

## Common Themes By Insurer

The most common words used by respondents to the InsuranceWatch.org.nz survey provide a quick snapshot of the relationship between property owners and insurers. The larger the word, the more often it was used in comments. As with the survey's more traditional numerical responses, they reveal distinct differences....

**IAG** (IAG, via Banks, Lantern):

Awful **Case Manager** Excuses Giving House  
**IAG** Information Available **Insurance** Land Reports  
Lawyer Little **Months** Project Manager **Properties**  
Relevant **Repair** Respond Return Calls Sept 2010 slow Stranded

**NZI** (the best-polling member of the IAG brands):

Communication **EQC** Excellent Forward Hold **House**  
Insurance Company Lives **NZI** Phone Calls Process  
Progress **Rebuild** Unable

**LUMLEY:**

**Called EQC** Fantastic Service Going Hard **House**  
Land Line **Lumley** Nice Phone Premiums **Repair**  
Settlement Slow

*See following pages for full-text comments.*

# In Your Words

*Representative comments from InsuranceWatch.org.nz baseline survey, May-July 2012*

## RESPONSE TO INSURERS

I had no choice but to leave the broken house, broken dreams, after shoveling liquefaction 3x last year, and relocate my family to Europe. Without Insurance we couldnt buy another house and stay here. Insurance companies are killing the future of this city, that my forefathers built.

I look forward to being able to change insurance companies depending on the performance of others post-earthquake one day!!

Insurer asked for copies of the original plans in September 2011 so that they could complete the scope of works. They were provided, but the work has only just commenced. 15 months after the earthquake my insurer still does not know the cost of replacing my home. It is disgraceful and they should be held to account!

Am so gob-smacked about some of the irregularities in procedure that are taking place, dependent on who is involved. We all have paid full replacement insurance, some of us for many many years and ought to all have the benefit of things being put right. Appears some folk are losing their equity in their homes while others in substandard homes even prior to the earthquake are benefiting substantially and proferring. As per normal, some of us will be at the bottom of the barrel!

We feel that we are at war with our insurer and EQC. Originally we were patient and had some faith in the system. We knew it was an unprecedented event/s and were not demanding at all. Now we feel we are being completely dicked around. We have had huge upheaval in our lives and that of our school age children, and we still have not had any hint of resolution. We are paying thousands in independent reports which our insurer ignores. We have not had our over cap payment from EQC - despite our house's obvious structural & land slip problems (we were red stickered and then reissued an S124) we struggled to get over the EQC cap - with intervention of our MP we got another assessment - the damage assessment went from approx \$60k to \$484k. The incompetence of the first assessment was truly eye watering. It was then that our faith in the system started to change.

We have no settlement from EQC or a fully completed final, correct report and the Insurance Company won't communicate with EQC or us at all. We called them up after six months, left a message and they still haven't returned our call.

If it was up to me (my wife doesn't agree) I'd fire the Insurance Co. & do my own repairs. As it stands, the insurance I've paid for years hasn't helped me. I'd have had the house fixed months ago if I hadn't been insured. They are simply mucking us around, & continue to take our money & give us nothing - & when they do get around to it, it'll be on their terms. They act like they think they have us over a barrel, & they seem to have forgotten the property actually belongs to us!

We are incredibly disheartened living in a house that we don't know how or when may be rebuilt or repaired and paying insurance to a company who are incompetent and lazy and have made no effort at any stage to make contact with us, and progress forward.

We are very disappointed with the total lack of continuity, communications, empathy action of our insurer. We are not asking for special treatment, simply action in getting our lives back to 2010 levels.

I am quite happy to wait my turn to be fixed - would love to see everyone over 65 bumped to the front of the queue. I just want to know who will be repairing my home (eqc or insurance), how it will be repaired (scope of works) and roughly (years) when it will be done. The lack of communication by both eqc and insurance is appalling. If I treated my clients in this way I wouldn't have a job.

Worsening health problems, we are in our mid 70's. We have not been able to get State and EQC to communicate together and for EQC to confirm to State that the house is a rebuild, until then we are in complete limbo. Also we have never received any payment, unlike all our neighbours, due to the State originally incorrectly proportioning the damage as 50% / 50%.

We have found our insurer to be back handed, very uncommunicative, lacking in any sympathy and empathy, basically they have just screwed us as has EQC. They did a SOW and then did a reassessment with EQC and now have decided the EQC figure is correct for the SOW and we have lost 75k from the repair. This mess has left us with health issues due to stress from trying to get them to honour their deal, I will be leaving this ins company as soon as we can get other ins sorted.

Rate of progress is disgusting.

Unprofessional, patronising, and insensitive towards our situation despite us having been with the same insurer for the past 30 years.

Pathetic performance from an insurer who has had our business for over a decade. No decisions. No communication

They just hid for almost 12 months. Impossible to get hold of, difficult, arrogant and stonewalling. In the last 10 months slightly better but still pretty bad.

Once all this nonsense is over we will be seriously looking at changing our insurance company to one that receives the best earthquake repair rebuild rating.

