reviewed this practice, and it will now include the information held by its contractors as falling within the scope of both forms of request.

- 233 There is a need for much greater clarity and much less ambiguity in EQC's descriptions of the information it holds, to enable requesters to accurately identify the information they are seeking.

How and when EQC will respond

TIMING

- 234 If EQC does establish different timeframes for responding to differently categorised requests, it should explain its approach on the website so its customers are informed about the process and timeframes that will follow the making of a request. For example, if EQC had adopted the three-queue system we suggested, and queue 1 (for the smallest requests) had an average response time of 15 working days, whereas queue 2 was tracking at 30 working days and queue 3 at 60 working days, then we would urge that these timeframes be explicitly stated on EQC's website and in other communication. Similarly, if EQC's business improvement initiative mandates that all new claim file requests be responded to within 20 working days, while longer timeframes apply for backlogged requests, then this should be made clear in EQC's communications.

CHARGING

- 235 EQC's website includes the following advice:

"Research time

There is no charge for the first 3 hours we spend compiling the information you've requested. After that, you pay \$38 for each additional half hour (or part half hour).

Paper

The first 40 pages are free. After that, you pay 20 cents per double-sided page.

Letting you know the cost

Before we start processing your request, we'll get in touch if we think there will be costs. You can then choose to accept the costs, withdraw your request, or amend your request."

- 236 The Manager, Customer Complaints Resolution and Mediation, advised us that EQC rarely charges individuals unless the request will involve substantially more time and resource than that provided free of charge in the EQC policy. However, EQC must explicitly acknowledge and accommodate the fact that it cannot levy a charge for providing information in response to an information privacy request.
- 237 In addition, any charge for an OIA request must be reasonable in the circumstances of that particular request. EQC should not convey to requesters that, once the processing exceeds three hours, it will invariably impose a charge. We stress again that information transparency is vital in a disaster recovery context, and that charging for information should be very much the exception rather than the rule. We consider that EQC should amend its communication about charging to acknowledge this.
- 238 In responding to these points in our draft report, EQC stated that it does not charge for customer claim files, and that it will amend its references to charging accordingly.

GROUNDINGS FOR REFUSAL

239 As noted above, most information on a claim file should be provided to a claimant on request. The Chief Ombudsman has accepted that sections 9(2)(g)(ii) and 9(2)(j) of the OIA may provide grounds to withhold staff names and cost estimates in the limited circumstances discussed above. If these sections are relied upon by EQC to withhold information in circumstances different to those discussed above or other sections are quoted, EQC's decision can be the subject of a review by either an Ombudsman or the Privacy Commissioner (depending upon the type of information which has been withheld).

240 We note that much of EQC's documentation overstates when a fully costed scope of works will be refused. For example, EQC's website states:

"For commercial reasons, EQC won't generally release financial estimates under the Official Information Act".

241 There is also an emphasis in its guidance to staff that costing estimates will be declined where settlement has not been reached.

242 However, to date the Chief Ombudsman has only accepted the withholding of costing information where there has been a referral for managed repair or there is good reason to believe that this is likely to occur.

243 In our view EQC needs to adjust its communications to ensure that they accurately reflect the Ombudsman's findings.

Section 18(f) of the OIA

244 We have noted that the TSC Team is advising requesters who seek all information regarding their claims that *"Information beyond what is held on ClaimCentre is refused under section 18(f)."*

245 When asked what this information comprised, EQC advised that it included:

- (a) work flow spread sheets which are produced for the purpose of managing each teams work load;
- (b) spread sheets developed for the purpose of reporting on the claims received;
- (c) internal emails not uploaded to claims which may reference a claim for a variety of administrative reasons not related to progressing the claim;
- (d) other administrative documents used to monitor/control work-loads or for the purposes of projections for time frames;
- (e) recordings of phone conversations;
- (f) all assessment notes and related papers for residential dwelling claim assessments that were undertaken between 4 September 2010 and 21 February 2011, when EQC operated a paper-based assessment system; and
- (g) any inward paper-based correspondence dating from 4 September 2010 to 1 September 2011, including customer photographs and additional claim information that was provided to EQC by post.

246 Regarding categories (f) and (g), our understanding is that, during the relevant periods, EQC did not have the ability to incorporate this documentation into an electronic record, and the 330,000

paper files in question are currently archived in secure storage.³³ After 1 September 2011, EQC contracted with Fuji Xerox to process all incoming mail, including scanning the documents and uploading the information to ClaimCentre.

- 247 In our view, the references to a claim in work flow documents described in categories (a) – (d) are not captured by a claimant’s request for their full claim file. Categories (e) – (g) are captured and therefore, if EQC considers that it has grounds to refuse such information because making the information available would involve “*substantial collation and research*” or, in terms of the Privacy Act, that it “*is not readily retrievable*”³⁴, then its notification of the decision should include a clear explanation of this. Any such decision would then be reviewable by an Ombudsman or the Privacy Commissioner.

Effective Personalised Guidance

FIRST CONTACT

- 248 EQC’s website and printed material should go as far as possible to provide clarity as to what information EQC holds and how it may be obtained. It is important that this be complemented and supplemented by Customer Channels Team staff providing accurate and consistent advice when communicating directly with claimants. We have made a number of suggestions at paragraphs 109-133 (under the headings “Customer Channel Team Improvements” and “Continuity”) as to how this may best be achieved.

ONGOING COMMUNICATION IN THE CASE OF DELAYS

- 249 Where there are delays in providing a response to a request (particularly where the response time is outside the statutory requirement of 20 working days), a system for keeping requesters informed as to progress is necessary. Feedback from requesters is that they are not provided with timely information on how a request is being progressed, or what is happening with their request. While there has been at least one initiative undertaken by EQC to address this, we consider that additional steps are warranted.

Outbound calling campaign

- 250 Between December 2012 and the first week of January 2013, EQC conducted an outbound calling campaign to telephone customers who had an outstanding request for information³⁵. At this time EQC had 1,357 open requests, 726 of which were overdue.
- 251 The purpose of the calls was to inform customers of the backlog in processing and provide a likely timeframe of when they may receive a response. After a couple of days of calling and understanding the contacted customers needs, the calls evolved into providing specific information – where it was possible to provide this.

³³ EQC advises that the size of the file varies, depending on the nature of the claim, the management of the claim; and whilst the majority of the information relates to the earthquakes between 4 September 2010 and 21 February 2011, there may be information relating to later events.

³⁴ Section 29(2)(a) of the Privacy Act.

³⁵ From previous years’ experience, EQC was aware that inbound calls would decrease significantly over the Christmas/New Year period – so the outbound calls were to utilise resources that cannot be diverted at other times of the year.

- 252 EQC says that after several days the campaign was evaluated and it was determined the calls were not achieving their purpose in assisting customers to narrow or specify the scope of their requests. The campaign was completed by contacting remaining customers by letter.
- 253 We applaud EQC's initiative to undertake this campaign, but we feel that updates to requesters who are experiencing long delays should be made regularly and as a matter of course rather than confined to a specific one-off initiative.

Rechecking the scope of the request

- 254 EQC has advised that requesters are contacted at the time their request is being processed if their request requires clarification. We consider that, where months have elapsed between a request being made and that request being processed, EQC should make it a standard practice to attempt to contact the requester before processing commences. This is because where there is a significant time delay between the receipt of a request and its processing, circumstances may have changed, such that the information, or part of the information, is no longer relevant to the requester.
- 255 Furthermore, given that the scope of the request often relies upon the Customer Channels Team's accurate capture of the request, it would be efficient for TSC Team to confirm the scope of the request at the start of the process. This would ensure EQC fully understands what it is still being asked to provide.
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Conclusions and Recommendations

Conclusions

- 256 EQC has faced a daunting task in the aftermath of the Canterbury earthquakes. The number of claims it has received is three times that which expert advice warned EQC to expect following a major earthquake in a metropolitan centre. In addition, it has been necessary for EQC to become directly involved in the management of residential repairs, which is not part of its usual mandate.
- 257 Hand in hand with the unprecedented volume of claims has been a significant increase in the number of people seeking information from EQC about their claims.
- 258 It is clear that EQC has experienced difficulty in managing the increasing number of requests for information following the Canterbury earthquakes. As a result, EQC has been routinely breaching its OIA and Privacy Act obligations to an alarming extent.
- 259 The questions we have sought to answer in undertaking this investigation of EQC's OIA and Privacy Act processes are:
- Could EQC have avoided the current situation?
 - What should EQC do now to address it?

Could EQC have avoided the current situation?

- 260 We consider that EQC could and should have avoided the ongoing state of non-compliance with the OIA and Privacy Act that is its current reality. As a specialist organisation in natural disaster recovery, it would be well aware that post-disaster communication with the affected community is of prime importance. It was therefore surprising to us that, while information relevant to Canterbury earthquake claims has been consolidated within a single EQC website, it remains relatively generic three years after the first earthquake. We see this as one manifestation of a more general tendency to be reactive rather than proactive in the dissemination of some of the more detailed claim-related information.
- 261 Another example of this is the lack of a process for automatically sending assessment reports and uncosted scopes of works to claimants soon after completion. If EQC had been more proactive in this area then the volume of information requests would almost certainly have been greatly reduced.
- 262 Given the relative lack of proactive information release by EQC throughout 2011 and 2012 and the growing frustrations being expressed by claimants about the quality and quantity of information they were receiving, EQC should have realised that a steep increase in information requests was a distinct possibility and planned for that. However, it was clearly taken by surprise by the influx of requests in late-2012 and early-2013 and its capacity to respond was soon overwhelmed. While request numbers have dropped again, we suspect that this is largely because potential requesters are discouraged by the advertised 6-7 month delay in receiving a response, rather than a drop in interest. We are concerned that, to date, EQC does not appear to have graphed any projections of anticipated request intake against output for use in its planning.
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It does not even appear to have collected statistics of weekly intake, output and on-hand requests prior to June 2012.

- 263** EQC's inability to cope with high information request numbers has been exacerbated by inefficiencies in its process. Customer Channels Team staff appear to be ill-equipped and under-authorised to deal with straightforward OIA and Privacy Act requests without the need for further referral. The more formal TSC Team process is unduly time-consuming.

What should EQC do now?

- 264** We think that EQC must urgently address the main deficiencies in the TSC Team process to help ensure that the current backlog is quickly eliminated and new requests are met within the statutory timeframes. We also believe that EQC should take immediate steps to review the guidance and training provided to the Customer Channels Team so that staff may respond quickly, appropriately and with confidence to straightforward OIA and Privacy Act requests. Finally, we think that that EQC should continue to make improvements to its website and publications, and it should take the necessary steps to ensure that assessments and uncosted scopes of works are routinely sent to claimants without requiring them first to make a request.
- 265** We appreciate that EQC needs to take due care with the vast quantity of information it holds for claim purposes, but the risk management measures it takes must be targeted and proportionate. Otherwise, it is likely that EQC will fail to meet the information needs of its customers and, in a disaster recovery situation, information is just as critical as action.

Recommendations

- 266** The acute issue that this investigation was designed to address is EQC's inability to respond to information requests within the statutory timeframe (to the extent that the response timeframe as advised on the EQC website since May this year is more than six times the maximum allowed by law).
- 267** In response to the draft of this report, EQC advised us of a new business improvement initiative which it considered would best achieve timely re-compliance with the OIA and the Privacy Act. Some aspects of this initiative are consistent with our suggestions, and others represent an alternative approach.
- 268** As we have noted in the body of this report, we consider that, if EQC implemented appropriate measures to increase efficiency, then its current staffing should be able to increase weekly output from 60-80 requests per week to well over 200 per week.
- 269** In short, we believe that effective implementation of the recommended efficiency gains would enable EQC to eliminate its backlog within 2-3 months and then process ongoing requests within the statutory timeframe.
- 270** EQC disagrees that these projections are achievable and considers that the measures included in the business improvement initiative will best address the acute problem of delay in responding to information requests. We accept that it is EQC's prerogative to consider our conclusions and then make its own decisions about how to address them, and our final recommendations are designed to be applicable within the framework of EQC's new initiative.
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- 271 Our investigation has also led us to a number of broader conclusions about the effectiveness of EQC’s system for disseminating information to the people of Canterbury in the earthquake recovery. We have included these observations within the scope of the investigation as they are critical to explaining how EQC got into its current predicament and how it can avoid a recurrence.

Recommendations

- 272 We are pleased that EQC has already accepted all of our recommendations. We have quoted EQC’s response directly below the relevant recommendation.
- 273 We recommend that EQC:

TSC Team (and, where relevant, the proposed backlog team)

1. Immediately expedite implementation of the software fix that will allow documents to be bulk downloaded to RapidRedact.

“Agree - implemented.”

2. Review the process for preparing claim files for release (particularly steps 3, 4, 5 and 8) to ensure that all steps can be completed within a reasonable time.

“Agree – in progress.”

3. Reconsider the design of the peer review process to ensure the process is efficient and proportionate.

“Agree – in progress.”

4. Report weekly TSC Team statistics to us on an ongoing basis.

“Agree – implemented.”

5. Note the differences in response times (for backlogged versus new requests) that the business improvement initiative implies, and urgently consider options for minimising the disparities while the backlog is cleared.

“Agree – in progress.”

Customer Channels Team improvements

6. Review the training and guidance material for Customer Channels Team staff to ensure that it:
 - (a) Provides clear, comprehensive and accurate information about the application of the OIA and the Privacy Act; and
 - (b) Provides sufficient information on assessing and interpreting claim file material to enable all staff to respond to requests for claim file information with confidence and clarity.

“Agree - EQC will review.”

7. Review the range of information that the Customer Channels Team is authorised to release to requesters with a view to significantly increasing it.

“Agree - EQC will review.”

Proactive release of assessment reports

8. Review the possibility of releasing uncosted assessment reports to property owners as a matter of course and without the need for a request.

“Agree – in progress.”

OIA/Privacy Act interpretation and communication

9. In all internal and external guidance material:
 - a. Clarify that the OIA and/or the Privacy Act apply to every request for information (and remove references that suggest otherwise);

“Agree - EQC will review.”

- b. Explain clearly and accurately the application of the OIA and the Privacy Act respectively to claim-related information requests;

“Agree - EQC will review.”

- c. Clarify the status of information held off-site (including Fletcher EQR and Tonkin & Taylor information, and any other documents in hub offices), by confirming that it is “held” by EQC and whether a request for a “claim file” is considered to include that material;

“Agree – in progress.”

- d. Generally review the terminology used to describe and determine the scope of requests to ensure that ambiguity is removed;

“Agree - EQC will review.”

- e. Amend references to charging for information, by:
 - (i) noting that charges cannot be imposed for access to personal information under the Privacy Act;

“Agree - EQC will review.”

- (ii) clarifying that requests for claim-related information will be unlikely to incur any charge; and

“Agree - EQC will review.”

- (iii) noting that any charge must be reasonable in the circumstances of the particular case and that a simple time threshold (beyond which charges will be imposed) will not apply;

"Agree - EQC will review."

- f. Amend references to grounds for refusal to:
 - (i) Clarify the limited circumstances under which costing information will be withheld;

"Agree - EQC will review."

- (ii) Clarify the categories of claim-related information that are usually withheld on the grounds of "that making the information available would require substantial collation or research".

"Agree - EQC will review."

Website

- 10. Review the breadth and depth of content on the EQC website in light of our comments at paragraphs 204-215, with a view to making further improvements and increasing the rate and extent to which it proactively releases information.

"Agree - EQC will review."

- 11. Include a mock-up of at least one typical claim file on the website to assist with explanations of the information that EQC holds about any particular claim.

"Agree – in progress."

Updates and scope checking for delayed requests

- 12. Devise a system for providing regular updates to requesters for information in the cases where EQC has been unable to respond within the statutory timeframe.

"Agree – in progress."

- 13. Consider, for cases where requests have been queued for a considerable period prior to processing, contacting all requesters to clarify the scope of their request.

"Agree – in progress."

Appendix A

Details of EQC's Communications Channels and Management of Vulnerable Customers

Communications

"EQC has taken a multi-channel approach to its communications as follows:

Online: EQC combined its three websites to provide coherent information in a single place – rather than have customers switching between sites. EQC also launched EQConnects in November 2010 – a monthly email/website update to provide general information to customers, including publicising notable dates and current communications campaigns. To support its work in Canterbury in November 2010, EQC launched EQConnects - a monthly online newsletter to inform customers of the progress of the claims.

Public meetings and radio: EQC has participated in over 300 public meetings in and around Canterbury. These meetings are attended by senior staff members – providing customers with direct access to Managers, General Managers and when required, the Chief Executive. In addition at least one staff member is a regular contributor to a local radio station where customers are able to call in, raise concerns and ask general questions. To supplement this radio work, EQC regularly uses radio advertisements to reach customers.

The press: Advertising space is regularly taken out in *The Press* and other local papers – not just as a reaction to negative publicity or when a mistake has been made – but as an integral part of reaching customers. Notable campaigns include *land* – explaining how the EQC Act works and how EQC will assess damage, and the 90 day certainty campaign.

Television: The Chief Executive made a public commitment on TV3's *Campbell Live* to improve communication to customers in 2013. He has appeared frequently on the programme, as well as being interviewed for other media channels (e.g. TVNZ News, Radio New Zealand, Talkback Radio). Other communications campaigns include writing to all affected TC 3 residents and regular outbound calls to customers.

