

ATTN: News/Feature: Christchurch Earthquake, Insurers
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Are Christchurch Residents Really Happy with their Insurers?

There have been incensed responses to a *Press*-commissioned survey that says most Cantabrians are satisfied with their insurer's performance; the disbelieving reaction does not come as a surprise to a residents' initiative collecting data on insurance company performance and the level of property-owner satisfaction.

"We'd really like to see what kind of questions were asked, and how they selected their sample, because it doesn't sound as if it reflects reality for the earthquake-affected residents of Christchurch. It's not surprising that people were happy with contents claims -- but then our folk are not worried about replacing broken crockery, they're absolutely distraught over whether they will have a house to live in this winter," says David Stringer.

Stringer is chair of the Ferrymead-Brookhaven Residents Association, and leader of the Coastal Hills Cluster residents' insurance group which has just launched its own online survey at <http://InsuranceConsumers.org.nz> to collect data in their area. The group plans to extend and repeat their surveys over the coming months to get solid information on who is making what progress with their insurers, and where the hold-ups are occurring.

"We know that there are major issues around communication and information flow, creating huge uncertainties and consequent dissatisfaction," says Stringer. A prior survey of Brookhaven-Ferrymead property owners and this week's 250-plus meeting of Vero customers in the Ferrymead-Sumner area has begun a process of identifying the scale and nature of the issues. The next meeting (June 12, 7.30pm, Sumner School New Hall) is aimed at customers of IAG, including State, NZI and Lantern, and is expected to top the 600 mark.

"It's very early days yet for our community data-gathering, but already we're seeing a strong response, with half of our current Coastal Hills survey respondents rating their insurance company as "poor" to "awful" in communication and provision of information. Clearly that's very different from the *Press* survey where apparently only a 'small minority' had had an unsatisfactory experience."

Press survey respondents mentioned being contacted in Timaru, in the relatively unscathed western side of Christchurch, or basing their responses on non-earthquake-related claims in lieu of having any actual earthquake damage. "This is going to skew your results enormously," says Stringer. According to the *Press* article, only 75% of the sample being reported on actually had insurance in the first place, and the research company admitted that they had only a small number of participants commenting on each insurance company.

"We're aiming for a very robust set of data by the time we are through," says Stringer. With 200-800 people expected at the community meetings and plans for a city-wide roll-out of the survey, the group expects to be able to provide very solid numbers.

Stringer does note that some insurers have already gained a significant thumbs-up for being responsive, helpful and quick to deal with property claims. He's hoping that the time-series will show that this continues throughout the process, with the laggards making efforts to catch up.

"It's understandable that there have been major frustrations on all sides with the delays and difficulties of such a massive rebuild and repair project, but some insurers have handled this much better than others. There are lessons to be learned in that."

For more information:

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Insurance issues and survey: <http://InsuranceConsumers.org.nz>

Coastal Hills Cluster: <http://CoastalHillsCluster.org> (includes links to the residents groups involved)

Original *Press* report: Most satisfied with insurer's conduct, 31/05/2012

<http://www.stuff.co.nz/the-press/news/christchurch-earthquake-2011/our-rebuild-your-views/7018942/Most-customers-satisfied-with-conduct>