







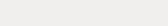




PAGE: INSURANCEWATCH.ORG.NZ: HOW WELL IS YOUR INSURANCE COMPANY SUPPORTING YOU?




1. Where is your property? (this pilot survey is limited to these suburbs but check back later for our region-wide survey)




		Response Percent	Response Count
Ferrymead-Brookhaven		26.1%	99
Heathcote Valley		5.8%	22
Mount Pleasant		33.2%	126
Redcliffs		17.9%	68
Sumner		17.1%	65
		answered question	380
		skipped question	0






2. What colour/zone is your land?

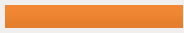



		Response Percent	Response Count
Green-grey (TC1)		4.3%	14
Green-yellow (TC2)		7.6%	25
Green-blue (TC3)		29.1%	95
Green-N/A (Port Hills and Banks Peninsula)		41.6%	136
White		13.8%	45
		answered question	327
		skipped question	53

2. What colour/zone is your land?			
Other (please specify)		3.7%	12
answered question			327
skipped question			53












3. Is your property physically and legally habitable?			
		Response Percent	Response Count
Yes		68.7%	261
No		27.6%	105
Other (please specify)		3.7%	14
answered question			380
skipped question			0


4. Who are you insured with?			
		Response Percent	Response Count
AA/Vero/SIS		19.5%	74
AMI/Southern Response		20.5%	78
IAG, IAG via banks, Lantern		11.1%	42
answered question			380
skipped question			0




4. Who are you insured with?			
IAG-NZI		10.8%	41
IAG-State		18.2%	69
Lumley		5.8%	22
Tower		8.7%	33
Other (please specify)		5.5%	21
answered question			380
skipped question			0





5. How did you originally choose this insurer?			
		Response Percent	Response Count
I chose them myself		45.0%	171
They were recommended to me by my mortgage lender		15.8%	60
I can't remember		15.3%	58
Other (please specify)		23.9%	91
answered question			380
skipped question			0

6. If your mortgage lender recommended your insurer, who is your lender?	
answered question	309
skipped question	71










6. If your mortgage lender recommended your insurer, who is your lender?			
		Response Percent	Response Count
Not applicable		71.2%	220
ANZ		0.6%	2
ASB		8.1%	25
BNZ		5.2%	16
Kiwibank		1.0%	3
National		2.9%	9
SBS		0.6%	2
TSB		0.0%	0
Westpac		6.8%	21
Don't know		0.6%	2
Other (please specify)		2.9%	9
answered question			309
skipped question			71




7. 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		93.4%	355
answered question			380
skipped question			0

7. 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)			
No		1.6%	6
Don't know		1.8%	7
Other (please specify)		3.2%	12
answered question			380
skipped question			0





8. Has your insurance company or their project management office also completed an on-site assessment?			
		Response Percent	Response Count
Yes		69.2%	263
No		20.5%	78
Don't know		1.1%	4
Other (please specify)		9.2%	35
answered question			380
skipped question			0




9. What is the current status of your property?			
		Response Percent	Response Count
answered question			380
skipped question			0

9. What is the current status of your property?			
Repair under EQC cap		8.2%	31
Probable repair under EQC cap		7.4%	28
Insurance repair (over EQC cap)		13.9%	53
Probable insurance repair		5.5%	21
Rebuild		27.1%	103
Probable rebuild		6.3%	24
Not sure (could be rebuild or repair)		21.8%	83
Don't know		4.7%	18
Other		5.0%	19
		Comment:	133
		answered question	380
		skipped question	0





10. If the rebuild/repair status is known, has this been confirmed in writing by your insurer?			
		Response Percent	Response Count
Not applicable		24.9%	89
Yes		26.3%	94
No		48.7%	174
		answered question	357
		skipped question	23






11. Has your insurer given you a Damage Repair Analysis or equivalent? (usually several pages reporting on

damage to all parts of your building)			
		Response Percent	Response Count
Not applicable		5.5%	21
Yes		30.5%	116
No		62.4%	237
Don't know		1.6%	6
answered question			380
skipped question			0