Community forums: The Chief Executive contributes to the Minister's Community Forum. As well as participating in these meetings when required, the Chief Executive has met with CanCERN and WeCan. Resulting from one of the CanCERN meetings, EQC formally created the Customer Advocates Group (CAG) that meet monthly meetings with these community groups including the Residents Advisory Service to share information, hear concerns and respond to them.

Vulnerable customers: We have in place different mechanisms to communicate with vulnerable customers. We consider the vulnerable information on our website to be supplementary to our main communications methods to reach vulnerable customers that include:

- radio advertisements. We specifically purchase the same advertising slot daily in weekly blocks, as this is a proven method of reaching blind and visually-impaired people
 - taking advertisement space in seven local newspapers serving Canterbury, again to enable us to reach as many of our deaf customers as possible
-

- *we have worked with Neighbourhood Support, advertising in their publication, which is hand delivered to every household*
- *our stakeholder network includes:*
 - *Canterbury Vulnerable Peoples Forum*
 - *Customer Advocates Group*
 - *Warmer Canterbury Group*
 - *Migrants Centre*
 - *Christchurch Resettlement Centre*
 - *Canterbury Emergency Temporary Accommodation Service*
 - *Canterbury District Health Board (CDHB) and Christchurch City Council (CCC)*
 - *Pegasus Health as well as Government agencies cross-agency groups:*
 - *CERA*
 - *Ministry of Social Development (MSD)*
 - *Housing New Zealand Corporation (HNZC).*

In 2013, we ran the Winter Wellness campaign asking our vulnerable customers or their support people to contact us so we could prioritise their repairs. Information and advertisements were distributed through CDHB and all general practitioners (GPs). Age Concern Canterbury distributed information in their publication and, through the Warmer Canterbury Group we got the information out to 200 organisations, community businesses and at any of our scheduled public engagement activities, including the Older Peoples Expo.

Social media: *Prior to the privacy breach we also used Facebook and Twitter as a means of communicating with customers who are users of social media.”*

Management of vulnerable customers

“EQC actively case manages over 600 vulnerable customers. The Community Contact Team of 15 staff complete approximately 300 face-to-face appointments a week. As well as the telephone numbers, website and e-mail address, there is also a fax number for those who are uncomfortable using verbal communication means. EQC works with a number of agencies and groups to ensure it is reaching vulnerable customers. These agencies and groups include:

- *Ministry of Social Development*
- *Pegasus Health/Community Energy Action*
- *Canterbury Earthquake Temporary Accommodation Service*
- *Canterbury District Health Board*
- *Waimakariri Earthquake Support Service*
- *EQC’s Customer Advocacy Group (of which CanCERN is a member).*

The Winter Wellness campaign is a good example of how EQC works to reach its vulnerable customers:

- *EQC had information on the website*
- *All radio stations advertising at specific times each day for a week – aimed to support customers who are blind, or partially sighted*
- *Seven local newspaper advertising – aimed to support customers who are deaf, or hard of hearing*
- *EQC advertised information in the Neighbourhood Support Publication that was hand delivered to households (Eye on Communities)*

- *EQC engaged with all our stakeholders: Canterbury Vulnerable Peoples Forum, CAG, CERA, CETAS, Warmer Canterbury Group, Migrants Centre, Christchurch Resettlement Service, MSD, HNZC, CDHB, Pegasus Health, CCC*
- *EQC also distributed the Winter Wellness Advertisement/Information through CDHB (9,000 staff and all GPs), Age Concern Canterbury distributed the information in their magazine, Warmer Canterbury Group who have 200 organisations, community businesses affiliated to them and Neighbourhood Support emailed it out in their Newsletter to all their on-line subscribers*
- *The advertisement and information was also on display at all and any public briefings and community engagements, i.e. Older Peoples Expo*

EQC is satisfied it is targeting and supporting vulnerable customers.

EQC also produces a number of its publications in other languages to reach our customers, who have English as a second language. We have a system to access interpreters to enable these customers to call us.”

Appendix B

Breakdown of Time Calculation for the Observed Claim File Processing

Our breakdown of the time required to process the particular file discussed at paragraphs 87-91 is as follows:

Steps 1, 2, 6, 7, 9, 10 and 11: **1 hour (estimate)**

Step 3 (copying into working folder in PDF format)

Claim 1 (20 documents – 10 requiring PDF conversion): 16 minutes

Claim 2 (30 documents – 4 requiring PDF conversion): 10 minutes

Claim 3 (10 documents – 7 requiring PDF conversion): 10 minutes

Total for Step 3: **36 minutes**

Steps 4 and 5 (reading and redaction process)

Claim 1 (database printout): 20 minutes

Claim 1 (documents): 17 minutes

Claim 2 (database printout): 25 minutes

Claim 2 (documents): 40 minutes (estimate)

Claim 3 (database printout): 22 minutes (estimate)

Claim 3 (documents): 20 minutes (estimate)

Total for Steps 4 & 5: **2 hours 24 minutes (estimate)**

Step 8 (peer review): **1 hour (estimate)**

Grand total: **5 hours**

Appendix C

Example of an Actual Claim File with Identifying Information Removed

The following pages comprise a claim file for a single earthquake event (6 June 2011). The property owner had also made claims for the 4 September 2010 event and the 22 February 2011 event, and for each event there are separate print-outs and associated documentation. The scope of works that is included in the example file is treated as part of the file for each of the three events.

The “summary” of the file comprises:

- pages 65-81 (to beginning of “Loss Details”) and 86-87 (“Documents” only);
 - the entire scope of works (pages 117-138).
-

Summary

Imminent Loss? No
 Claimant Mrs. [REDACTED]
 Preferred Contact Method Email
 Email Address [REDACTED]
 Loss Date 13/06/2011 12:00 AM
 Notice Date 27/07/2011
 Damage Location [REDACTED]
 Loss Cause Earthquake
 Related Event Christchurch 10km SE, 11km, 5.5 (13/06/2011)
 Processing Office 00 Hagley Middle 201009
 Loss Adjuster

Payment Prevention

- Building Payment
- Land Payment
- Contents Payment
- Claim Level Payment

Sensitive Claims

Hazards on Property
 Triage

02 House and/or Contents only PAD or CMR - <\$30K

Financials

O/S Estimate \$11,500.00
 Paid to Date -
 Recoveries -
 Recovery Reserves -

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Total \$11,500.00
 O/S Fees Estimate \$1,500.00
 Fees Paid To Date -
 Recoveries -
 Recovery Reserves -
 Fees Total \$1,500.00

Overall Claim Settlement

Settlement Status Fieldwork Complete
 Opt Out No
 Referred to EQR No
 Approval Status -
 Claim Settlement Figure -
 Claim Settlement Excess -
 Claim Net Settlement -
 Overall Basis of Settlement Pay Amount of Damage
 Overall Settlement Method No
 Mull, Property Group Claim? 01/12/2011 08:43 AM
 Last edited
 Last saved
 Last author

Exposures						
#	Coverage	Status	Cover Status	Cover Verification	O/S Estimate	Future Payments
1	Building	Open	Pending	Reviewed, Clarification Required	\$11,500.00	-

Released under the Official Information Act 1982

Claim Contacts

Name	Roles	Phone
[REDACTED]	Insured, Claimant, Main Contact	[REDACTED]
[REDACTED]	Secondary Claimant	[REDACTED]

Planned Activities

Due	Priority	Subject	Assigned To
29/11/2013	Normal	Insurance - Policy Type	Queue - Insurance - 00 Hagley Middle 201009
	Normal	OIA Decision Required - Urgent Priority	[REDACTED]

Associated Claims

Association	Type	Claims
[REDACTED]	Dwelling Apportionment	[REDACTED]
[REDACTED]	Land Apportionment	[REDACTED]
[REDACTED]	Prior claims	[REDACTED]

Claim Checklist

Calculated Triage Rating: 02 House and/or Contents only PAD or CMR - <\$30K
 Imminent Loss? No
 Building/Land Insurance Verified: Reviewed, Clarification Required
 Property Type: Main home
 Settlement Status: Fieldwork Complete

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EQC GM Checklist

- Address Matched? Yes
- Date of Engagement within 3 months? Yes
- Documentation supporting proposed settlement? Not Reviewed
- Date of Loss and Event Checked? Yes

Field Checklist

- Physical File Made Up? No
- Property has been inspected? Yes
- Emergency Works Approval from Claimant? N/A
- Engineer's Report Received? N/A
- IL Checklist Received? N/A
- Land within Act Limits? N/A
- Land Valuation Received? N/A
- Cost to Repair Land? N/A
- Cost to Remove IL Received? N/A
- SOW, Quote, Invoice Received? No
- Settlement Approval Received? No
- Copy of CSA sent to Claimant? No
- Statement of Claim? No

EQC Funded Repair Checklist

- Payment Assurance Letter for Claimant? N/A
- Payment Assurance Letter for Contractor? N/A
- Payment Assurance Letter for Engineer? N/A

EQC Managed Repair Checklist

- Claimant Agreement for EQC Managed Repairs? N/A
- NZS Repair Contract for EQC? N/A

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Managed Repairs?
IPENZ Agreement with Engineer N/A
for EQC Managed Repairs?

Updated By [REDACTED] 02/11/2011
[REDACTED] 21/05/2012
[REDACTED] 21/05/2012
comnet-importer-02 13/12/2011
comnet-importer-02

Latest Notes

By: [REDACTED] 12 Nov 2013 01:03 PM
Topic: Correspondence in [REDACTED] No
Related To: [REDACTED]
Subject: Email [REDACTED]
- Email confirmation received that this OIA request is to be given priority. - Email sent to [REDACTED] <[REDACTED]> to confirm. - No timeframe given - Gave oiarequests@eqc.govt.nz as a contact for future questions. CUSTOMER CONTACT TEAM WGTN

By: [REDACTED] 12 Nov 2013 09:36 AM
Topic: Correspondence in [REDACTED] No
Related To: [REDACTED]
Subject: EMAIL [REDACTED]
Info email received. This has been dealt with on file note of 11 November 2013. CUSTOMER CONTACT CENTRE WGTN

By: [REDACTED] 11 Nov 2013 04:13 PM
Topic: Correspondence in [REDACTED] No
Related To: [REDACTED]
Subject: Email [REDACTED]
- Email received from [REDACTED] <[REDACTED]> 09/11/13 - Customer outlines why his OIA request should be prioritised. \$ccDocLink(5601799) Action - Uploaded email to claim - Forwarded email to OIA mailbox to see if we can have this done as a priority.

CUSTOMER CONTACT TEAM WGTN

By: [REDACTED]
Topic: Correspondence In
Related To: [REDACTED]
Subject: Mail queue - OIA

11 Nov 2013 12:44 PM
Confidential: No

PURPOSE: Email received from [REDACTED] requesting a reply for his email from "a fortnight ago." ACTION TAKEN: Reply has since been sent (apparently there was a delay in email checking, and the email was delayed for several days), and an OIA acknowledgement has been sent out. No action taken. CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(5588131)

By: [REDACTED]
Topic: Correspondence In
Related To: [REDACTED]
Subject: Mail Queue

6 Nov 2013 12:37 PM
Confidential: No

Received on: 23/10/2013 From: [REDACTED] Details: Waiting clarity around the correspondence from EQC in regards to their Insurance Action: Email was sent to [REDACTED] to state that we are still awaiting confirmation of Policy Type therefore there is a halt on this particular claim until then. Internal CMS Actions: Completed Mail queue activity Timeframe given: n/a Customer Acknowledgement: Attempted to contact [REDACTED] - No answer. "If customer calls through, please advise that we require insurance certificate or to ask their PI to respond to EQC's insurance policy type request" CUSTOMER CONTACT TEAM WGTN \$ccDocLink(5547169)

By: [REDACTED]
Topic: Correspondence In
Related To: [REDACTED]
Subject: OIA Request

5 Nov 2013 11:36 AM
Confidential: No

Received request from EQR confirming no information held by Fletchers Technical & Statutory Complaints Team - WGTN

By: [REDACTED]
Topic: Official Information Act
Related To: [REDACTED]
Subject: OIA request received and acknowledged

5 Nov 2013 10:53 AM
Confidential: No

ACTION: -Completed acknowledgement letter and sent via NZ Post. NEXT ACTION: -NFA for Claims Support Team CLAIMS SUPPORT TEAM 4 WGTN PROCESSING CENTRE \$ccDocLink(5571867)

By: [REDACTED]
Topic: Issue
Related To: Issue 2013-10-25
Subject: OIA Request Lodged

1 Nov 2013 03:22 PM
Confidential: No

PURPOSE: Request for information received under the Official Information Act received on 25/10/2013 via EQC Claims Mailbox ACTION TAKEN.

Released under the Official Information Act 1982

Activity set for OIA queue. - Acknowledgement letter created. - EQR Information requested on 01/11/2013 CUSTOMER REQUEST: Copies of all the information that EQC holds in relation to our claim for the June 2011 event, including the damage assessment data and copies of the instructions to staff and contractors, the inspection forms, templates and all other relevant information. This request is made in terms of the Privacy Act and the Official Information Act... Please also forward me copies of all the information EQC holds, including that relating to the way appointment was applied, plus the actual information relating to each of our claims and copies of all [REDACTED] communications Next Action: Await contact from OIA Team - Technical & Statutory Complaints Team - WGTN

By: [REDACTED] 1 Nov 2012 02:53 PM
Topic: Confidential: No

Related To: [REDACTED]
Subject: Mail queue

PURPOSE: Email from [REDACTED] requesting: Copies of all the information that EQC holds in relation to our claim for the June 2011 event, including the damage assessment data and copies of the instructions to staff and contractors, the inspection forms, templates and all other relevant information. This request is made in terms of the Privacy Act and the Official Information Act... Please also forward me copies of all the information EQC holds, including that relating to the way appointment was applied, plus the actual information relating to each of our claims and copies of all [REDACTED] communications * ACTION TAKEN: Set an Official Information Act request. Emailed customer back to advise of this and advise of the OIA timeframes: "Dear [REDACTED] thank you for your email. Claim Number - [REDACTED] This is to advise that following your recent email, I have referred your request to our Official Information Act (OIA) team for review. Official Information Act Timeframes The Earthquake Commission (EQC) has recently received an unprecedented volume of requests for information under the Official Information Act 1982 (The Act). This means that EQC is unable to provide information requested within the statutory timeframe of 20 working days outlined in The Act. The current timeframe in which EQC is able to respond to a request is approximately 6-7 months from the date the request was received. Requests are processed in order of receipt to ensure fairness to EQC customers. Priority Requests EQC will prioritise a request for information, where there is a good reason to do so. If you believe a request should be prioritised please contact us as soon as possible, noting that additional information may be required to support the priority request. Office of the Ombudsman The Office of the Ombudsman has been made aware of the current delays in EQC's ability to respond to requests made under The Act, however you retain your right to contact the Office of the Ombudsman should you have any concerns regarding EQC's processes or response timeframes. Further information regarding the Office of the Ombudsman including contact details, are available at www.ombudsman.parliament.nz. Please be assured that every effort is being made to ensure that requests are managed fairly and efficiently. The number of staff processing requests has been increased, and EQC is continuing to streamline processes to maximise the output of responses. <http://www.eqc.govt.nz/about-etc/make-ria-request> CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(5553627)

By: [REDACTED] 21 Oct 2013 10:58 AM
Topic: Confidential: No

Related To: [REDACTED]
Subject: INSURANCE DETAILS

Clarify insurance activity sent to the insurer pre-assignment queue on [REDACTED] GENERAL INSURANCE - HMW PROCESSING CENTRE NEXT ACTION: Insurer to verify insurance \$ccDocLink(5536039)

By: [REDACTED] 27 Sep 2013 04:26 PM

Information Act 1982
13/11/2013 03:51 PM

Claim: [REDACTED] | DoL: 13/06/2011 | St: Open | EQC CM: [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Topic: Settlement
Related To: (1) Building
Subject: [REDACTED]
Inbound call from [REDACTED] on 27/9/13 ID verified. Requesting Confirmation of Apportionment/Settlement and all payments details as per settlement recommendation d.22/8/12. [REDACTED] Claim Settlement Team (Insurer Resolution)

Confidential: No

By: [REDACTED]
Topic: Correspondence In
Related To: [REDACTED]
Subject: [REDACTED]
19 Sep 2013 01:42 PM
Confidential: No

[REDACTED] <[REDACTED]> 21/08/13. Thanks [REDACTED] My contact details are: [REDACTED]
[REDACTED] Action taken: -Updated contact details across all open claims. CUSTOMER CONTACT CENTRE, WLG

By: [REDACTED]
Topic: Telephone
Related To: [REDACTED]
Subject: General Update
11 Sep 2013 01:47 PM
Confidential: No

PURPOSE Call from customer [REDACTED] regarding land ACTION DISCUSSED Customer advised is going to meet up with private insurer this afternoon regarding there land, customer advised me she is a CAT 9 or 9. NEXT ACTION NFA CUSTOMER CONTACT TEAM WGTON

By: [REDACTED]
Topic: Correspondence In
Related To: [REDACTED]
Subject: [REDACTED]
9 Aug 2013 11:16 AM
Confidential: No