My insurer has NEVER contacted me in regard to the status of my house. I have called them twice, getting no satisfaction ( just like the Rolling Stones). I live in hope, but at 85 years of age, I would have to be a super optimist.

When I see our insurer's advertisements promising fair and prompt settlement, and a commitment to excellence I am overcome by bouts of nausea.

We have asked to have our original agent removed from our case as he got every single question wrong in our original meeting and told us to go and get a geotech assessment done without telling us that eqc were doing them, we were then reimbursed for our geotech assessment by the insurance company as the agent was so incompetent and told us to get the geotech done. We have now asked for our dra to be repriced and if it comes back as a repair still we will be challenging this.

Bloody terrible, so much for paying your premiums and expecting something in return. With the amount of damage we have why is it so hard to tell us we are a total loss and pay us out the stress payment and 3 months mortgage payments we are entitled to. We have had a individual geotech report done 16mths ago and still are no further ahead. Our scope of works had 7 pages of errors, I have asked questions in writing and had no response. They are nice on the phone but we want action and communication.

[They] do not know what they are doing and they do not respond or comply with their complaints process.

All 'spin' and no substance.

Slow, obnoxious, a lying project manager, no common sense and won't listen - could write a book on their poor progress and poor communication.

They have been in no hurry to sort any of their constant mistakes out. They also have no understanding of EQC land issues, variation 48 issues for the area and DBH guideline foundation repair/rebuild guidelines for our house.

[They] have been very good following up over emergency repairs that allow me to stay in my property, but have completely stalled over following up early reports/assessment to move to the reinstatement process.

[They] partially completed an assessment in January, but have taken no further steps to complete it. Completely unprofessional, never return calls.

[They] have refused to give us either DRA info or budget info, the documentation we've seen has been brief and full of mistakes. We have made an official complaint to [insurer] about their handling of our claim.

Latest report on structural assessment is inadequate, inaccurate and conflicts all previous reports. This report differs from previous by ~\$500k in repair cost estimate.

Very disappointed in [insurer's] performance after being a long-standing customer they are not performing in a timely manner or do they know how to communicate with their clients.

Took 4 months of door banging to get a response or reply...requested a change of Case Manager and things are now happening in a reasonable manor - at last.

Absolutely loathe them. They have been confrontational, mis-leading and hard to deal with at all levels.

My issue, there are so many people not doing their job that I don't even know who to punch.

We are completely disillusioned with [our insurer], we believe they have totally let us down when we needed them most and worst of all, they couldn't care less!

Much better engagement over last few weeks. Before then [they] were awful i.e. slow, non-committal...

The insurance agency has been relatively ok about getting people in to assess damage now. However, early on they were distinctly trying to set the scene to get me to accept a payout. I felt pressure to say if I was going to leave the property and if I would accept a one off payment.

As soon as possible, we will be looking for other insurers as we have lost all faith in them.

They have no idea what they are doing and keep using EQC as an excuse not to continue working towards a resolution.

Insurer has so far completed one very brief assessment of the house and offered us a figure of around half what our independent assessor concluded would be required to rebuild.

[Insurer] has refused to come out to assess my property or discuss any repairs.

Worst insurance company I have ever dealt with, only correspondence from mass produced letterbox delivery telling us what we already know, delaying any form of progress, must think we are a pack of idiots, roll on karma.

Absolutely loathe them. They have been confrontational, mis-leading and hard to deal with at all levels. I have escalated my complaints, which include being moved back into our house when it was deemed as being unsafe two days later by their own structural engineer, right up to CEO and simply still reminded that there are 'people worse off'.

They are not performing in a timely manner. The communication is dreadful. They are wasting money employing all the so called consultants of the same discipline more than once to provide reports. Having [PMO] put forward the options for rebuild is wrong as they have a vested interest they don't want the rebuild to go any other way than their way as it is a potential goldmine for them.

Woefully inadequate and we have made about 50 phone calls & emails to get any action at al. Every turn there is a delay!

## ATTITUDES TO EQC

Good results from insurer. Bad results from EQC

It seems that EQC is the one that is holding things up more so than any other insurance company. The claims for both my properties are in limbo in EQC waiting for somebody to do something. I have phoned regularly and get the same answer each time "that they are in the system". They won't even tell me which of the three categories of repair I am in eg: under cap, over cap, under \$10,000 etc.

Our problem to date has been and remains with EQC with an assessment that was done over one and a half hours, did not take true levels nor did they pick up half the damage to the house and were just a waste of time and tax payers money!!

If EQC would only have 10% of the empathy and understanding of [our insurer], we would come a long way. They now prefer to send some-one into bankruptcy by delaying decisions.

Insurers have been great so far. EQC are not progressing full and final settlement resulting in significant distress to my wife and young family.

Our insurance company has been great to deal with but they can't further our claim until we have had an outcome from EQC - that has been our major problem!

The EQC scope of works must have been done by someone who had just left kindergarten.

Generally very happy with [our insurer]. Completely frustrated and hacked off with the lies, incompetence and failures of EQC.

EQC held up a significant amount of detail that we managed to obtain through an Earth Quake support person. This information was passed to our insurance Co who then approached EQC. We have had no delays brought on by the actions of [insurer].