12. 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		63.7%	226
Yes		20.6%	73
No		15.8%	56
answered question			355
skipped question			25





13. If you are a confirmed rebuild, have you and your insurer formally agreed to your preferred option?			
answered question			357
skipped question			23

13. If you are a confirmed rebuild, have you and your insurer formally agreed to your preferred option?			
		Response Percent	Response Count
Not applicable		64.1%	229
Yes		8.4%	30
No		21.8%	78
Other (please comment)		5.6%	20
		answered question	357
		skipped question	23





14. Have you requested and/or received any special hardship assistance or priority from your insurer?			
		Response Percent	Response Count
Not applicable		59.3%	172
Requested but not received		6.6%	19
Requested and received		9.7%	28
Received without explicitly asking		3.8%	11
Other (please mention in comment)		20.7%	60
		Comment:	103
		answered question	290
		skipped question	90

15. In relation to your rebuild/repair, how would you rate your insurer in the following areas? (skip this question if you			
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rebuild/repair)								
	Awful		Poor		OK		Good	
Communicating with you?	20.0% (62)	4.5% (14)	25.2% (78)	8.1% (25)	17.7% (55)	3.9% (12)	10.3% (32)	4.2% (13)
Responding to you?	13.7% (42)	2.9% (9)	22.5% (69)	7.2% (22)	26.8% (82)	4.6% (14)	9.8% (30)	6.2% (19)
Level of information provided?	24.5% (76)	2.9% (9)	27.1% (84)	11.3% (35)	13.5% (42)	2.6% (8)	9.7% (30)	4.5% (14)
Rate of progress?	40.8% (122)	5.4% (16)	25.8% (77)	6.7% (20)	8.7% (26)	1.0% (3)	5.4% (16)	3.3% (10)
Any genera								

16. Contact information (optional)			
		Response Percent	Response Count
Name		96.3%	260
Contact telephone		89.3%	241
Email		95.2%	257
Street name		94.4%	255
answered question			270
skipped question			110

17. 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:	1.8% (6)	49.7% (167)	40.5% (136)	5.1% (17)	
Improvements valuation (house, etc):	3.2% (10)	23.3% (73)	56.9% (178)	12.1% (38)	
					answered question
					skipped question