[REDACTED] <[REDACTED]> 09/08/13. Attached please find photos of the 17 June 2013 flood and its impact on our earthquake damaged property at [REDACTED]. These were taken at high stream levels and show the northern part of our residential section. In a separate email I will forward photos taken after the water receded. [REDACTED] <[REDACTED]> 11/07/13: Further to my email below here are two more photos after the water receded, showing some of the land loss following this high rainfall flood event. This damage arises from the damage to, and loss of, retaining walls on the two streams as a consequence of the Canterbury earthquakes. Each high rainfall event is causing more land and retaining wall loss. I have not been able to photograph all the retaining wall loss and damage on both streams, and I had expected that this would have been undertaken by the EQC land assessment team, but they did not appear to do it during their visit. However I invite you to revisit and do a comprehensive photographic record of the damage. -\$ccDocLink(5217632) Action taken: -Emailed photos to Land Enquiries. -Called [REDACTED] No answer, no voicemail option. -Emailed [REDACTED] I can confirm that we have received the attached photos of the land flooding (before and after), and linked to your claim. I have also forwarded to the Land Team for review, including your below email. Contact information I notice on your claims that not all of your contact numbers are in use, please can you provide EQC with up-to-date contact details for yourself, and also confirm your current postal address. CUSTOMER CONTACT CENTRE, WLG

By: [REDACTED]
Topic: Settlement
30 Jul 2013 11:33 AM
Confidential: No

Related To: (1) Building

Subject: [REDACTED]

Inbound call from [REDACTED] on 30/7/13 ID verified. Requesting confirmation of Apportionment/settlement and all Payments details provided as per settlement recommendation d. 22/8/12 [REDACTED] Claim Settlement Team (Insurer Resolution)

By: Note Creator 1

Topic: 90 Day Comms

Related To: [REDACTED]

Subject: [REDACTED]

24 Jul 2013 08:27 PM

Confidential: No

MOX Fully paid not complete

Bulk letter/email confirming status update provided to customer for building claim as part of 90 day communication campaign. Details of current status: Confirmed that their EQC dwelling claim is in a group with about 2000 other customers who have received settlement for damage to their homes. A small number of customers in this group have a remaining claim, generally for minor damage that is not yet fully paid. They will already know if they have been fully paid or are awaiting a further final settlement. Details of next steps: Confirmed that we have a large volume of claims still to process and priority is being given to homes with the most damage. Shortly a team will begin reviewing each of the claims in this group, and where appropriate, directing them to assessme for settlement. Confirmed that if their claims are fully settled, their file will be closed. If they are found to have an outstanding claim, we will contact them for final payment. Timeframe: Confirmed that we aim to have this process completed well before the end of this year. See letter template saved for call getting hub for further information 90 Day Communication Project Team

By: [REDACTED]

Topic: Correspondence In

Related To: [REDACTED]

Subject: INBOUND

10 Jul 2013 10:05 AM

Confidential: No

Further to [REDACTED] email - refer note dated 08/07/2013 I placed a call to [REDACTED] [REDACTED] also wants to know our assessors competence - I advised that the Assessors have received training in order to perform land assessments and that EQC is satisfied with their capabilities, what criteria is each item assessed against, forms, templates. I advised that this refers to internal documentation and standards and that this information is not publicly available. Competencies of any other EQC staff and agencies Advised the EQC are satisfied with the qualifications of all concerned. [REDACTED] would also like some documents sent to him. I advised that these will need to be requested through the CIA. Timeframe 4-6 months. He would like his assessment reports for land Request put through to CIA. CUSTOMER CONTACT TEAM WGTN

By: [REDACTED]

Topic: Correspondence In

Related To: [REDACTED]

Subject: inbound

10 Jul 2013 08:55 AM

Confidential: No

Email dated 22/06/2013 received from [REDACTED] advising that he has experienced additional land damage and retaining wall damage after flooding. An email has been sent advising him that his land damage will be covered under [REDACTED] and have asked if he can provide some photos of the additional damage to be sent to info@eqc.govt.nz and that this information would then be forwarded to the appropriate team for review. CUSTOMER CONTACT TEAM WGTN

By: [REDACTED]

8 Jul 2013 12:36 PM

User: [REDACTED]

Page 9

13/11/2013 03:51 PM

Request for Information Act 1982

Claim: [REDACTED] | LC: EQK | Cmt: [REDACTED] | DoL: 13/06/2011 | St: Open | EQC CM: [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Confidential: No

Topic: [REDACTED]
Related To: [REDACTED]
Subject: [REDACTED]
Correspondence in
INBOUND

Email dated 10/06/2013 from [REDACTED] advising that our assessors were not geared up properly to do an assessment of the land. Refer email attached to [REDACTED] in order to answer [REDACTED] query accurately, I have emailed the Land team requesting the land sketch to be attached to the claim. Emailed [REDACTED] to acknowledge his email and to advise that I am obtaining further information and will be in contact with him in due course. CUSTOMER CONTACT TEAM WGTN

By: [REDACTED]
Topic: [REDACTED]
Related To: [REDACTED]
Subject: [REDACTED]
11 Apr 2013 01:08 PM
Confidential: No

CONTENTS UPDATE
[REDACTED] Advised him I would update it on his other claims. ACTION Update customers cell phone CUSTOMER CONTACT CENTRE. His cell phone number is [REDACTED]
WGTN

Released under the Official Information Act 1982

Claim: [REDACTED]

By: [REDACTED] 31 Jan 2013 01:22 PM
Confidential: No

Topic: Correspondence in
Related To: [REDACTED]
Subject: email 29/1/13

Email received from [REDACTED] regarding land pack. Replied to email [REDACTED] stating only preliminary indication of land damage and is still to be assessed, which will be completed by end of 2013. CUSTOMER CONTACT TEAM -WGTN

By: [REDACTED] 25 Jan 2013 11:19 AM
Confidential: No

Topic: Correspondence in
Related To: [REDACTED]
Subject: Apportionment

I received an e-mail from [REDACTED] requesting the details of the DRAR. *Advised of the apportionment % figures. CUSTOMER CONTACT CENTRE - WGTN

By: [REDACTED] 4 Sep 2012 03:26 AM
Confidential: Yes

Topic: Security Zone Implementation
Related To: [REDACTED]
Subject: SecurityZone Datafix

Apply Security Zone and call rebuild ACL function

By: [REDACTED] 3 Sep 2012 02:54 PM
Confidential: No

Topic: General
Related To: [REDACTED]
Subject: Settlement Recommendation Processing Complete

- Settlement actioned on Claims [REDACTED] - insurance verified 16/8/2012 - activity set to refund contents excess as per settlement recommendation Next Action: - claim previously cash settled, no further activity necessary Post Settlement Processing Team

By: [REDACTED] 22 Aug 2012 09:30 AM
Confidential: No

Topic: Settlement
Related To: (1) Building
Subject: Settlement Recommendation

BACKGROUND - This note supersedes file note dated 24/05/11 updated for post-declaratory judgement - Zone 2 Green TC1 - EQC Sum Insured - \$115,000.00 incl. GST. We are now in a position to settle the following claims based on the following conditions: As per the Declaratory Judgement every claim has reinstated EQC cover on this dwelling. ASSOCIATED CLAIM INFORMATION: [REDACTED] (04/09/10) EQC SOW \$43,786.71 (07/02/11) Apportioned Damage = \$43,786.71 UW - Nil Fletchers - Nil Contents - \$1,879.00 less \$200 xs = \$1,679.00 Paid Already Cash Settled - \$43,786.71 less 1% xs \$437.86 = \$43,348.85 paid Contents xs refund = = \$1,879.00 @ 1% = \$18.79 = Paid \$200.00 - \$18.79 = \$181.21 to refund [REDACTED] (22/02/11) EQC SOW \$294,773.42 (08/04/11) Apportioned Damage = \$250,986.71 UW - Nil Fletchers Nil

User: [REDACTED]

Released by the Official Information Commission

the Official Information Commission

1982

Claim: [REDACTED]

Commodis - \$5,692.85 less 1% xs \$56.92 = \$5,635.93 paid Already Cash Settled = \$115,000.00 less 1% xs \$1,150.00 = \$113,850.00 paid
[REDACTED] (13/06/11) EQC SOW \$294,773.42 (09/12/11) Apportioned Damage = \$0.00 LW - Nil Fletchers - Nil Contents - Nil Already Cash
Settled - Nil Fletchers spread sheet (30/06/12) no repairs recorded. Apportionment: Please refer to uploaded DRAR document SETTLEMENT
RECOMMENDATION: [REDACTED] (04/09/10) & Pay contents refund = \$181.21 to pay [REDACTED] (22/02/11) - no further action required
[REDACTED] (13/09/11) - no further action required NEXT ACTION: -Pay Claims as above Activity sent to Post Settlement Processing Team
[REDACTED] Claim Settlement Team

By: [REDACTED] 21 Aug 2012 10:17 AM
Topic: General Confidential: No

Related To: [REDACTED]
Subject: Customer's appointment follow-up

2011/053465: Customer has sent me an email with the demolition confirmation. I have sent an email to [REDACTED] Contents Team). I have
emailed customer today at 10.12am to let him know of the above. COMMUNITY CONTACT TEAM

By: [REDACTED] 21 Aug 2012 09:24 AM
Topic: General Confidential: No

Related To: [REDACTED]
Subject: Settlement Support

Apportionment - Awaiting DRAR Approval - Ready for Settlement Settlement Support Team CHC

By: [REDACTED] 18 Aug 2012 09:39 AM
Topic: Insurance Confidential: No

Related To: [REDACTED]
Subject: Insurance verified

Insurance reviewed/accepted for the following claims: [REDACTED] -4/09/2010 [REDACTED] -22/02/2011 [REDACTED]
-13/06/2011 General Insurance Team

By: [REDACTED] 15 Aug 2012 08:37 AM
Topic: General Confidential: No

Related To: [REDACTED]
Subject: Settlement support

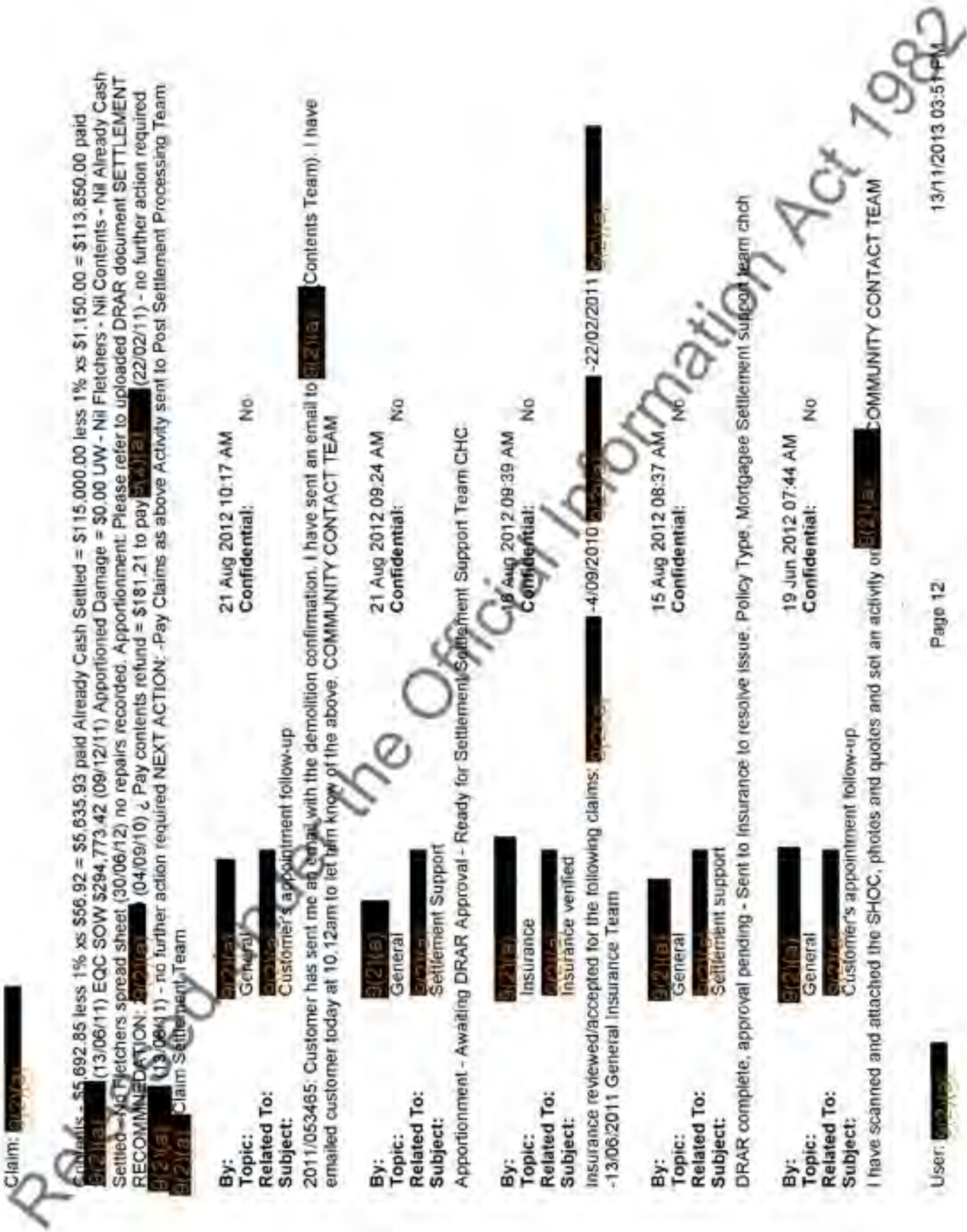
DRAR complete, approval pending - Sent to Insurance to resolve issue. Policy Type, Mortgagee Settlement support team chch

By: [REDACTED] 19 Jun 2012 07:44 AM
Topic: General Confidential: No

Related To: [REDACTED]
Subject: Customer's appointment follow-up

I have scanned and attached the SHOC, photos and quotes and set an activity on [REDACTED] COMMUNITY CONTACT TEAM

User: [REDACTED]



Claim: [REDACTED]

By: [REDACTED]
Confidential: No

Topic: [REDACTED]
General
Related To: [REDACTED]
Customer's appointment
Subject: [REDACTED]

Date Of Meeting: 18/06 Place Of Meeting: [REDACTED] Centre Land Zone: Green-Blue Reason for meeting with Community Contact Team [REDACTED] came in to give me her SHOC and to enquiry who she can contact to know when the geo-tech report will be done to her property. Discussed. Advised customer that I send the SHOC to the scanning team and it can take up to 2-3 days. Advised customer that we do not have any numbers regarding the geo-tech assessment. COMMUNITY CONTACT TEAM

By: [REDACTED]
Confidential: No

Topic: [REDACTED]
Telephone
Related To: [REDACTED]
Update
Subject: [REDACTED]

[REDACTED] CALLED REASON FOR CALL: Called regarding appointment for [REDACTED] Appointment had been cancelled, would like to talk to someone * Called [REDACTED] customer was accidentally blinded through, sorry FULSE [REDACTED]

By: [REDACTED]
Confidential: No

Topic: [REDACTED]
General
Related To: [REDACTED]
REVIEW BUILDING
Subject: [REDACTED]

ACTION: -Reviewed and updated Associated claims -Reviewed Duplicate claims - no duplicate claims -Land Check - TC3 -Reviewed building - CST settlement required -Sent request for settlement recommendation to CST-NEXT ACTION: -awaiting for CST settlement recommendation [REDACTED] Claims Consultant Brisbane 2

By: [REDACTED]
Confidential: No

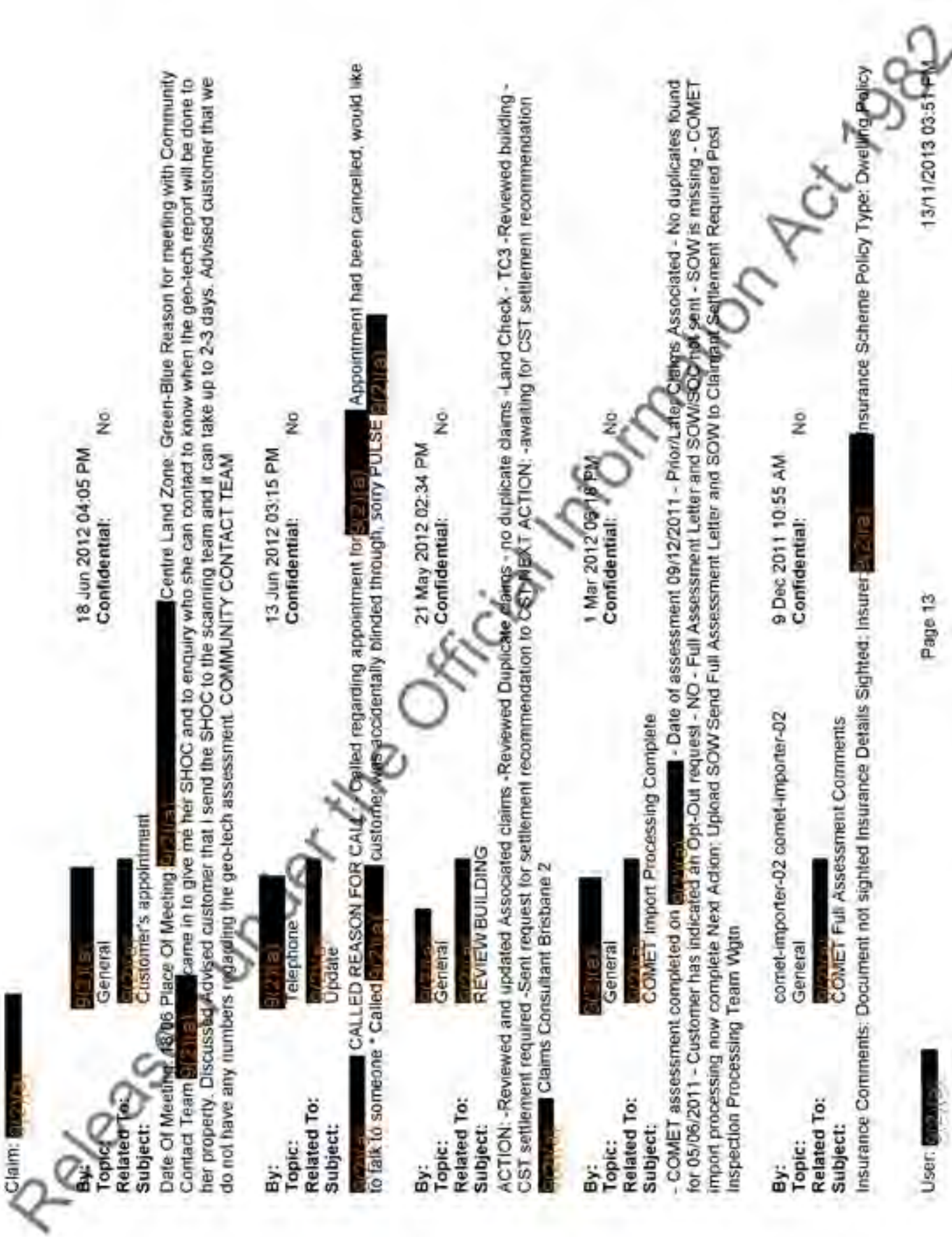
Topic: [REDACTED]
General
Related To: [REDACTED]
COMET import Processing Complete
Subject: [REDACTED]

