


















PAGE: INSURANCEWATCH.ORG.NZ: HOW WELL IS YOUR INSURANCE COMPANY SUPPORTING YOU?





1. What colour/zone is your land?			
		Response Percent	Response Count
Green-grey (TC1)		5.1%	52
Green-yellow (TC2)		12.0%	122
Green-blue (TC3)		40.5%	413
Green-N/A (Port Hills and Banks Peninsula)		25.7%	262
White		6.1%	62
Other (please specify)		10.6%	108
answered question			1,019
skipped question			53

2. Is your property physically and legally habitable?			
		Response Percent	Response Count
Yes		74.2%	795
No		22.7%	243
Other (please specify)		3.2%	34
answered question			1,072
skipped question			0


3. Who are you insured with?

		Response Percent	Response Count
AA/Vero/SIS		16.8%	180
AMI/Southern Response		23.4%	251
IAG, IAG via banks, Lantern		11.4%	122
IAG-NZI		8.2%	88
IAG-State		17.4%	187
Lumley		7.7%	83
Tower		9.9%	106
Other (please specify)		5.1%	55
		answered question	1,072
		skipped question	0












4. How did you originally choose this insurer?

		Response Percent	Response Count
I chose them myself		45.6%	489
They were recommended to me by my mortgage lender		16.4%	176
They were recommended to me by an insurance broker		6.3%	68
I can't remember		14.2%	152
		answered question	1,072
		skipped question	0

4. How did you originally choose this insurer?





Other (please specify)		17.4%	187
		answered question	1,072
		skipped question	0

5. If your mortgage lender recommended your insurer, who is your lender?





		Response Percent	Response Count
Not applicable		67.6%	583
ANZ		0.9%	8
ASB		6.7%	58
BNZ		5.8%	50
Kiwibank		1.5%	13
National		3.6%	31
SBS		0.8%	7
TSB		0.2%	2
Westpac		9.3%	80
Don't know		0.8%	7
Other (please specify)		2.8%	24
		answered question	863
		skipped question	209

6. Have you had an on-site assessment by EQC? (usually completed by two EQC staff over a few hours, leading to a scope of works)

6. Have you had an on-site assessment by EQC? (usually completed by two EQC staff over a few hours, leading to a scope of works)










		Response Percent	Response Count
Yes		95.5%	1,024
No		1.5%	16
Don't know		1.3%	14
Other (please specify)		1.7%	18
		answered question	1,072
		skipped question	0




7. Has your insurance company or their project management office also completed an on-site assessment?

		Response Percent	Response Count
Yes		69.6%	746
No		22.2%	238
Don't know		2.1%	22
Other (please specify)		6.2%	66
		answered question	1,072
		skipped question	0

8. What is the current status of your property?





		Response Percent	Response Count
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8. What is the current status of your property?			
Repair under EQC cap		10.7%	115
Probable repair under EQC cap		6.1%	65
Insurance repair (over EQC cap)		13.4%	144
Probable insurance repair		4.7%	50
Rebuild		26.7%	286
Probable rebuild		6.8%	73
Not sure (could be rebuild or repair)		19.6%	210
Don't know		5.7%	61
Other		6.3%	68
		Comment:	347
		answered question	1,072
		skipped question	0




9. If the rebuild/repair status is known, has this been confirmed in writing by your insurer?			
		Response Percent	Response Count
Not applicable		25.6%	261
Yes		32.1%	327
No		42.3%	431
		answered question	1,019
		skipped question	53

10. Has your insurer given you a Damage Repair Analysis or equivalent? (usually several pages reporting on damage to all parts of your building)

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		Response Percent	Response Count
Not applicable		7.6%	82
Yes		34.8%	373
No		55.8%	598
Don't know		1.8%	19
		answered question	1,072
		skipped question	0






11. If you are a confirmed rebuild, has your insurer offered you options such as replacement on the same site, cash-out, rebuild on another site, etc?