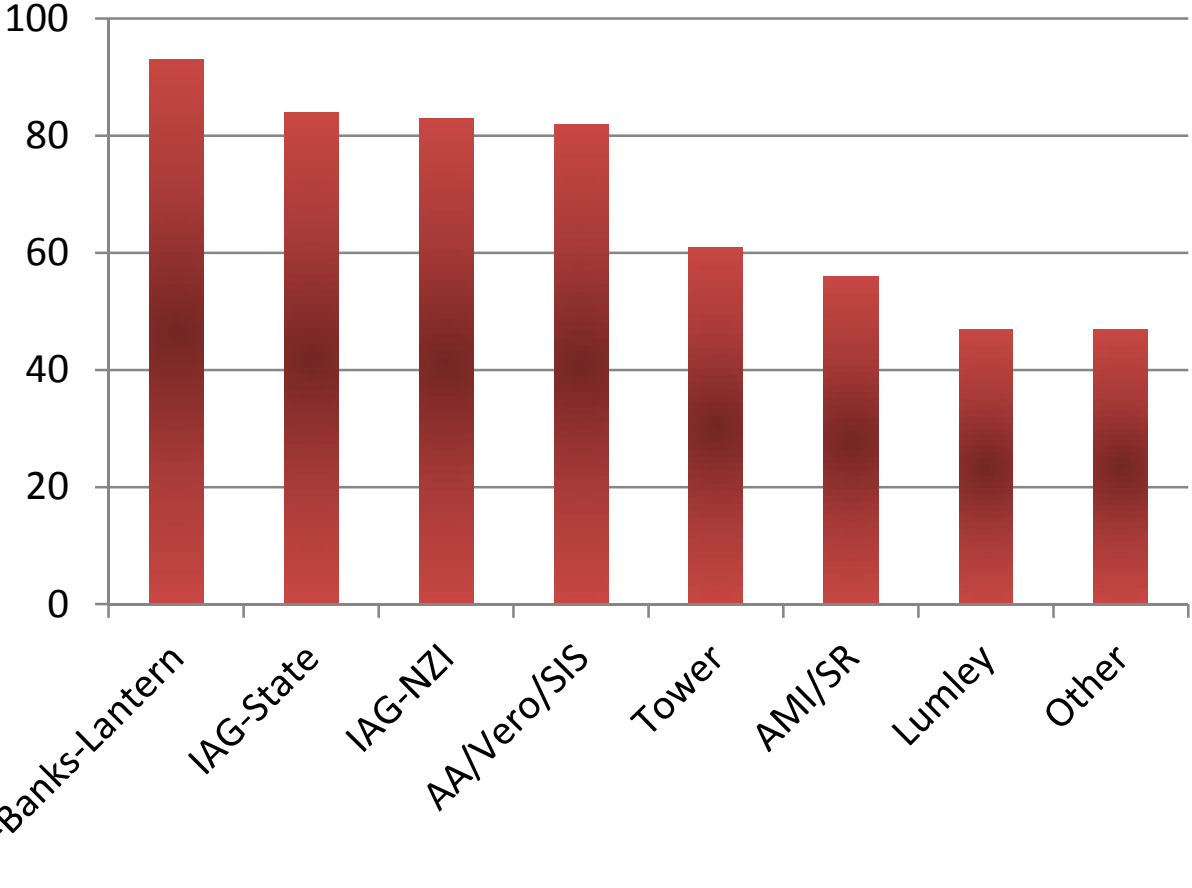
18. In your household, is there: (please check all that apply)			
		Response Percent	Response Count
Anybody aged 65 or older?		43.3%	114
Any children under 18?		51.7%	136
Additional residents who moved in as a result of the quake(s)?		6.1%	16
Anyone disabled or with high needs?		9.9%	26
			answered question
			263
			skipped question
			117

19. Any final comments?	
	Response Count

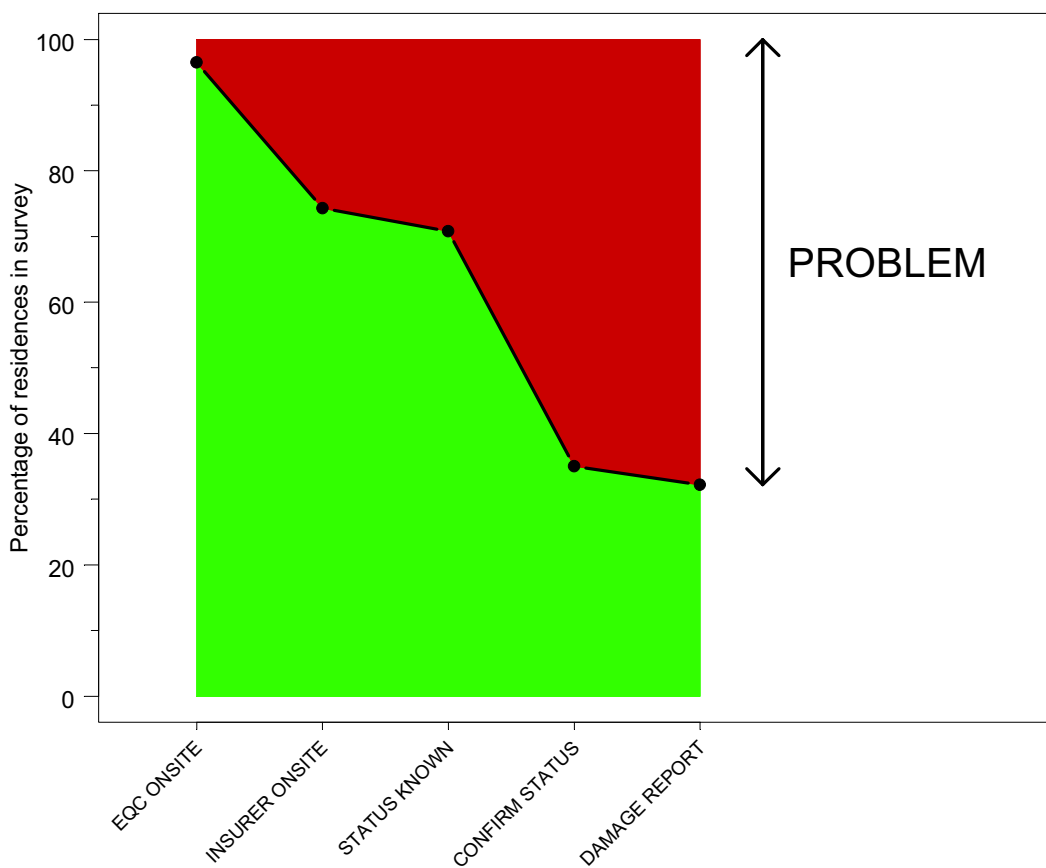
19. Any final comments?	
	183
answered question	183
skipped question	197