- COMET assessment completed on [REDACTED] - Date of assessment 09/12/2011 - Prior/Later Claims Associated - No duplicates found for 05/06/2011 - Customer has indicated an Opt-Out request - NO - Full Assessment Letter and SOW/SOC not sent - SOW is missing - COMET import processing now complete Next Action: Upload SOW Send Full Assessment Letter and SOW to Claimant Settlement Required Post Inspection Processing Team Wgtn

By: [REDACTED]
Confidential: No

Topic: [REDACTED]
General
Related To: [REDACTED]
COMET Full Assessment Comments
Subject: [REDACTED]

Insurance Comments: Document not sighted Insurance Details Sighted; Insurer [REDACTED] Insurance Scheme Policy Type: Dwelling Policy



Claim: [REDACTED] Sighted: Yes ----- Additional Mortgage: Mortgagee: No Mortgage ----- For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? : No Buildings show signs of leaky home syndrome? : No Property Slicker : No Slicker ----- Hazards: See file note ----- Main Building Building Size: 1.10 Exterior Elements: Ground Floor ----- Garage Building Size: 1.10 Exterior Elements: Ground Floor

Inspection Sign Off is there land damage? : Yes one sentence, indicating type and location : Two streams converge on this property. Due to liquifaction build up in the stream beds this property constantly floods during heavy rainfall. Liquifaction has pooled under the house. Landslip damage has been assessed on paper : No Has the contents schedule been left with claimant? : No Have the contents been sighted? : No In roof space : No reasons : See file note On roof? : No reasons : See file note Under sub floor? : No reasons : See file note Recommend Declining Claim : No Event Apportionment 13 June 2011 : 0% 22 February 2011 : 80% 4 September 2010 : 20% 28 December 2010 : 0%

By: comet-importer-02 comet-importer-02 9 Dec 2011 10:55 AM
 Topic: General Confidential: No

Related To: [REDACTED]
 Subject: Previous assessments and June claim

This house was assessed following the Sept 2010 quake and the Feb 2011 quake and payments of some \$40,000 and a full overcap payment. respectively were made. The house is of weatherboard exterior and plaster interior and was built in 1929. Two streams converge on this property and liquifaction build up results in constant flooding, including under the house. A claim was lodged by this customer following the June 2011 quake. Discussions with the owner and our inspection determined that there is no additional damage as a result of this quake. There is no EQC payment requirement for this claim. The customers insurer has assessed the repairs to this property to be in the vicinity of \$250,000. This house has suffered severe damage to its foundation. The interior lining of lathe and plaster will need to be replaced almost entirely. Subsequently we did not carry out a full inspection as this was not required. This assessment has been completed with this file note only.

By: [REDACTED] 7 Dec 2011 02:13 PM
 Topic: General Confidential: No

Related To: [REDACTED]
 Subject: Escalation Note

No information found to confirm Claim has been Withdrawn for June event. Notes on file indicate Customer request for FA after 18/11/2011 visit from assessor. Property requires assessment for event 13/6/2011 claim number [REDACTED] Inspections Support Team

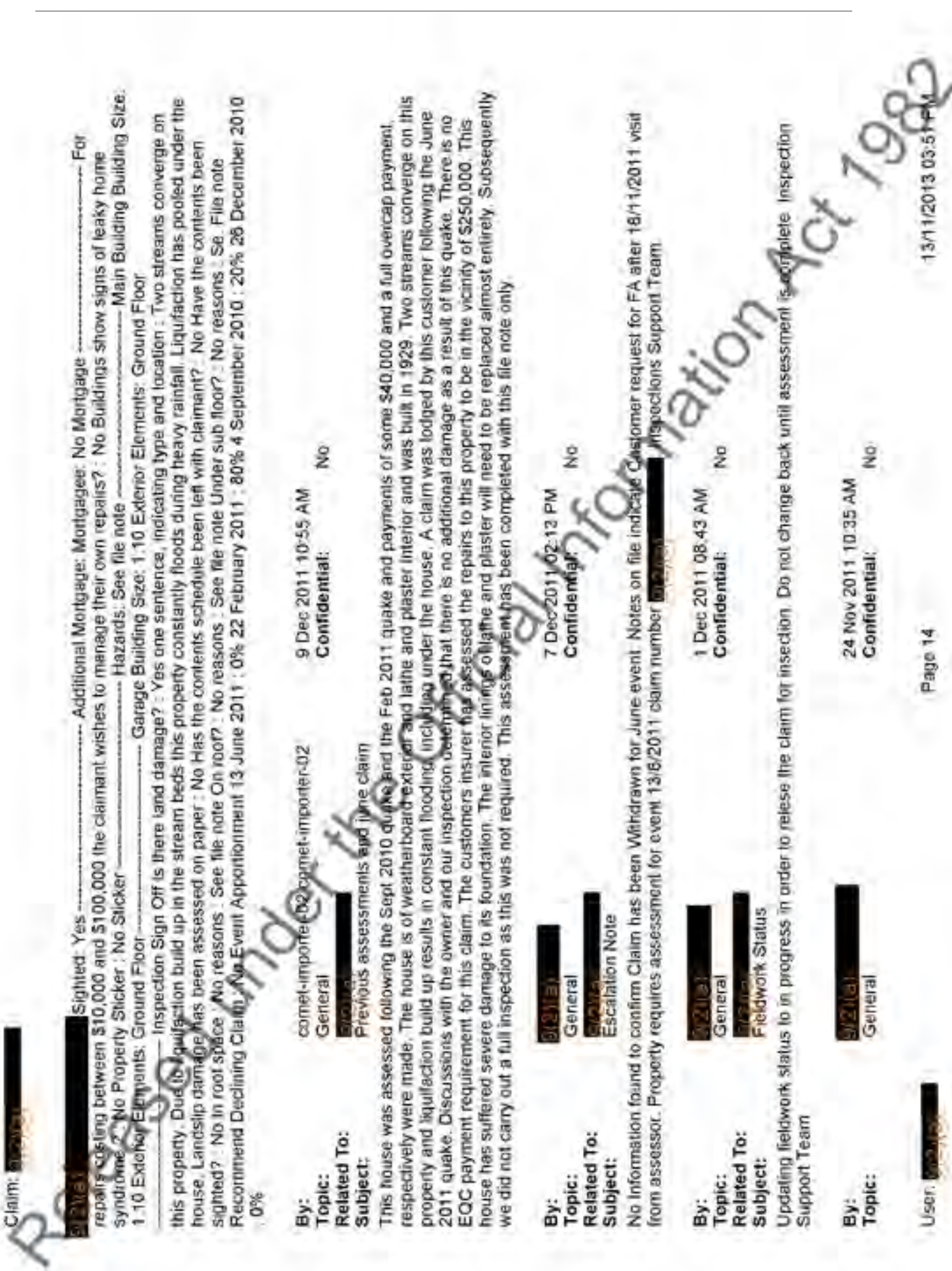
By: [REDACTED] 1 Dec 2011 08:43 AM
 Topic: General Confidential: No

Related To: [REDACTED]
 Subject: Fieldwork Status

Updating fieldwork status to in progress in order to release the claim for inspection. Do not change back until assessment is complete. Inspection Support Team

By: [REDACTED] 24 Nov 2011 10:35 AM
 Topic: General Confidential: No

User: [REDACTED]



Claim: [REDACTED]

Related To:

Subject: [REDACTED] Inspection

18/11/2011 [REDACTED] Booking cancelled - Claimant to cancel June claim. Opened file on site to start June assessment. When going over the additional works with customer realised only additional damage as compared to Sept and Feb damage assessment and payouts was the toilet bowl having broken. The house is not being lived in, two double internal chimney already down to ground, house moved off foundation. Weatherboard dwelling on ring foundation and piles. Rear weatherboard extension on high piles. Section is next to creek which overflows on most heavy rains now, the land zone was orange and is now Blue, waiting for land geotech report in Feb 2012. Unable to see previous assessment but assumed that due to the shift off the ring the repair strategy would be to lift and re pile/ replace ring foundation [REDACTED] have been in site but nil communication to customer as to their decision on repair strategy. Hawkins have been on site to assess/address the racking of the main porch area and the shift of the rear extension. No works done. Claimant paid out \$40k after September and then \$113k after February. Only additional cost to repairs for June would be the toilet bowl and taking into account the excess if \$200 we recommended to customer to withdraw claim. Customer to confirm back to [REDACTED] direct to EQC.

By:

[REDACTED]

Topic: Correspondence in

23 Nov 2011 01:10 PM

Confidential: No

Related To:

Subject: Meeting with [REDACTED] re mobile unit

[REDACTED] advised he assessors were out on Monday he advised when they came out they took a brief look at the property and advised there was no need for this to be completed for June damage. Customers are enquiring why FA was not carried out [REDACTED] advised me Toilet Bowl is broken Vertical Soil pipe is broken Leaks in water pipes Lost power to part of the property. The house has moved horizontally off foundations Additional interior wall damage to rooms which were listed as no damage in previous assessment ACTION Advised him I would email full assessments disputes team regarding issue with assessment and that they will be in contact in due course, advised them if referred to fletchers they will pick up any damage that was missed when they come out to start repairs. Is quite unhappy they did not receive a legitimate reason for no assessment. Emailed [REDACTED] NEXT ACTION Await Response from FA disputes team CLAIMS ADVISOR MOBILE UNIT

User: [REDACTED]

Information Act 1982

Claim: [REDACTED]

26 Aug 2011 08:35 AM
Confidential: No

By: [REDACTED]
Topic: Telephone
Related To: [REDACTED]
Subject: UPDATE

DATAKOM CALL CENTRE: Reason for call: - Claimant called and wants to speak to CMT as she was advised from previous call Discussed: - Advised will transfer her to CMT - Claimant identified - Called GB Team for further assistance - GB Team were willing to talk to claimant directly Action taken: - Transferred claimant through to GB Team

26 Aug 2011 08:35 AM
Confidential: No

By: [REDACTED]
Topic: Telephone
Related To: [REDACTED]
Subject: CLMT-CALLED

ACTION GB PHONE TEAM: - CC ID clmt / clmt called re all 3 claims - advised both Sept & Feb are awaiting the approval process - no timeframes given - advised June has not yet been assessed - await LA assessment NEXT ACTION: - pay building on Sept - pay CAP on Feb - June- await LA assessment

19 Aug 2011 10:15 AM
Confidential: No

By: [REDACTED]
Topic: Telephone
Related To: [REDACTED]
Subject: General

Mrs. [REDACTED] Called: DISCUSSED - Wanted to discuss her insurance certificate she received - Was told because she was over the cap - Has not received her cap payment and wanted to know why ADVISED: - That her insurance details had been verified, and she could disregard that letter - That it did not appear that we had started work on releasing the money of this claim - That there were queues in place for review - Entered previous claims for info regarding why we had not started work on this claim - Advised that until prior claims were settled then we would not be starting work on her June the 13th claim - No timeframe OUTCOME: - Claimant is irate that her claim payment is not on the way Pulse

11 Aug 2011 10:30 AM
Confidential: No

By: [REDACTED]
Topic: General
Related To: [REDACTED]
Subject: Claim Reviewed

Associated claims, [REDACTED] are not duplicates. They are all for separate event dates.

1 Aug 2011 02:42 PM
Confidential: No

By: [REDACTED]
Topic: General
Related To: [REDACTED]
Subject: PHONE CALL

ACTION (GB CLAIMS TEAM) [REDACTED] put through from call centre - updated insurance details as validated on Feb claim and still valid (same insurance cover period applies). -updated contact details -discussed land claim- in orange zone, no EQC land claims have been processed yet.

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User: [REDACTED]

Claim: [REDACTED]

Confirmed CERA decide red/green zones not EQC. -emailed claimant to confirm my actions and confirm she does not need to send in an insurance certificate. NEXT ACTION awaiting full assessment

By: [REDACTED] 1 Aug 2011 02:03 PM
Topic: Telephone Confidential: No

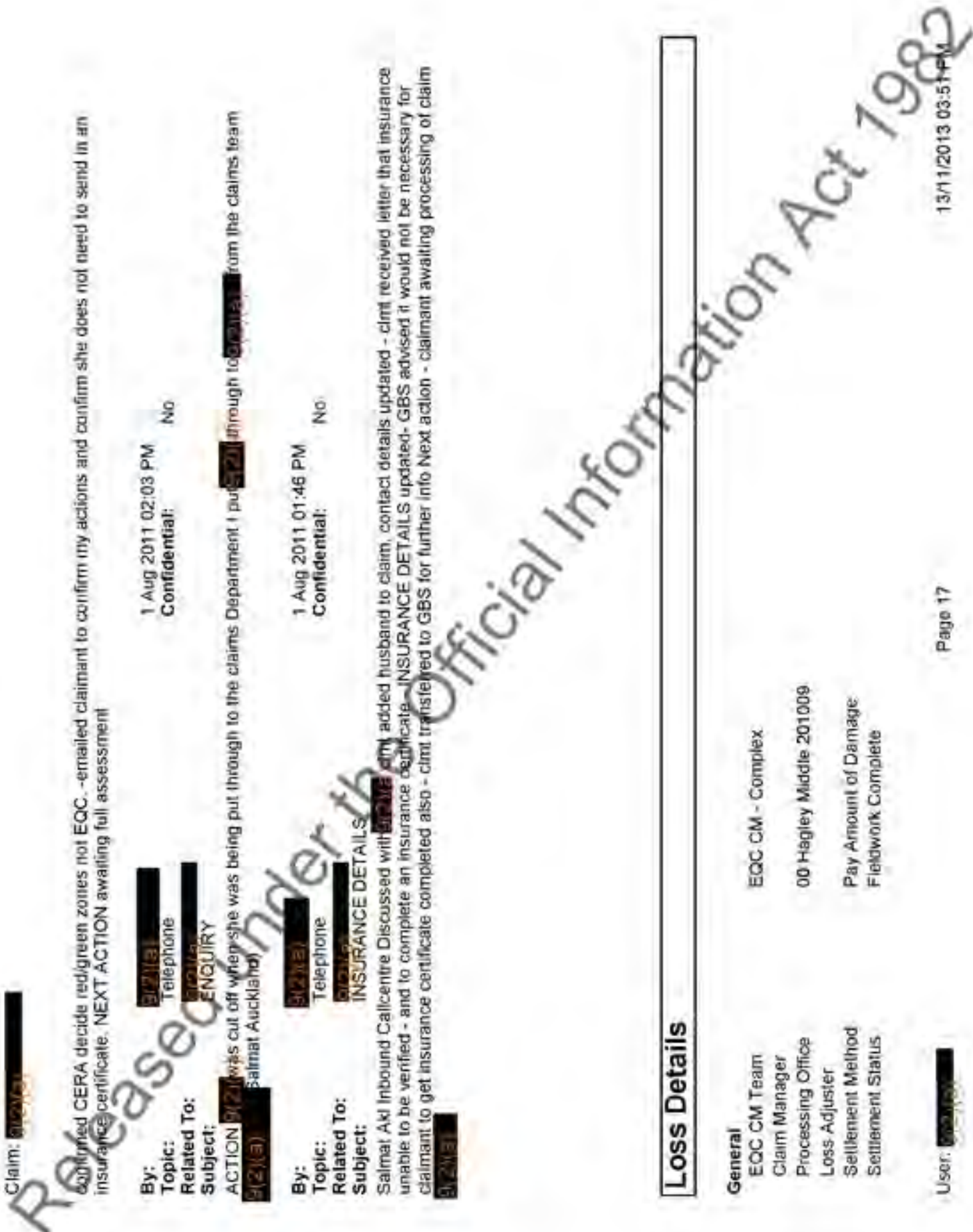
Related To: [REDACTED]
Subject: ENQUIRY
ACTION [REDACTED] was cut off when she was being put through to the claims Department I put [REDACTED] through to [REDACTED] from the claims team [REDACTED] Salmat Auckland)

By: [REDACTED] 1 Aug 2011 01:46 PM
Topic: Telephone Confidential: No

Related To: [REDACTED]
Subject: INSURANCE DETAILS
Salmat Aki Inbound Callcentre Discussed with [REDACTED] cimt added husband to claim, contact details updated - cimt received letter that insurance unable to be verified - and to complete an insurance certificate -INSURANCE DETAILS updated- GBS advised it would not be necessary for claimant to get insurance certificate completed also - cimt transferred to GBS for further info Next action - claimant awaiting processing of claim [REDACTED]

Loss Details

General	
EQC CM Team	EQC CM - Complex
Claim Manager	00 Hagley Middle 201009
Processing Office	Pay Amount of Damage
Loss Adjuster	Fieldwork Complete
Settlement Method	
Settlement Status	



Claim: [REDACTED]

Opt Out
No
Referred to EQR
No
Claim Validation Level
Ability to pay

Payment Prevention
Prevent Payment?