		Response Percent	Response Count
Not applicable		62.0%	617
Yes		23.0%	229
No		15.0%	149
		answered question	995
		skipped question	77

12. If you are a confirmed rebuild, have you and your insurer formally agreed to your preferred option?

		Response Percent	Response Count
		answered question	996
		skipped question	76

12. If you are a confirmed rebuild, have you and your insurer formally agreed to your preferred option?			
		Percent	Count
Not applicable		63.1%	628
Yes		12.0%	120
No		20.2%	201
Other (please comment)		4.7%	47
answered question			996
skipped question			76

13. Have you requested and/or received any special hardship assistance or priority from your insurer?			
		Response Percent	Response Count
Not applicable		64.2%	596
Requested but not received		9.3%	86
Requested and received		8.6%	80
Received without explicitly asking		2.4%	22
Other (please mention in comment)		15.5%	144
Comment:			260
answered question			928
skipped question			144

14. In relation to your rebuild/repair, how would you rate your insurer in the following areas? (skip this question if you rebuild/repair)				
	Awful	Poor	OK	Good

14. In relation to your rebuild/repair, how would you rate your insurer in the following areas? (skip this question if you rebuild/repair)

Communicating with you?	27.9% (259)	5.0% (46)	23.4% (217)	5.6% (52)	17.0% (158)	2.5% (23)	8.3% (77)	3.7% (34)
Responding to you?	21.7% (199)	4.4% (40)	22.4% (205)	6.4% (59)	20.8% (190)	3.6% (33)	8.4% (77)	5.6% (51)
Level of information provided?	29.6% (272)	6.2% (57)	22.7% (209)	8.8% (81)	13.2% (121)	2.8% (26)	7.6% (70)	4.0% (37)
Rate of progress?	47.4% (432)	6.1% (56)	19.8% (181)	5.5% (50)	7.6% (69)	1.4% (13)	4.7% (43)	3.0% (27)

Any general c

15. Government valuation of your property from your rates bill (optional):

	Under \$100,000	\$100-\$250,000	\$250-\$500,000	\$500-\$750,000	Over \$750,000
Land valuation:	4.5% (43)	57.5% (550)	30.2% (289)	5.2% (50)	
Improvements valuation (house, etc):	4.1% (36)	38.1% (336)	45.5% (402)	8.7% (77)	





answered qu

skipped qu

16. In your household, is there: (please check all that apply)

	Response	Response
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16. In your household, is there: (please check all that apply)

		Percent	Count
Anybody aged 65 or older?		36.8%	252
Any children under 18?		57.7%	395
Additional residents who moved in as a result of the quake(s)?		7.6%	52
Anyone disabled or with high needs?		12.1%	83
		answered question	685
		skipped question	387

How do you rate your insurer?

Percentage of customers who gave insurers a given rating

	Awful to Poor	Ok	Good to Excellent
Communicating with you			
AA/Vero/SIS	49	26	24
AMI/SR	55	29	16
IAG/banks/Lantern	78	14	8
IAG-NZI	66	25	10
IAG-State	67	22	10
Lumley	32	31	38
Tower	47	30	23
Other	50	18	33
Insurer responding to you			
AA/Vero/SIS	41	36	23
AMI/SR	49	33	18
IAG/banks/Lantern	69	22	9
IAG-NZI	57	35	8
IAG-State	56	30	13
Lumley	24	33	43
Tower	43	32	25
Other	33	28	40
Level of information provided			
AA/Vero/SIS	59	22	19
AMI/SR	50	32	18
IAG/banks/Lantern	81	14	6
IAG-NZI	71	18	11
IAG-State	70	23	7
Lumley	36	29	36
Tower	48	36	17
Other	53	13	35
Rate of progress			
AA/Vero/SIS	78	14	9
AMI/SR	67	21	12
IAG/banks/Lantern	90	6	4
IAG-NZI	86	11	3
IAG-State	85	12	3
Lumley	45	17	38
Tower	65	18	17
Other	56	15	29