Who would you insure with?

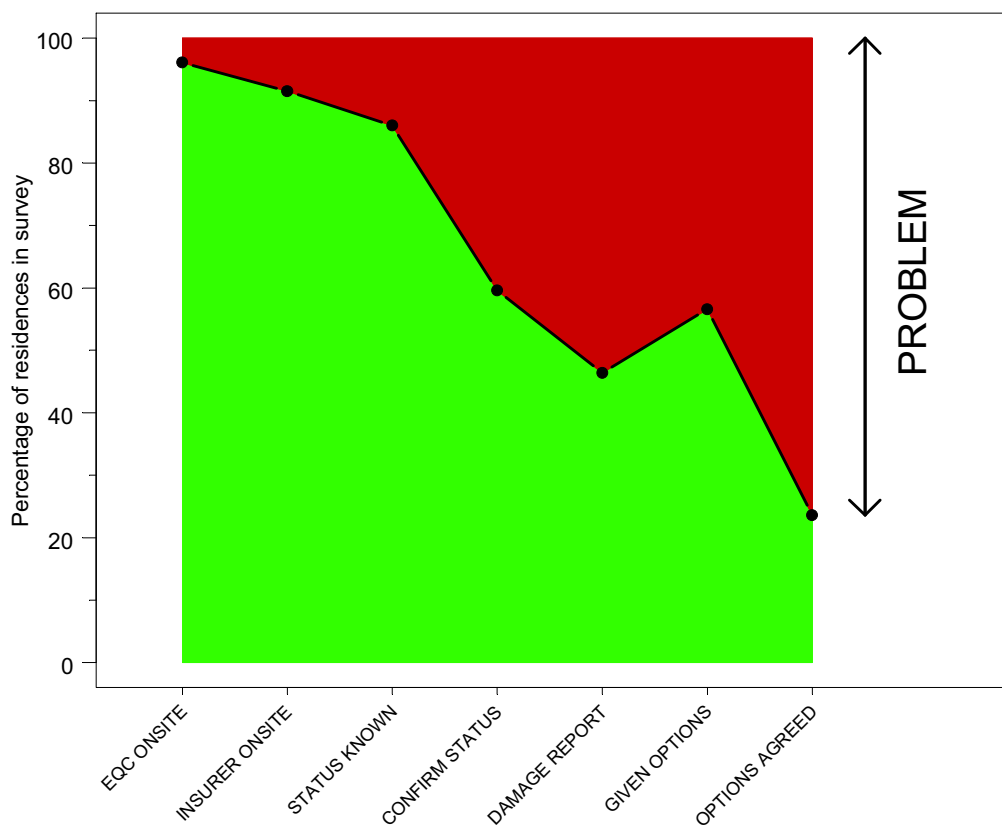
Percentage of poor-to-awful ratings for progress, by insurer



Stages of progress for Baseline Coastal Hills Survey (June 2012)