Sensitive Claims

Hazards on Property

Loss Details

Claim Number [REDACTED]
Loss Cause Earthquake
Related Event Christchurch 10km SE, 11km 5.5 (13/06/2011)
Date of Loss 13/06/2011
Loss Time 12:00 AM
Date of Notice 27/07/2011
Duplicate Claim? Not a duplicate
Satisfaction Survey Do Not Survey
Imminent Loss? No
Habitable? Yes
Weatherproof? Yes
How severe is the damage? Serious
Calculated Triage Rating 02 House and/or Contents only PAD or CMR - <\$30K

Damage Location

House Number [REDACTED]
Street Name [REDACTED]
Suburb [REDACTED]
Town/City [REDACTED]
Postcode [REDACTED]
CAU [REDACTED]

User: [REDACTED]

Released under the Official Information Act 1982

Claim: [REDACTED]

CHRISTCHURCH CITY
New Zealand
Address matched exactly

TUA
County
Validation Status
Claimant(s) and Primary Contact
Claimant
Secondary Claimant
Primary Contact
Relationship to Insured
Claimant Mood

[REDACTED]
[REDACTED]
[REDACTED]
Self
Claim

Repairer Details
Repairer Name
Repair Actual Start Date
Repair Actual End Date

Flag Details
Flagged
Date Flagged
Reason for Flag
Was flagged
18/09/2011

Damage To...
Foundation
External Walls
Interior Walls/Doors
Ceilings
Yes
Yes
Yes
Yes

Associations

Association	Type	Claims
[REDACTED]	Dwelling Apportionment	[REDACTED]
[REDACTED]	Land Apportionment	[REDACTED]
[REDACTED]	Prior claims	[REDACTED]

User: [REDACTED]

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Claim: [REDACTED]

Exposures						
#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1	Building	Pending	Open	\$11,500.00	-	-

Contacts						
Name	Roles	Phone	Address	Suburb	City	Postcode
Mrs. [REDACTED]	Insured, Claimant, Main Contact	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Mr. [REDACTED]	Secondary Claimant	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Financials (Total Incurred: \$13,000.00): Summary

Exposure	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	\$11,500.00	-	-	-	\$11,500.00
Claim Cost	\$11,500.00	-	-	-	\$11,500.00
Unspecified Cost	\$11,500.00	-	-	-	\$11,500.00
Claim Level	-	-	-	-	\$1,500.00
Fees	\$1,500.00	-	-	-	\$1,500.00
Fees	\$1,500.00	-	-	-	\$1,500.00
Claim Total	\$13,000.00	-	-	-	\$13,000.00

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Claim: [REDACTED]

Exposure Only

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	\$11,500.00	-	-	-	\$11,500.00
Claim Cost Unspecified Cost	\$11,500.00	-	-	-	\$11,500.00
Claim Level	\$1,500.00	-	-	-	-
Fees Fees	\$1,500.00	-	-	-	\$1,500.00
Claim Total	\$13,000.00	-	-	-	\$13,000.00

Claimant

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
[REDACTED]	\$13,000.00	-	-	-	\$13,000.00
(1) Building - Building	\$11,500.00	-	-	-	\$11,500.00
Claim Cost Unspecified Cost	\$11,500.00	-	-	-	\$11,500.00
Claim Level	\$1,500.00	-	-	-	\$1,500.00
Fees Fees	\$1,500.00	-	-	-	\$1,500.00
Claim Total	\$13,000.00	-	-	-	\$13,000.00

Coverage

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Building	\$11,500.00	-	-	-	\$11,500.00
(1) Building - Building	\$11,500.00	-	-	-	\$11,500.00
Claim Cost Unspecified Cost	\$11,500.00	-	-	-	\$11,500.00
Claim Total	\$11,500.00	-	-	-	\$11,500.00

User: [REDACTED]

Received Under the Official Information Act 1982

Claim: [REDACTED]

Claim Cost Only

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building Building	\$11,500.00	-	-	-	\$11,500.00
Claim Cost	\$11,500.00	-	-	-	\$11,500.00
Unspecified Cost	\$11,500.00	-	-	-	\$11,500.00
Claim Total	\$11,500.00	-	-	-	\$11,500.00

Financials (Total Incurred: \$13,000.00): Transactions

Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	27/07/2011	\$11,500.00		1 Building	Claim Cost	Unspecified Cost	Submitted	[REDACTED]
Reserve	27/07/2011	\$1,500.00		Claim Level	Fees	Fees	Submitted	comet-importer-02
Reserve	13/12/2011	-		Building	Claim Cost	Unspecified Cost	Submitted	comet-importer-02

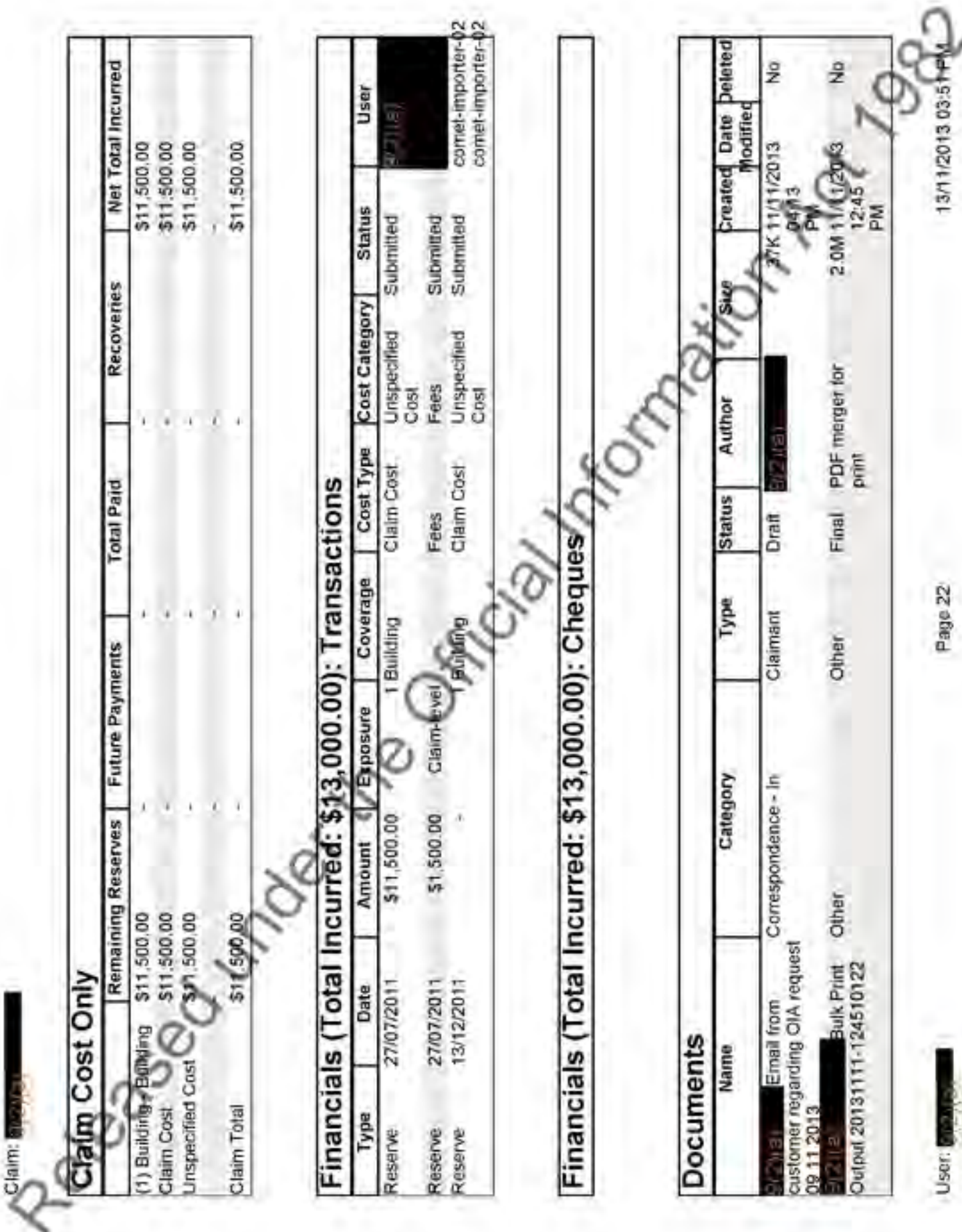
Financials (Total Incurred: \$13,000.00): Cheques

--

Documents

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
[REDACTED] Email from customer regarding OIA request 08/11/2013	Correspondence - In	Claimant	Draft	[REDACTED]	37K	11/11/2013 04:13 PM		No
[REDACTED] Bulk Print Output 20131111-124510122	Other	Other	Final	PDF merger for print	2.0M	11/11/2013 12:45 PM		No

User: [REDACTED]



Claim: [REDACTED]

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
[REDACTED] Emails_General Mail_EU_07-11-2013	Correspondence - In	Claimant	Draft	[REDACTED]	660K	07/11/2013 10:53 AM		No
OIA Request Acknowledgement Letter	Correspondence - Out	Claimant	Final	[REDACTED]	2K	01/11/2013 03:24 PM		No
[REDACTED] Emails_General Mail_FA_25-10-2013	Correspondence - In	Claimant	Draft	[REDACTED]	495K	25/10/2013 12:00 PM		No
[REDACTED] Emails_General Mail_VR_23-10-2013	Correspondence - In	Claimant	Draft	[REDACTED]	218K	23/10/2013 08:43 PM		No
[REDACTED]	Correspondence - Out	Insurance Manager	Draft	[REDACTED]	10K	21/10/2013 10:56 AM		No
[REDACTED] Emails_General Mail_TB_24-06-2013	Correspondence - In	Claimant	Draft	[REDACTED]	134K	24/06/2013 06:59 PM		No
Email reply to [REDACTED] 31-1-13	Correspondence - Out	Other	Draft	[REDACTED]	361K	31/01/2013 01:22 PM		No
[REDACTED] DRAR	Other	Other	Approved	[REDACTED]	70K	23/08/2012 09:26 AM		No
Scope of Works (01/03/2012 18:17 PM)	Report	Estimator	Final	[REDACTED]	2K	01/03/2012 06:17 PM		No
Full Assessment - Christchurch	Correspondence - Out	Claimant	Draft	[REDACTED]	45K	01/03/2012 06:17 PM		No
Initial Request For Bldg Land Insurance	Correspondence - Out	Claimant	Final	Auto-generated	18K	27/07/2011 11:24 AM		No
LA to Visit	Correspondence - Out	Claimant	Final	Auto-generated	9K	27/07/2011 11:34 AM		No

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User: [REDACTED]

Claim: [REDACTED]

Snapshot: Loss Details

General

Claim Manager [REDACTED]
 EQC CM Team [REDACTED]
 Claim Validation Level [REDACTED] New loss completion

Hazards on Property

Loss Details

Claim Number [REDACTED]
 Loss Cause [REDACTED] Earthquake
 Related Event [REDACTED]
 Allow Auto Event Linking? [REDACTED] true
 Date of Loss [REDACTED] 13/06/2011
 Loss Time [REDACTED] 12:00 AM
 Date of Notice [REDACTED] 27/07/2011
 How Reported [REDACTED] New Claim Wizard
 Habitable? [REDACTED] true
 Weatherproof? [REDACTED] true
 How severe is the damage? [REDACTED] Serious

Damage Location

House Number [REDACTED]
 Apartment/Unit Number [REDACTED]
 Street Name [REDACTED]
 Suburb [REDACTED]
 Town/City [REDACTED]
 Postcode [REDACTED]
 TLA [REDACTED]
 Country [REDACTED] New Zealand
 Additional Address Details [REDACTED]

Claimant(s) and Primary Contact

Claimant [REDACTED]
 Primary Contact [REDACTED]

User: [REDACTED]

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Claim: [REDACTED]

Relationship to Insured: Self
Client Mood: Calm

Flag Details: Never flagged

Damage To...
Foundation: Yes
External Walls: Yes
Interior Walls/Doors: Yes
Ceilings: Yes

Snapshot: Contacts

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
[REDACTED]							

Snapshot: Notes

[REDACTED]

Snapshot: Documents

[REDACTED]

Snapshot: Insurance Info

[REDACTED]

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Claim: [REDACTED]

Building/Land Insurance Information

Insurance Company

Branch

Broker/Agent

Policy/Client Number

Property Type

Name house insured in

Notes

Main home

Contents Insurance Information

Insurance Company

Branch

Broker/Agent

Policy/Client Number

Name contents insured in

Notes

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User: [REDACTED]

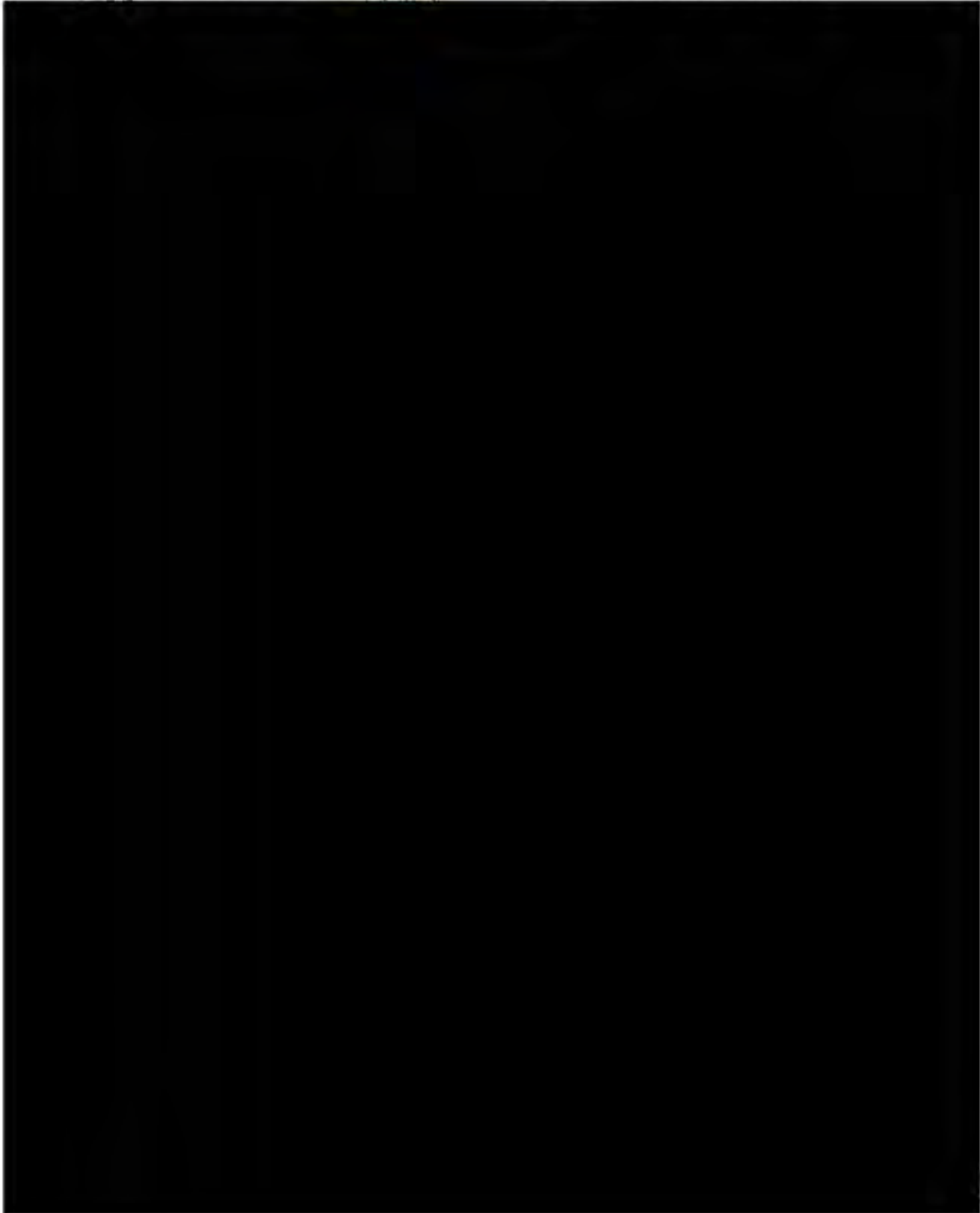
File 9(7)(a) [redacted] can not be converted

MimeType: 'application/vnd.openxmlformats-officedocument.spreadsheetml.sheet' is unsupported

Released under the Official Information Act 1982

Released
9(2)(a)

From: [REDACTED]
Date: Wednesday, 6 November 2013 7:54:54 p.m. (UTC-12:00) Auckland,
New Zealand
To: [REDACTED]
Subject: FW: Claim Number [REDACTED], and our DAND CLAIMS



2

Subject: RE: Claim Number [REDACTED]
 Date: Wed, 23 Jan 2013 19:41:10 +0000

Hi there

We have a claim lodged with EQC for our house at [REDACTED] Church for the June 2011 earthquake. Our insurers, [REDACTED] confirmed yesterday that apportionment for this claim has been settled. Can you advise the details of this thanks.

regards [REDACTED]

From: info@ecg.govt.nz
 To: [REDACTED]
 Subject: Claim Number [REDACTED]
 Date: Fri, 26 Oct 2012 09:34:26 +0000

Dear [REDACTED]

Thank you for your email, I apologise for the delay in responding.

Claim Number [REDACTED]

I apologise if the land pack was unsatisfactory I have uploaded the information you provided to the claim. A full assessment of your land will take place during 2013.

Below is some information on land claims which may be helpful.

Land Claims

The Earthquake Commission's EQCover extends to the residential land under a house and within eight meters of the buildings. Land within 60 metres of the house which forms the main access way is also covered.

Settlement of Land Claims

Most land damage claims are settled by a payment to the homeowner or mortgagee, particularly where reinstatement of the land is impractical. EQC will consider organising repairs to the land, including retaining walls, where it is needed to make repairs to your house, and where there is enough cover to carry out the work.

How the settlement amount is arrived at

Land damage settlement decisions are made under the section 19 of the Earthquake Commission Act 1993.

EQC calculates the land claim settlement based on:

- The indemnity value of any bridges, culverts, and retaining walls and their support systems that are covered; plus
- The cost to repair land that is damaged or lost (or in some circumstances the reduction in the value of the land where repair is inappropriate).

In some circumstances, EQC may make a settlement based on the maximum entitlement under the Act. The maximum entitlement is often (but not always) the value of the minimum allowable lot size under your district plan.

This means the value of a settlement will not always be the amount of money needed to repair or reinstate land, or retaining walls, to a pre-earthquake condition.

If your land is considered to be impractical to reinstate by EQC, it does not necessarily mean the land cannot be built on.

If EQC decides to settle your land claim by making a pay-out for the maximum entitlement under the Earthquake Commission Act, you and your insurer will need to discuss the implications for your house repair or rebuild, based on your individual policy.

Land Assessments

Further land assessment to quantify land damage will be undertaken throughout 2013.

Those properties with land damage in the Port Hills will have an assessment between September - December 2012 with settlement to follow soon after.

Properties that are on the flatlands and fall under TC1, TC2 and TC3 categories will be assessed between January 2013 – December 2013 with settlement to follow soon after.

For more information

For further information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday. Please ensure you include your claim number when making enquiries.

Yours sincerely

9(2)(a) Customer Service Consultant | Earthquake Commission (EQC)
info@eqc.govt.nz <<http://www.mc361.mail.yahoo.com/mc/compose?to=info%40eqc.govt.nz>>

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a. please immediately delete this email and notify the EQC by return email or telephone (64 4 978 6400);

b. any use, dissemination or copying of this email is strictly prohibited and may be unlawful.

From: 9(2)(a) [mailto:9(2)(a)]
 Sent: Friday, 12 October 2012 9:17 a.m.
 To: EQC Info Mailbox
 Subject: Land Damage- Claim No 9(2)(a)

Hi there

Re your letter of 26 September 2012 and Land Damage Information Pack for 9(2)(a)

Please see my attached letter and request.

regards [REDACTED]
s(2)(a)

This email message (along with any attachments) is intended only for the
addressee(s) named above. The information contained in this email is
confidential to the New Zealand Earthquake Commission (EQC) and must not
be used, reproduced or passed on without consent. If you have received
this email in error, informing EQC by return email or by calling (04)978
6400 should ensure the error is not repeated.

Please delete this email if you are not the intended addressee.

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Released

From: [REDACTED]
 Sent: Friday, 25 October 2012 11:07:21 a.m. (UTC+12:00) Auckland,
 Wellington
 To: Claims
 Subject: FW: Claim Number [REDACTED],

[REDACTED]
 9(2)(a)

From: [REDACTED]
 To: info@eqc.govt.nz
 Subject: RE: Claim Number [REDACTED]
 Date: Wed, 23 Jan 2013 19:11:10 +0000

Hi there

We have a claim lodged with EQC for our house at [REDACTED] Christchurch for the June 2011 earthquake. Our insurer, [REDACTED] confirmed yesterday that apportionment for this claim has been [REDACTED]. Can you advise the details of this thanks.

Regards [REDACTED]
 9(2)(a)

From: info@eqc.govt.nz
 To: [REDACTED]
 Subject: Claim Number [REDACTED]
 Date: Fri, 26 Oct 2012 03:34:26 +0000

Dear [REDACTED]
 9(2)(a)

Information Act 1982

Thank you for your email, I apologise for the delay in responding.

Claim Number [REDACTED]

I apologise if the land pack was unsatisfactory I have uploaded the information you provided to the claim. A full assessment of your land will take place during 2013.

Below is some information on land claims which may be helpful.

Land Claims

The Earthquake Commission's EQCover extends to the residential land under a house and within eight meters of the buildings. Land within 60 metres of the house which forms the main access way is also covered.

Settlement of Land Claims

Most land damage claims are settled by a payment to the homeowner or mortgagee, particularly where reinstatement of the land is impractical. EQC will consider organising repairs to the land, including retaining walls, where it is needed to make repairs to your house, and where there is enough cover to carry out the work.

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In some circumstances, EQC may make a settlement based on the maximum entitlement under the Act. The maximum entitlement is often (but not

always) the value of the minimum allowable lot size under your district plan.

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For more information

For further information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday. Please ensure you include your claim number when making enquiries.

Yours sincerely

9(2)(a) Customer Service Consultant | Earthquake Commission (EQC)
info@eqc.govt.nz <<http://nz.mc961.mail.yahoo.com/mc/compose?to=info@eqc.govt.nz>>

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a. please immediately delete this email and notify the EQC by return email or telephone (64 4 978 6400);

b. any use, dissemination or copying of this email is strictly prohibited and may be unlawful.

From: [redacted] [mailto:[redacted]]
Sent: Friday, 12 October 2012 10:17 a.m.
To: EQC Info Mailbox
Subject: Land Damage- Claim [redacted]

Hi there

Re your letter of 26 September 2012 and Land Damage Information Pack for [redacted]

Please see my attached letter and request.

Regards [redacted]

This email message (along with any attachments) is intended only for the addressee(s) named above. The information contained in this email is confidential to the New Zealand Earthquake Commission (EQC) and must not be used, reproduced or passed on without consent. If you have received this email in error, informing EQC by return email or by calling (04)978 6400 should ensure the error is not repeated.

Please delete this email if you are not the intended addressee.

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01 November 2013

0800 DAMAGE (0800 32 62 43)

Claim No. **s(2)(a)**

s(2)(a)

Dear **s(2)(a)**

Your claim **s(2)(a)**

Thank you for your request under the Official Information Act 1982 and/or the Privacy Act 1993 to the Earthquake Commission (EQC) received on 25 October 2013.

I advise that EQC has received a substantial increase in information requests in recent months and a decision on your request may take longer than the 20 working day statutory timeframe. If you consider that your request should be given priority, for example you are experiencing severe health or financial issues, please advise us as soon as possible with supporting documentation so that we can consider whether your request should be escalated.

General claims information, including an un-costed Scope of Works, can be obtained by contacting 0800 DAMAGE (0800 326 243) international call +64 4 978 6400 or you may email info@eqc.govt.nz.

Yours sincerely

s(2)(a)


Manager Technical and Statutory Complaints

Released under the Official Information Act 1982

Released

From: [REDACTED]
Sent: Wednesday, 23 October 2013 7:40:46 p.m. (UTC+12:00) Auckland,
New Zealand
To: Claims
Subject: RE: Building/Land insurance details required

9(2)(a)



Date: Wed, 23 Oct 2013 14:25:09 +1300
From: claims@aqc.govt.nz
To: [REDACTED]
Subject: Building/Land insurance details required

9(2)(a)



Act 1982

Claim No. [REDACTED]
[REDACTED]

We refer to the claim you recently lodged with EQC.

Unfortunately we have been unable to confirm your building/land insurance cover. This is because:-

- * we did not obtain this information from you when you lodged your claim,
- * your insurer did not respond to our request for information, or
- * the insurer you advised was unable to confirm you are insured, or
- * you did not respond to our previous request for insurance details.

Please note it is a requirement of the Earthquake Commission Act that properties be insured. No claim payments can be made until we have confirmation from your building/land insurer that a policy was in force at the time the damage occurred.

We must have insurance verification before we can process your claim. Please download the Insurance Certificate <http://www.eqc.govt.nz/what-we-do/eqc-insurance/fags> form, have it completed by your building/land insurer and returned to EQC as soon as possible at claims@eqc.govt.nz or claims@eqc.govt.nz?subject=[REDACTED] or alternatively call the free phone number - 0800 DAMAGE (0800 32 62 43) International +64 4 978 6400.

Yours sincerely

Claims Officer

Official Information Act 1982

Released

From: [REDACTED]
Sent: Saturday, 22 June 2013 7:33:35 a.m. (UTC+12:00) Auckland,
New Zealand
To: Claims
Subject: Do we need to lodge a new Claim

9(2)(a)



This email has been filtered by SMX
For more information visit <http://smxmail.com>

Official Information Act 1982

Dear [REDACTED]

Thank you for your email.

Please note the land information package sent to all households with land claims open is only a preliminary indication of the land damage. When the land is assessed the assessor will discuss what is written on the photos and clarify other information you may have. The Earthquake Commission only has the land information package that you have received.

The land assessments have commenced and have started in the East of Canterbury and will be carried out over 2013.

I have enclosed some information regarding land claims and hope this clarifies your questions.

Land Claims

The Earthquake Commission's (EQC) cover extends to the residential land under a house and within eight meters of the buildings. Land within 60 metres of the house which forms the main access way is also covered.

Settlement of Land Claims

Most land damage claims are settled by a payment to the homeowner or mortgagee, particularly where reinstatement of the land is impractical. EQC will consider organising repairs to the land, including retaining walls, where it is needed to make repairs to your house, and where there is enough cover to carry out the work.

Settlement Calculation

Land damage settlement decisions are made under section 19 of the Earthquake Commission Act 1993.

EQC calculates the land claim settlement based on:

- The indemnity value of any bridges, culverts, and retaining walls and their support systems that are covered; plus
- The cost to repair land that is damaged or lost (or in some circumstances the reduction in the value of the land where repair is inappropriate).

In some circumstances, EQC may make a settlement based on the maximum entitlement under the Act. The maximum entitlement is often (but not always) the value of the minimum allowable lot size under your district plan.

This means the value of a settlement will not always be the amount of money needed to repair or reinstate land, or retaining walls, to a pre-earthquake condition.

If your land is considered to be impractical to reinstate by EQC, it does not necessarily mean the land cannot be built on.

If EQC decides to settle your land claim by making a payment of the maximum entitlement under the Earthquake Commission Act, you and your insurer will need to discuss the implications for your house repair or rebuild, based on your individual policy.

Land Assessments

Further land assessment to quantify land damage will be undertaken throughout 2013.

Assessments for properties that are on the flat land areas of Christchurch and fall under TC1, TC2 and TC3 categories will begin in January and be completed by December 2013, with settlement to follow soon after.

Retaining Walls

The Earthquake Commission (EQC) provides indemnity cover for retaining walls and not replacement cover. This means we pay out the value of the wall when it was damaged, not the cost of building a brand new retaining wall.

The value is determined by working out the replacement value and making deductions to take account of its age and pre-quake condition. For example, a retaining wall that is halfway through its useful life will have 50 per cent of the replacement value deducted to determine the indemnity value.

Where a retaining wall failure leads to land loss, the land damage settlement also includes the value of that loss, so in some circumstances the total settlement (land damage + retaining wall damage) can be sufficient to replace a retaining wall.

Retaining walls that serve a landscaping function, rather than supporting or protecting your house, insured land or main access way are not covered by EQC. Council-owned retaining walls are also not covered by EQC, and will be repaired by the Stronger Christchurch Infrastructure Repair Team (SCIRT).

Some insurance companies provide top-up cover for retaining walls, so it pays to check your policy, or discuss this with your insurer.

Claims for insured retaining walls that form the boundary between two (or more) properties will be shared between those properties.

Further Information

For further information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (326 243) between 7am – 9pm Monday to Friday, and 8am-8pm on Saturday.

Please ensure you include your claim number when making enquiries.

9(2)(a) Customer Service Consultant – Customer Contact Centre | Earthquake Commission (EQC)

info@eqc.govt.nz

CONFIDENTIALITY NOTICE

This email and any files transmitted with it are confidential. If you have received this email in error, please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake. If you are not the named addressee you should not disseminate, distribute or copy this e-mail.

From: 9(2)(a) [mailto:9(2)(a)]

Sent: Tuesday, 29 January 2013 11:45 a.m.

To: EQC Info Mailbox

Subject: FW: Land Damage- Claim No. 9(2)(a)

Hi there

I received a phone call from you advising that the questions I asked should be put to CERA, not EQC. I have done that but they advise the opposite, i.e. it is for EQC to respond. Can you provide the answers thanks.



regards [9(2)(a)]

From: [9(2)(a)]
To: info@egc.govt.nz
Subject: Land Damage- Claim No [9(2)(a)]
Date: Thu, 11 Oct 2012 20:16:53 +0000

Hi there

Re your letter of 26 September 2012 and Land Damage Information Pack for [9(2)(a)]
Christchurch.

Please see my attached letter and request.

regards [9(2)(a)]

Released under the Official Information Act 1982

DWELLING RESERVE APPORTIONMENT REPORT

Zone: TC3
Block: C098

Property summary

Customer:	[REDACTED]		
Damage location:	[REDACTED]		
Event date:	4-Sep-10	22-Feb-11	13-Jun-11
Claim number:	[REDACTED]		

Apportionment inputs

Tier type:	Tier 1	Tier 1	Tier 1
Tier dates:	Full EDC assessment 07/02/11	Full EDC assessment 08/04/11	Full EDC assessment 09/12/11
Damage information:	\$43,786.71	\$294,773.42	\$294,773.42

Apportionment calculation

Estimated reserve cost:	\$43,786.71	\$250,986.71	\$0.00	Total Reserve (all claims) \$294,773.42	
Estimated repair ratio:	15%	85%	0%		100%
Approval required?	No	Yes	Yes		

Apportionment rationale

Subjective apportionment value:	\$0.00
Apportionment description:	Full EDC assessments conducted following each of the events, hence subjective apportionment not required.

Recommendation details

Recommended by:	[REDACTED]
Recommendation date:	23-Aug-12

Approval details

Approval status:	Required
Approved by:	[REDACTED]
Approval date:	23-Aug-12

Released under the Official Information Act 1982

Scope of Works

Claims Number [REDACTED]

Claimant [REDACTED]

Main Contact [REDACTED]

SOW Status Approved

Damage Location [REDACTED]

Reviewed by (not reviewed)

Contact Address [REDACTED]

Reviewed on

Edited by

Elements included in settlement

Ends

Released under the Official Information Act 1982

01 March 2012

EQC(s)

CLAIM NUMBER: [REDACTED]

Dear [REDACTED]

RE: [REDACTED]

Recently our EQC assessors completed a full assessment of all damage to your property from the earthquakes and aftershocks since 4 September 2010. We appreciate you taking the time to meet with them to go through this process.

We would recommend you wait until you receive confirmation from EQC as to how your claim will be settled before making any major decisions, especially if you are considering moving to another property.

What happens now the assessment is complete?

EQC claim officers are now looking at all your claim(s) since 4 September 2010 to check what claim(s) have been previously assessed and whether any payment(s) have already been made to you or to contractors who have completed repair work on your property. You will appreciate this is a complex process because we need to assess the amount of damage caused by each earthquake and how to distribute this across your lodged claim (s). This information is necessary to determine EQC's liability regarding the repair or settlement of your building damage.

How will your claim be settled?

Once we have reached the settlement decision we will send you a settlement advice letter explaining how EQC is settling your claim. EQC has three settlement categories that relate to the extent of your residential property damage. These categories and EQC's settlement process is explained in the following table.