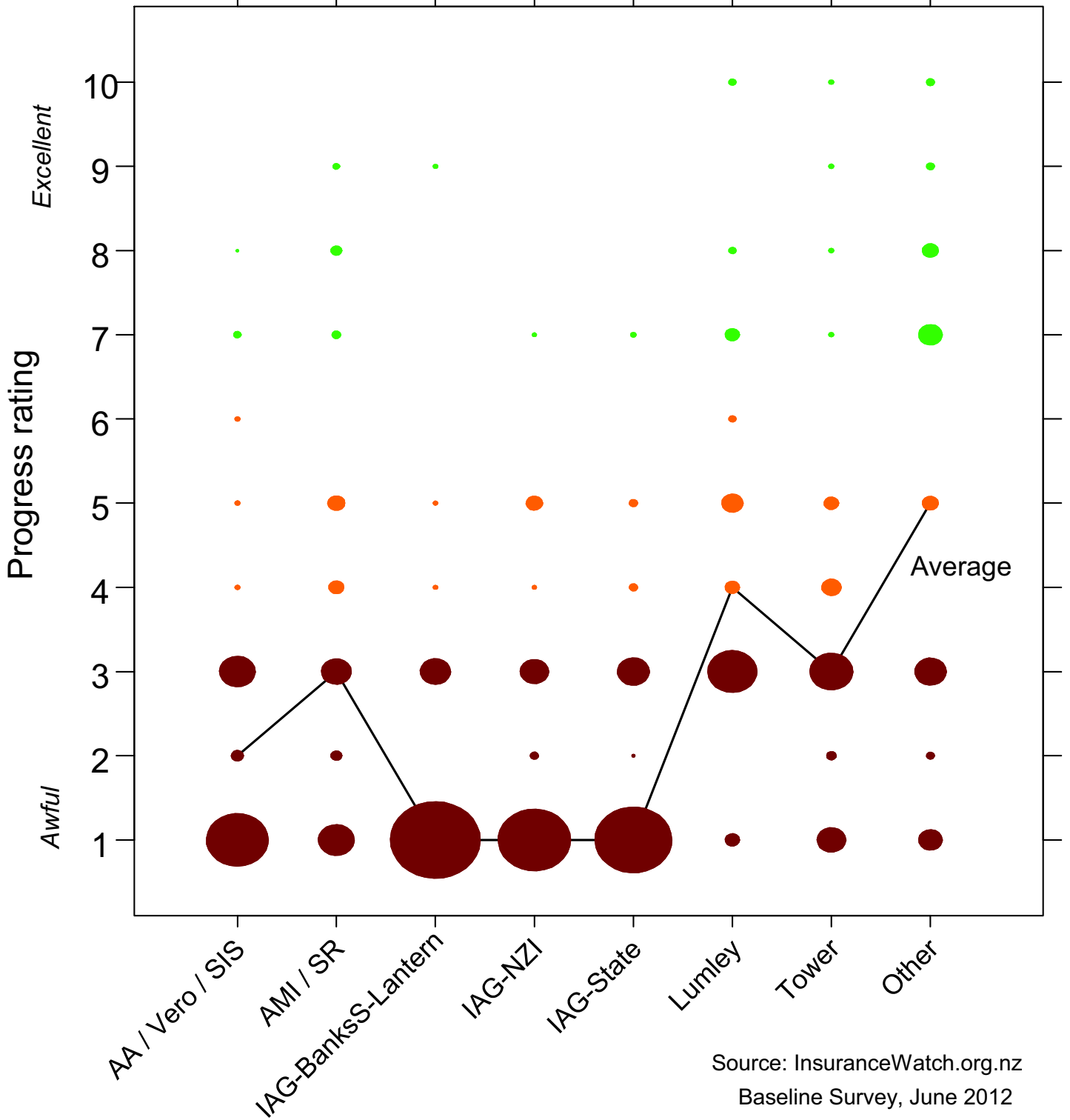


Stages of progress for those who responded as being a rebuild (Q12)