<p>Generally repairs of \$10,000 (+ GST) or less (minor damage)</p>	<ul style="list-style-type: none"> EQC will pay you the settlement amount and you will manage the repairs yourself; or If you'd prefer, we can refer your claim to Fletcher EQR to manage your repairs. To 'opt in' to this process please call 0800 DAMAGE (0800 326 243).
<p>Generally for repairs between \$10,000 (+ GST) and \$100,000 (+ GST) (moderate damage)</p>	<ul style="list-style-type: none"> EQC will work with Fletcher EQR to manage your repairs; or If you have a preferred contractor you may remain in the Fletcher EQR process if your contractor is accredited, or becomes accredited with Fletcher EQR; or You can choose to 'opt out' of using Fletcher EQR. If you do so, you will be responsible for managing all repairs, including ensuring that the repairs comply with the Building Act; that all necessary consents are obtained and that any disputes with contractors are resolved. Payment to your contractor will be managed by EQC. When repair work commences we will provide a limited payment in advance to enable your contractor to secure materials. Progress and final payment(s) will be made on submission of your contractor's invoices. <p>Further information about accreditation and 'opting out' of the process is available in the 'Frequently Asked Questions' at www.eqc.govt.nz, or by phoning 0800 DAMAGE (0800 326 243).</p>
<p>Generally for repairs over \$100,000 (+ GST) (severe damage)</p>	<ul style="list-style-type: none"> If your property has a mortgage or other financial security on it, then we will pay the settlement amount to the lender; or If your property is not subject to any loan or security, then we will pay you directly. <p>We provide written advice to your insurer that your claim has reached 75% of the maximum EQC entitlement, and we encourage you to also contact your private insurer directly to discuss the next steps in your claim settlement.</p>

Further contact

If you have any questions about this letter or your statement of claim, please contact the Call Centre on info@eqc.govt.nz or call us on 0800 DAMAGE (0800 326 243). Information is also available at www.eqc.govt.nz including the 'Householders' Guide to EQCover which is found in the EQC insurance section on the website.

Because of the Christchurch earthquakes, we are currently experiencing a high volume of claims. However, EQC is committed to settling claims and we apologise for the time it may take to reach settlement. We thank you for your patience.

Yours sincerely

Class Officer

Released under the Official Information Act 1982

Claim No. [REDACTED]

27 July 2011

[REDACTED]
3(2)(b)

Dear [REDACTED]

Damage At [REDACTED]

You recently lodged a claim with EQC. However, to date we have been unable to confirm your building/land insurance cover. There are a number of possible reasons for this:

- Your insurer has not responded to our request for information, or
- The insurer you nominated was unable to confirm you are insured, or
- You didn't respond to our previous request for insurance details.

To enable us to proceed with your claim, please have the attached form completed by your building/land insurer and returned to EQC as soon as possible.

Please note that under the Earthquake Commission Act, property must be insured to be eligible for EQC's cover. No claim payments can be made until we have confirmation from your insurer that a policy was in force at the time the damage occurred.

Yours faithfully

Claims Officer

Released under the Official Information Act 1982

Claim No. [Redacted]

INSURANCE CERTIFICATE

I hereby certify that the property damaged on 13 June 2011, was insured against fire at the time of the loss and the EQC premium of _____ for the period ____/____/____ to

____/____/____

has been paid.

Claimant's Name: [Redacted] 9(2)(a)

Situation of Damage: [Redacted]

Policy Holder (if Different): _____

Client/Policy No.: _____

Mortgagee: _____

Details of Cover - Residential Building (Dwelling)

EQC Sum Insured	Situation
\$100,000 or \$	[Redacted] 9(2)(a)
No of Dwellings _____	[Redacted]
Top-up Cover Yes/No (circle one)	[Redacted]

Signed _____

Company _____ Branch _____

Earthquake Commission Fax: 64 4 978 6432
PO Box 311
WELLINGTON

Apply stamp here (if applicable)

Released under the Official Information Act 1982

Claim No. [REDACTED]

27 July 2011

[REDACTED]

Dear [REDACTED]

Damage At [REDACTED]

We confirm receipt of the claim (claim number [REDACTED]) you recently lodged with EQC. We have asked a loss adjuster to call and inspect the damage to your property and report back to the Commission. The loss adjuster will contact you shortly to arrange a suitable time to visit.

On the following page of this letter are the details that were collected when your claim was lodged. Could you please take a few moments to check them. If they are incorrect we would appreciate it if you could call our free phone number, 0800 508 765, and provide the correct details.

Attached is a *Householders' Guide to EQC cover* which outlines the cover provided by the Earthquake Commission Act 1993. We draw your attention to the section on "Excesses" on page 7 of the guide. These are the amounts you contribute to a claim that is accepted by EQC. Also attached is our *A Guide to Making a Claim with EQC* brochure which provides some information about the EQC claim process.

If you have any queries about your claim or the cover provided by the Act, please contact EQC at claims@eqc.govt.nz or call the same free phone number - 0800 508 765.

Yours faithfully

Claims Officer

Released under the Official Information Act 1982

Below are the details that were collected when your claim was lodged. Could you please take a few moments to check them. If they are incorrect we would appreciate it if you could call 0800 508 765 and provide the correct details

Thank you.

Provision of Information

Pursuant to Clause 7 of the Third Schedule to the Earthquake Commission Act 1993, the Commission will require you to provide information about all insurances covering your property, and documents and information relating to your claim and the origin and cause of the natural disaster damage. Any personal information provided by you will be held securely by the Commission, and its agents and advisers as necessary, for the purpose of resolving your claim. You are entitled to have access to, and request correction of, personal information held by the Commission.

Details Held by EQC



Released Under the Official Information Act 1982

EQC EARTHQUAKE COMMISSION							
Scope of Works							
Completed by:	9(2)(b)		9(2)(a)				
Date:	5-Jun-2012						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bedroom			
Office/study	Ramp/stair	Hallway	Scarewell	Terrace			
Laundry	Bathroom	Ensuite	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Heater tanks			
Glazing/windows	Fireplace/woodburner	Doors	External walls	Roof			
Outbuildings	Other						
Description: Substantial Damage to Dwelling							
Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement							
Line items:							
Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
TOTAL AREA OF DWELLING	m ²	5.00	1.00		197.00	\$ 2,500.00	\$ 492,500.00
TOTAL AREA OF EXTERNAL GARAGE	m ²	3.00	3.00		18.00	\$ 500.00	\$ 9,000.00
TOTAL AREA OF GARDEN SHED	m ²				0.00	\$ 100.00	\$
TOTAL AREA OF SLEEP-OUT	m ²				0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
TOTAL AREA OF					0.00		\$
Subtotal							\$ 502,400.00
+ P&G, Margin & GST Figure							\$ 169,578.33
Total							\$ 688,178.88
* Unit categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.							
EQC 033 - Revised 07/09							

Scope of Works		EQC Without Deduction					
Completed by:	(b)(2)(a)	(b)(3)(a)					
Date:	5-Jun-2012						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bedroom			
Office/study	Ramp/stair	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Ensuite	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Insoler tanks			
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Demolition							
Demolition of GARAGE	m ²	3.00	6.00		18.00	\$ 120.00	\$ 2,100.00
Concrete Footings	Lin				0.00	60.00	\$ -
Concrete Slab	m ²				0.00	75.75	\$ -
Ring Foundation	Lin	65.60			65.60	90.00	\$ 5,904.00
Piles	Each				99.00	\$ 15.00	\$ 1,485.00
Remove Weatherboard/Sheet/Light Weight Claddings and Dispose	m ²	65.60	0.20		19.68	\$ 5.00	\$ 98.40
Remove Masonry Blocks and Dispose - 15/20 Series Block	m ²				0.00	\$ 56.00	\$ -
Cut away internal wall linings for a lift on slab. ($(gfa \times 0.53) + (\text{perimeter} \times 0.6)$)	m ²				0.00	\$ 3.50	\$ -
Remove concrete roof tiles	m ²				0.00	\$ 25.00	\$ -
Deck	m ²				0.00	\$ 40.00	\$ -
					0.00		\$ -
							\$ -
LIFTING & REMOVAL							
Lift & Reinstall Dwelling	Each				1.00	\$ 12,000.00	\$ 12,000.00
Lift & Reinstall Garage	Each					\$ 4,000.00	\$ -
WEATHER PROOF WRAP	m ²				0.00	\$ 7.20	\$ -
						Subtotal	\$ 27,507.40
						+ P&G, Margin & GST Figure	
						Total	
<small>* Unit categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.</small>							



Scope of Works

Completed by:	9(2)(a)	9(2)(a)
Date:	5-Jun-2012	

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bed room
Office/study	Rumpus	Walkway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Hotter tanks
Glazing/windows	Fireplace/woodburner	Doors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling
Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
LIQUIFACTION							
Remove from under dwelling	Lich					\$ 3,000.00	\$ -
					0.00		\$ -
ASBESTOS							
Strip & remove from site	m ²				0.00	\$ 75.00	\$ -
Test	Each					\$ 200.00	\$ -
					0.00		\$ -
FOUNDATIONS							
Foundation Walls - Concrete	Lm	65.60			65.60	\$ 240.00	\$ 15,744.00
Concrete slab	m ²				0.00	\$ 150.00	\$ -
Hardfill	m ²				0.00	\$ 84.00	\$ -
Foundation Walls - Masonry Block	m ²	10.00	(2.0)		20.00	\$ 180.00	\$ 3,600.00
					0.00		\$ -
REPAIRS TO CONCRETE SLAB							
Slab repair - cracks 10 - 25 mm wide	Lm				0.00	\$ 150.00	\$ -
Self levelling compound 10-20 mm thick	m ²				0.00	\$ 100.00	\$ -
Epoxy repair to cracks - cracks up to 10 mm wide	Lm				0.00	\$ 42.00	\$ -
Asphalt concrete (AC) - repairs up to 30 mm thick	Lm				0.00	\$ 87.00	\$ -

	Subtotal	\$ 19,344.00
	+ P&G, Margin & GST Figure	
	Total	

* UNIT categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Scope of Works		EQC EARTHQUAKE COMMISSION					
Completed by:	[REDACTED]	B(2)(a)					
Date:	5-Jun-2012						
	[REDACTED]						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bedroom			
Office/study	Ramp/stair	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Ensuite	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Insoler tanks			
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
PILING							
125 x 125 H5 tanapiles	Each				99.00	\$ 185.00	\$ 18,315.00
Piles allow for separate small job	Each						\$ -
Subfloor access through timber floor	Each					\$ 250.00	\$ -
Subfloor access through ring foundation	Each						\$ -
125 x 125 H5 tanapiles to deck at 1,500 mm ctrs	Each					\$ 80.00	\$ -
Pack and Relevel Piles	Each					\$ 50.00	\$ -
Jack Piling to Concrete Ring Foundation at 1,350 mm ctrs	Each					\$ 200.00	\$ -
					0.00		\$ -
MID FLOOR CONCRETE FLOORS							
Tray Dec 300 with 110mm concrete topping	m ²				1.00	\$ 164.00	\$ -
Precast slabs double tee with 85mm concrete topping	m ²				0.00	\$ 204.00	\$ -
					0.00		\$ -
TIMBER FLOORS							
Timber Subfloor Framing with T&G	m ²				0.00	\$ 175.00	\$ -
Timber Subfloor Framing with Sheet Flooring	m ²				0.00	\$ 175.00	\$ -
TIMBER DECKS							
Timber Deck Framing with Radiata Grip Tread	m ²				0.00	\$ 200.00	\$ -
						Subtotal	\$ 18,315.00
						+ P&G, Margin & GST Figure	
						Total	
* Unit categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.							
EQC 033 - Revised 07/09							



Scope of Works

Completed by: [Redacted]
 Date: 5-Jun-2012

9(2)(a) [Redacted]

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bed room
Office/study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks
Glazing/windows	Fireplace/woodburner	Doors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling
Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
EXTERNAL STEPS TO DECKS							
Concrete 450mm rise x 1.000m length	Each					\$ 500.00	\$ -
Timber 450mm rise x 1.000m length	Each				0.00	\$ 400.00	\$ -
WALL & ROOF FRAMING							
External wall framing	m ²				0.00	\$ 94.00	\$ -
Internal wall framing	m ²				0.00	\$ 37.50	\$ -
Roof framing	m ²				0.00	\$ 119.00	\$ -
					0.00		\$ -
HEAVY ROOF							
Concrete roof tiles	m ²				0.00	\$ 59.00	\$ -
Ridge capping	Lm				1.00	\$ 75.00	\$ 75.00
SAFETY GEAR							
Marselle (Clay Tiles) supply & install	m ²	22.20	1.00		22.20	\$ 85.00	\$ 1,887.00
Roof tiles - small job	Each					10.00	\$ -
					0.00		\$ -
LIGHT ROOF							
American shingles supply and install	m ²				0.00	\$ 1,000.00	\$ -
					0.00		\$ -
						Subtotal	\$ 2,297.00
						+ P&G, Margin & GST Figure	
						Total	

* UNIT categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Scope of Works		EQC EARTHQUAKE COMMISSION					
Completed by:	[REDACTED]	[REDACTED]					
Date:	5-Jun-2012						
	[REDACTED]						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bedroom			
Office/study	Ramp/stair	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Ensuite	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Hot water tanks			
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
NETTING AND UNDERLAY PAPER							
Roofing Underlay	m ²				0.00	\$ 3.00	\$ -
					0.00		\$ -
FASCIA AND SPOUTING							
Coloursteel Quarter Round Spouting	Lm				0.00	\$ 74.00	\$ -
PVC Downpipes - 80mm - Supply and Install	Each				0.00	\$ 68.00	\$ -
Copper Downpipes - 80mm - Supply and Install	Each				0.00	\$ 180.00	\$ -
EXTERIOR CLADDING							
Brick/Block							
Standard Brick Veneer	m ²	4.00	1.00		4.00	\$ 104.00	\$ 416.00
Concrete block 15 / 20 series-supply / Lay / fill	m ²				0.00	\$ 180.00	\$ -
					0.00		\$ -
Hebel Panels							
75mm thick sound floor	m ²				0.00		\$ -
					0.00		\$ -
Stone/Rock Veneers							
Summerhill Stone	m ²				0.00	\$ 130.00	\$ -
					0.00		\$ -
						Subtotal	\$ 416.00
						+ P&G, Margin & GST Figure	
						Total	
<small>* Unit categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.</small>							

Scope of Works		EQC EQUITY COMMISSION					
Completed by:	9(2)(a)	9(2)(a)					
Date:	5-Jun-2012						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bed room			
Office/study	Rumpus	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Envelope	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks			
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
Solid Plaster					0.00	\$ 85.00	\$ -
Splash coat to Foundations	m ²				0.00	\$ 55.00	\$ -
Cracks / grind out & epoxy fill	Lin				0.00	\$ 55.00	\$ -
SKIM COAT OVER BRICK VENEER	m ²				0.00	\$ 55.00	\$ -
Monolithic cladding - Polyclad, insulated systems, including painting	m ²				0.00	\$ 155.00	\$ -
Monolithic cladding repairs - includes crack repairs and painting.	m ²				0.00	\$ 65.00	\$ -
Repairs includes scaffold					0.00		\$ -
					0.00		\$ -
Weatherboard/Sheet Exterior Claddings							
Timber	m ²	65.60	0.30		19.68	\$ 143.00	\$ 2,814.24
Hardboard	m ²				3.00	\$ 38.00	\$ 114.00
Hardfibre - direct fixed	m ²				2.00	\$ 21.50	\$ 43.00
Scribers - remove, replace. Includes labour and materials	Lin				0.00	\$ 55.00	\$ -
					0.00		\$ -
Brickwork - allow to - replace with a textured finish							
Walls less than 20m ²	m ²				0.00	\$ 600.00	\$ -
Walls greater than 20m ²	m ²				0.00	\$ 1,733.00	\$ -
					0.00		\$ -
Subtotal						\$	2,814.24
+ P&G, Margin & GST Figure							
Total							
<p>* UNIT categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.</p>							



Scope of Works

Completed by:	9(2)(a)
Date:	5-Jun-2012



Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Ramp/stair	Hallway	Scissorwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insurer tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line Items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Precast Tilt Slabs - New panels					0.00	\$ 350.00	\$ -
Allow crane - 1.5 hours per panel	hrs					\$ 300.00	\$ -
Allow labour per panel	Each					\$ 270.00	\$ -
Repairs to tilt slab panels	m ²				0.00	\$ 35.00	\$ -
Realign tilt slab panels and fix to floor slab - per 4m wide panel	Each					\$ 653.40	\$ -
Grind & Polish precast panels	m ²				0.00		\$ -
					0.00		\$ -
OTHER STRUCTURAL ELEMENTS							
					0.00		\$ -
					0.00		\$ -
					0.00		\$ -
					0.00		\$ -
					0.00		\$ -
					0.00		\$ -

EXTERIOR DECORATING (painting)

light weight wall cladding	m ²	65.60	0.20		209.92	\$ 13,748	\$ 6,297.60
light weight wall cladding	m ²				0.00	\$ 100	\$ -
exterior cladding preparation	m ²	65.60	0.20		209.92	\$ 5.00	\$ 1,049.60