Magnitude of Misery

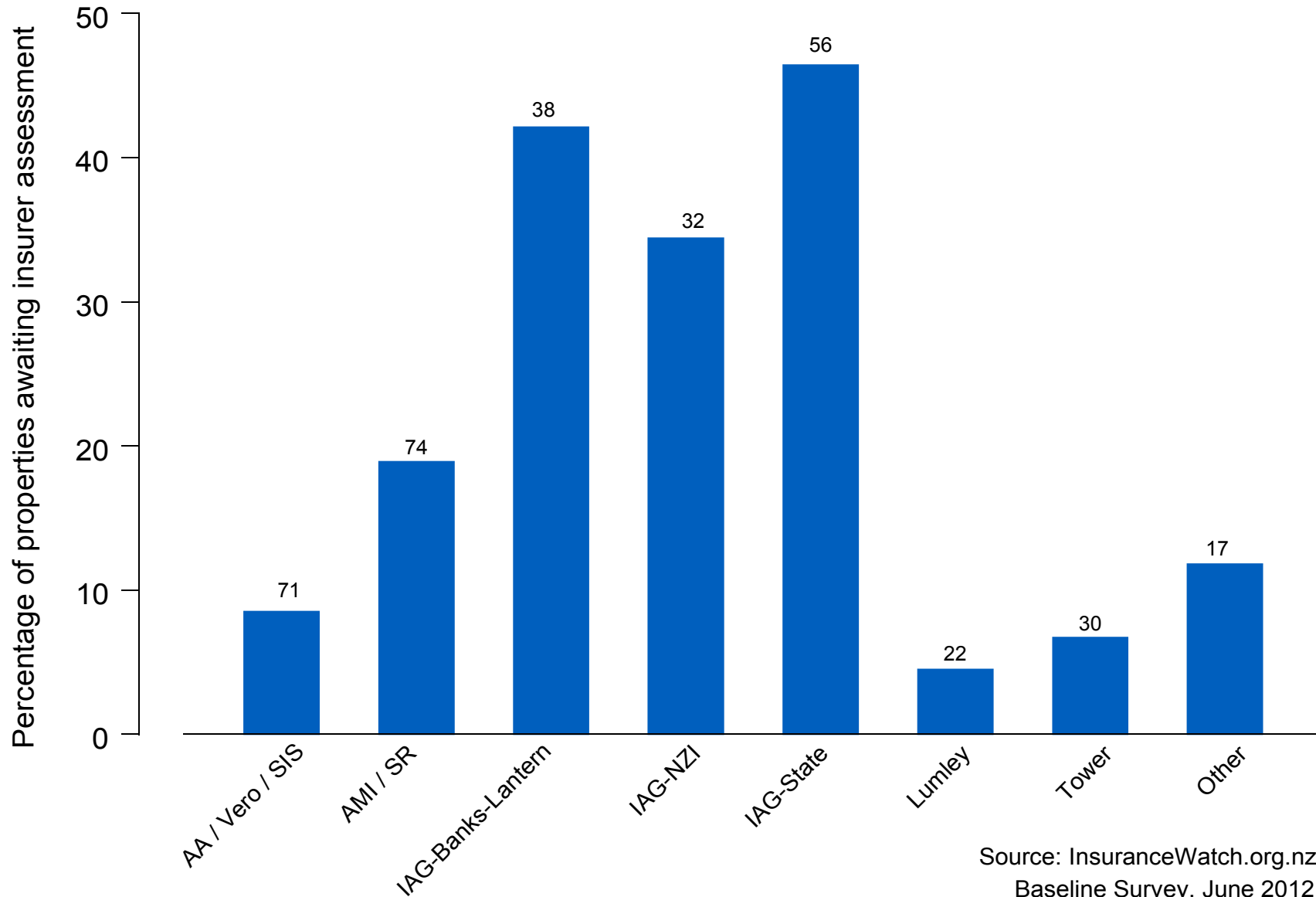
Customer ratings of progress for each insurer



Source: InsuranceWatch.org.nz
Baseline Survey, June 2012

Percentage of properties still pending assessment (Q8)

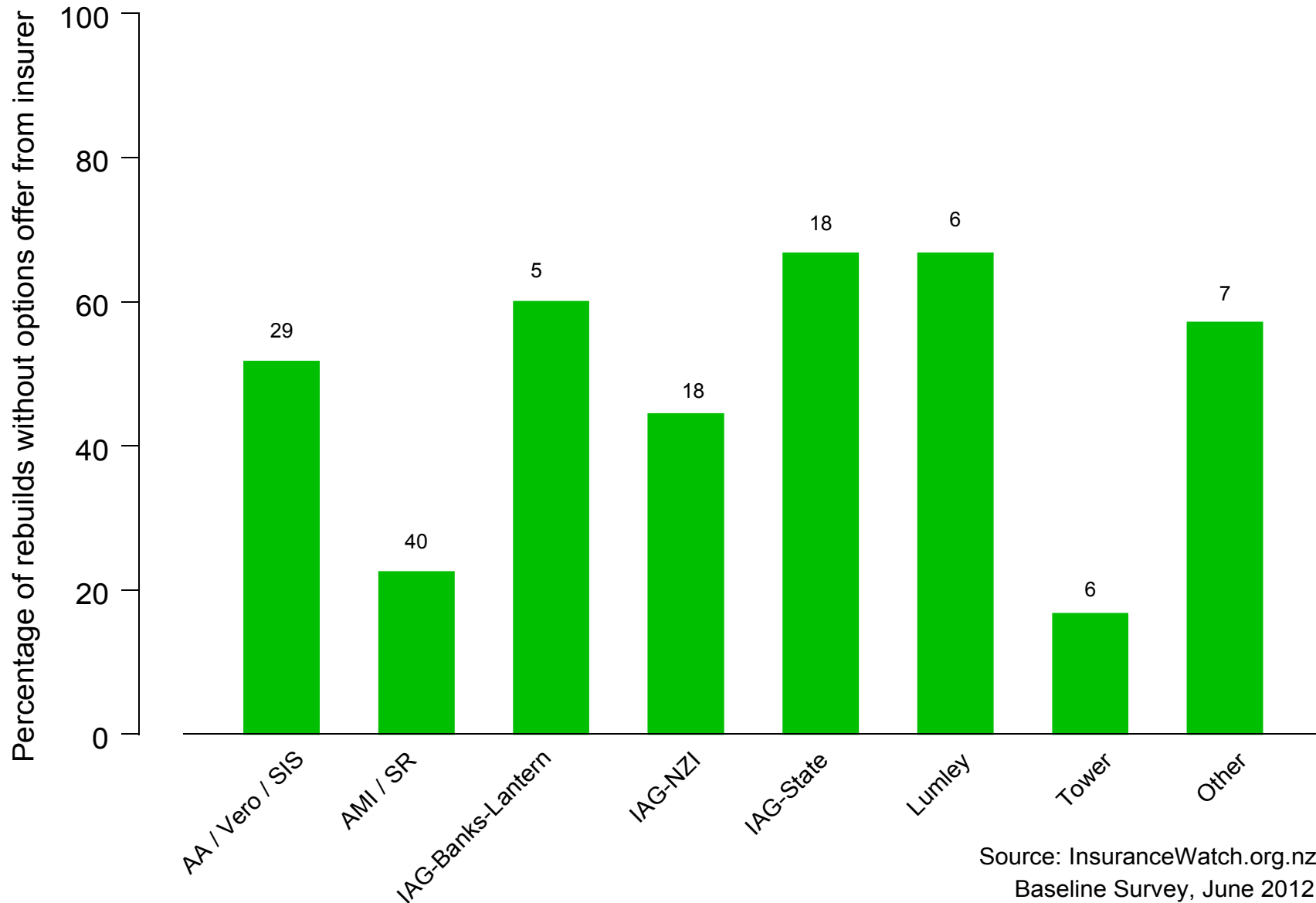
Total count by insurer (with and without assessment) at top of each bar



Source: InsuranceWatch.org.nz
Baseline Survey, June 2012

Percentage of rebuild properties pending options offer (Q12)

Total count by insurer (with and without options offer) at top of each bar



Source: InsuranceWatch.org.nz
Baseline Survey, June 2012