Subtotal \$ 7,347.20

+ P&G, Margin & GST Figure

Total

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Scope of Works		EQC EQUITY COMMISSION					
Completed by:	9(2)(a)	9(2)(a)					
Date:	5-Jun-2012						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bed room			
Office/study	Rumpus	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Envelope	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks			
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
LOUNGE ceiling							
Strip lathe & plaster fit new gib	m ²	6.20	6.20		38.44	\$ 125.00	\$ 4,805.00
Lining paper	m ²	6.20	6.20		38.44	\$ 30.00	\$ 1,153.20
Paint	m ²	6.20	6.20		38.44	\$ 25.00	\$ 961.00
Walls							
Strip lathe & plaster fit new gib	m ²	24.80	3.00		74.40	\$ 115.00	\$ 8,556.00
Lining paper	m ²	24.80	3.00		74.40	\$ 30.00	\$ 2,232.00
Paint	m ²	24.80	3.00		74.40	\$ 25.00	\$ 1,860.00
Vinyl	m ²				0.00	\$ 125.00	\$
DINING ceiling							
Strip lathe & plaster fit new gib	m ²	4.60	5.30		24.38	\$ 125.00	\$ 3,047.50
Wallpaper	m ²	4.60	5.30		24.38	\$ 43.00	\$ 1,048.34
Walls							
Strip lathe & plaster fit new gib (EAST WALL)	m ²	5.30	1.20		6.36	\$ 115.00	\$ 731.40
Wallpaper	m ²	19.80	1.20		23.76	\$ 43.00	\$ 1,021.68
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$
Vinyl	m ²				0.00	\$ 125.00	\$
						Subtotal	\$ 25,436.12
						+ P&G, Margin & GST Figure	
						Total	
<p>* UNIT categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.</p>							



Scope of Works

Completed by:	[REDACTED]	S(2)(b)
Date:	5-Jun-2012	
	[REDACTED]	

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Ramp/stair	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insurer tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
KITCHEN ceiling							
Strip lathe & plaster fit new gib	m ²	1.30	3.10		11.88	\$ 125.00	\$ 1,486.25
Paint	m ²	1.30	3.10		11.88	\$ 25.00	\$ 297.25
Walls							
Strip lathe & plaster fit new gib	m ²	14.80	2.40		35.52	\$ 115.00	\$ 4,084.80
Paint	m ²	14.80	2.40		35.52	\$ 25.00	\$ 888.00
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -
PANTRY ceiling							
Rake stop paint	m ²	3.50	1.50		5.25	\$ 27.00	\$ 141.75
Paint	m ²				0.00	\$ 25.00	\$ -
Walls							
Rake stop paint	m ²	10.00	2.40		24.00	\$ 27.00	\$ 648.00
Paint	m ²				0.00	\$ 25.00	\$ -
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -

Subtotal \$ 7,782.05

+ P&G, Margin & GST Figure

Total

* Unit categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EQC 033 - Revised 07/09



Scope of Works

Completed by:	9/2/04	9(2)(a)
Date:	5-Jun-2012	

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling
Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
BEDROOM 1 ceiling							
Strip lathe & plaster fit new gib	m ²	4.30	4.00		17.20	\$ 125.00	\$ 2,150.00
Wallpaper	m ²	2.00	4.00		17.20	\$ 43.00	\$ 739.60
Walls							
Strip lathe & plaster fit new gib	m ²	16.60	1.20		49.80	\$ 115.00	\$ 5,727.00
Wallpaper	m ²	16.60	1.00		49.60	\$ 43.00	\$ 2,143.80
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -
BEDROOM 2 ceiling							
Strip lathe & plaster fit new gib	m ²	3.90	4.20		16.38	\$ 125.00	\$ 2,047.50
Wallpaper	m ²	3.90	4.20		16.38	\$ 43.00	\$ 704.34
Walls							
Strip lathe & plaster fit new gib	m ²	16.20	1.00		48.60	\$ 115.00	\$ 5,589.00
Wallpaper	m ²	16.20	1.00		48.60	\$ 43.00	\$ 2,089.80
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -

* UNIT categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour,
 Per day, Per week. Cubic metre calculations must include length, breadth
 and depth figures. Square metre calculations must include length and
 breadth figures.

Subtotal	\$ 21,196.54
+ P&G, Margin & GST Figure	
Total	



Scope of Works

Completed by:	B(2)(a)	B(2)(a)
Date:	5-Jun-2012	

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Ramp/stair	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
BEDROOM 3 ceiling:							
Rake stop paint	m ²	1.00	2.90		11.60	\$ 27.00	\$ 313.20
Paint	m ²				0.00	\$ 25.00	\$ -
Walls							
Rake stop paint	m ²	13.60	2.40		33.12	\$ 27.00	\$ 894.24
Paint	m ²				0.00	\$ 25.00	\$ -
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -
BATHROOM ceiling							\$ -
Rake stop paint	m ²	2.50	2.40		6.00	\$ 27.00	\$ 162.00
Paint	m ²				0.00	\$ 25.00	\$ -
Walls							
Rake stop paint	m ²	9.60	2.40		23.52	\$ 27.00	\$ 635.04
Paint	m ²				0.00	\$ 25.00	\$ -
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -
						Subtotal	\$ 2,091.48
						+ P&G, Margin & GST Figure	
						Total	

* Unit categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EQC 033 - Revised 07/09



Scope of Works

Completed by: [Redacted]
 Date: 5-Jun-2012



Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bed room
Office/study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
TOILET ceiling							
Rake stop paint	m ²	7.70	1.00		7.70	\$ 27.00	\$ 207.90
Paint	m ²				0.00	\$ 25.00	\$
Walls							
Rake stop paint	m ²	7.40	1.00		7.40	\$ 27.00	\$ 200.80
Paint	m ²				0.00	\$ 25.00	\$
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$
Vinyl	m ²				0.00	\$ 125.00	\$
HALL 2 Ceiling							
Strip lathe & plaster fit new gib	m ²	4.50	1.50		6.75	\$ 125.00	\$ 843.75
Wallpaper	m ²	4.50	1.50		6.75	\$ 43.00	\$ 290.25
Walls							
Strip lathe & plaster fit new gib	m ²	12.00	2.40		28.80	\$ 115.00	\$ 3,312.00
Wallpaper	m ²	12.00	2.40		28.80	\$ 43.00	\$ 1,238.40
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$
Vinyl	m ²				0.00	\$ 125.00	\$
						Subtotal	\$ 4,236.82
						+ P&G, Margin & GST Figure	
						Total	

* UNIT categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour,
 Per day, Per week. Cubic metre calculations must include length, breadth
 and depth figures. Square metre calculations must include length and
 breadth figures.



Scope of Works

Completed by: 9(2)(a)

Date: 5-Jun-2012

9(2)(a)

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Ramp/stair	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insurer tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
HALL Ceiling							
Rake stop paint	m ²	1.20	5.50		23.10	\$ 27.00	\$ 623.70
Lining paper	m ²	1.20	5.50		23.10	\$ 30.00	\$ 693.00
Paint	m ²	4.80	5.50		23.10	\$ 25.00	\$ 577.50
Walls						\$ -	\$ -
Strip lath & plaster fit new gib	m ²	19.40	1.20		23.28	\$ 115.00	\$ 2,677.20
Lining paper	m ²	19.40	1.20		23.28	\$ 30.00	\$ 698.40
Paint	m ²	19.40	1.20		23.28	\$ 25.00	\$ 582.00
Vinyl	m ²				0.00	\$ 125.00	\$ -
LAUNDRY ceiling							\$ -
Rake stop paint	m ²	2.90	2.90		23.10	\$ 27.00	\$ 227.07
Paint	m ²				23.10	\$ 25.00	\$ -
Walls							
Re gib	m ²	11.60	2.40		27.84	\$ 50.00	\$ 1,392.00
Paint	m ²	11.60	2.40		27.84	\$ 25.00	\$ 696.00
Floor							
Supply & Lay tiles	m ²				0.00	\$ 192.00	\$ -
Vinyl	m ²				0.00	\$ 125.00	\$ -
						Subtotal	\$ 4,186.87
						+ P&G, Margin & GST Figure	
						Total	

* Unit categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EQC 033 - Revised 07/09



Scope of Works

Completed by: 9(2)(a) [Redacted]

Date: 5-Jun-2012

[Redacted]

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling


Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
ENTRY ceiling							
Rake stop paint	m ²	3.00	4.00		12.00	\$ 27.00	\$ 324.00
Paint	m ²				0.00	\$ 25.00	\$
Walls							
Rake stop paint	m ²				0.00	\$ 27.00	\$
Paint	m ²				0.00	\$ 25.00	\$
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$
Vinyl	m ²				0.00	\$ 125.00	\$
Lounge Ceiling							
Rake stop paint	m ²				0.00	\$ 27.00	\$
Paint	m ²				0.00	\$ 25.00	\$
Walls							
Rake stop paint	m ²	0.00			0.00	\$ 27.00	\$
Paint	m ²				0.00	\$ 25.00	\$
Floor							
Supply & Lay tiles	m ²				0.00	\$ 130.00	\$
Vinyl	m ²				0.00	\$ 125.00	\$
						Subtotal	\$ 124.00
						+ P&G, Margin & GST Figure	
						Total	

* UNIT categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour,
 Per day, Per week. Cubic metre calculations must include length, breadth
 and depth figures. Square metre calculations must include length and
 breadth figures.

Scope of Works		EQC EARTHQUAKE COMMISSION					
Completed by:	[REDACTED]	[REDACTED]					
Date:	5-Jun-2012	[REDACTED]					
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bedroom			
Office/study	Ramp/stair	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Ensuite	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks			
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
OTHER INTERNAL COMPONENTS							
Waterproof membrane	m ²				0.00	55.00	\$ -
Ease & Paint Joinery	Each						\$ -
					0.00		\$ -
					0.00		\$ -
WINDOW JOINERY - supply and install							
ALUMINIUM							
Single aluminium door - double glazed	Each					\$ 1,200.00	\$ -
Double aluminium door - double glazed/ranch slider	Each					\$ 1,500.00	\$ -
Aluminium window - large size/double glazed	Each					\$ 1,300.00	\$ -
Aluminium window - small size/double glazed	Each					\$ 800.00	\$ -
TIMBER							
INTERNAL DOUBLE TIMBER DOOR							
FRENCH DOOR	Each				1.00	3,000.00	\$ 3,000.00
Opening < 0.5m ² i.e. toilet	m ²				0.00	1,000.00	\$ -
Opening > 0.5m ² but < 1.0m ²	m ²				0.00	1,500.00	\$ -
Opening > 1.0m ² but < 3.0m ²	m ²				0.00	6,000.00	\$ -
Opening > 3.0m ²	m ²				0.00	480.00	\$ -
						Subtotal	\$ 4,080.00
						+ P&G, Margin & GST Figure	
						Total	\$ 4,080.00
<small>* Unit categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.</small>							



EQC
EARTHQUAKE COMMISSION

Scope of Works

Completed by: B(2)(a)	B(2)(a)
Date: 5-Jun-2012	

Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insider tanks
Glazing/windows	Fireplace/woodburner	Doors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
GLAZING							
Single Glazed							
4mm clear float	m ²	2.4	0.30		0.60	\$ 102.00	\$ 61.20
4mm obscured	m ²				0.00	\$ 120.00	\$ -
lead lighting	m ²				0.00	\$ 750.00	\$ -
Small Job Charge - less than 3 windows to reglaze + glass	Each				1.00	\$ 150.00	\$ 150.00
Double Glazing							
4/4mm standard	m ²				0.00	\$ 172.00	\$ -
					0.00		\$ -
ELECTRICAL Costs							
For Dwellings 130>250	m ²				0.00	\$ 75.00	\$ -
					0.00		\$ -
					0.00		\$ -
PLUMBING Costs							
For Dwellings 130>250	Each					\$ 150.00	\$ -
Toilet suite - wall mounted cistern in wall	Each					\$ 250.00	\$ -
cistern vitreous china	Each					\$ 467.00	\$ -
					0.00		\$ -
Subtotal						\$	731.20
+ P&G, Margin & GST Figure							
Total							

* UNIT categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EQC 039 - Revised 07/09



Scope of Works

Completed by:	9(2)(a)
Date:	5-Jun-2012



Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Ramp/stair	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Insoler tanks
Glazing/windows	Fireplace/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:


Description:	Unit	Length	Breadth	Depth	Qty	Rate	Cost
DRAINAGE COSTS							
reinstate drains	Each				1.00	\$ 5,000.00	\$ 5,000.00
					0.00		\$
KITCHEN JOINERY							
Medium 130-250 m2	Each					\$ 12,000.00	\$
Laminated Rimu	m ²				0.00	\$ 495.00	\$
					0.00		\$
GARAGE							
Floor							
Concrete floor slab including foundation & hardfill	m ²	6.00	3.00		18.00	\$ 900.00	\$ 5,400.00
Wall Framing							
Timber wall framing	m ²	18.00	2.40		43.20	\$ 94.00	\$ 4,060.80
Wall Cladding							
Light weight - weatherboard & sheat lining	m ²	18.00	2.40		43.20	104.00	\$ 4,492.80
Roof framing							
Roof cladding - HEAVY WEIGHT - CLAY TILES	m ²	6.00	1.50		18.00	\$ 110.00	\$ 1,980.00
SUPPLY + INSTALL SPOUTING	Lin	12.00			12.00	\$ 47.50	\$ 570.00
SUPPLY + INSTALL DOWNPIPE	Each				2.00	\$ 68.00	\$ 136.00
						Subtotal	\$ 24,279.52
						+ P&G, Margin & GST Figure	
						Total	

* Unit categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EQC 033 - Revised 07/09

Scope of Works		EQC EARTHQUAKE COMMISSION					
Completed by:	9(2)(a)	9(2)(a)					
Date:	5-Jun-2012						
Element details:							
Land	Buildings	Bridges/culverts	Retaining walls	Other			
Lounge	Dining	Kitchen	Family room	Bed room			
Office/study	Rumpus	Hallway	Stairwell	Toilet			
Laundry	Bathroom	Envelope	Chimney	Foundations			
Piling	Services	Kitchen ovens	Hot water cylinders	Hotter tanks			
Glazing/windows	Fireplace/woodburner	Doors	External walls	Roof			
Outbuildings	Other						
Description:	Substantial Damage to Dwelling						
Repair strategy:	Cost to Repair Exceeds Maximum EQC Entitlement						
Line items:							
Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Garage Doors & Windows							
4.800mm wide double garage door with opener	Each					\$ 3,608.00	\$ -
GARAGE TIMBER DOOR	Each				1.00	\$ 2,887.00	\$ 2,887.00
						0.00	\$ -
Outbuilding							
Sleepout	m ²					0.00	\$ -
						0.00	\$ -
						0.00	\$ -
Sundries							
Metal chimney flue	Each				1.00	\$ 1,200.00	\$ 1,200.00
Pergola	Each					\$ 69.00	\$ -
Metal chimney flue	Each					\$ -	\$ -
							\$ -
CHIMNEY'S							
INTERNAL- BRICK - TO BASE - 1 POT (#1)	Each				1.00	\$ 7,250.00	\$ 7,250.00
INTERNAL- BRICK - TO BASE - 2 POT (#2)	Each				1.00	\$ 8,610.00	\$ 8,610.00
External double level 7.6h plastered	Each					\$ 13,407.00	\$ -
Hearths	Each						\$ -
						Subtotal	\$ 19,947.00
						+ P&G, Margin & GST Figure	
						Total	
* UNIT categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.							



EQC
EARTHQUAKE COMMISSION

Scope of Works

Completed by:	[REDACTED]	9/2/21
Date:	5-Jun-2012	

Element details:

Lamb	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bedroom
Office/study	Ramp/stair	Hallway	Scorwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Servicos	Kitchen ovens	Hot water cylinders	Hot water tanks
Glazing/wr/walls	Fireplaces/woodburner	Floors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line Items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Page 2							\$ 26,063.00
Page 3							\$ 21,647.80
Page 4							\$ 19,384.00
Page 5							\$ 18,315.00
Page 6							\$ 2,287.00
Page 7							\$
Page 8							\$ 418.00
Page 9							\$ 2,814.24
Page 10							\$ 7,347.20
Page 11							\$
Page 12							\$ 25,416.12
Page 13							\$ 7,762.05
Page 14							\$ 21,188.64
Page 15							\$ 2,004.48
						Subtotal	\$ 194,992.11
						+ P&G, Margin & GST Figure	
						Total	

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EQC 033 - Revised 07/09

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Scope of Works

Completed by: **3(2)(a)**

Date: 5-Jun-2012



Element details:

Land	Buildings	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family room	Bed room
Office/study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Envelope	Chimney	Foundations
Piling	Services	Kitchen ovens	Hot water cylinders	Hotter tanks
Glazing/windows	Fireplace/woodburner	Doors	External walls	Roof
Outbuildings	Other			

Description: Substantial Damage to Dwelling

Repair strategy: Cost to Repair Exceeds Maximum EQC Entitlement

Line items:

Description:	Units	Length	Breadth	Depth	Qty	Rate	Cost
c/fwd							\$ 154,002.13
Page 16							\$ 6,236.82
Page 17							\$ 4,116.87
Page 18							\$ 324.00
Page 19							\$
Page 20							\$
Page 21							\$
Page 22							\$ 3,000.00
Page 23							\$ 211.30
Page 24							\$ 23,273.52
Page 25							\$ 19,947.00

FULLY RE-COSTED SOW

*SOW categories to be used as follows:
 Each, Sheet, kilogram, Linear metre, Square metre, Cubic metre, Per hour,
 Per day, Per week. Cubic metre calculations must include length, breadth
 and depth figures. Square metre calculations must include length and
 breadth figures.

Subtotal	\$ 218,781.54
+ P&G, Margin & GST Figure	\$ 99,011.88
Total	\$ 317,793.42

