



## GCCRS Homeowners Advisory Committee

<b>SUBJECT</b>	<b>Meeting Minutes – 25 March 2019</b>
<b>PRESENT</b>	Tom McBrearty (Chair), Jo Petrie, Melanie Bourke, Linda Ngata, Phillipa Moore, Dean Lester, Lucy D’Aeth, Ali Jones
<b>IN ATTENDANCE</b>	Darren Wright, (Director, GCCRS), Jenny Brown (UC), Martin Dohary (UC)
<b>APOLOGIES</b>	John Paterson

### 1. Meeting Administration

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#### 1.1 Conflicts of Interest

Issues which may constitute a conflict of interest were discussed and clarified. No conflicts of interest arose.

#### 1.2 Minutes and Actions

It was agreed that Minutes from the Homeowners Advisory Group (HOAG) will be approved electronically by all members and published on the GCCRS website no later than 10 days after the meeting date.

It was noted that an MBIE/Council co-facilitated meeting to record impact of resolutions process is an action item in progress.

### 2. Operational Update

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#### 2.1 GCCRS Update

- A GGRS operational service update was presented with mention of the prompt responses being made to initial service enquiries.
- Three facilitations with Internal Dispute Resolution Service (IDRS) are scheduled for April. It was noted by members that all relevant documentation is reviewed prior to IDRS sessions.
- It was noted that some of the technical issues being reviewed in the IDRS sessions are to be further identified and recognized by the decision makers prior to the sessions taking place.

It was suggested that a workshop to review these specific technical issues and outcomes be scheduled for IDRS facilitators and the decision makers in the determination process.

- The determination process is confidential.
- Members stated that homeowners have the option of being informed about engineers and facilitators assigned to their case within both the Engineering New Zealand process and the IDRS sessions. There are no provisions for homeowners or insurers to select a specific engineer or facilitator by name, however homeowners have the option to request an alternative to the person assigned.
- It was noted that the facilitation process offers the opportunity for homeowners to reach outcomes.
- Members noted the importance for the group to continue endorsing normal insurance processes within current parameters and homeowners' understanding. Members reiterated GCCRS's commitment to homeowner post settlement support. A member pointed out that insurance companies' behavior and culture caused risk to be shifted on to the community. The member asked for a breakdown percentage of claims that were cash settled in policy vs discharged through the GCCRS process. The Chair pointed out that GCCRS brokers explain the risks to policy holders.
- The discharging of homeowner claims was raised by the members and it was noted that issues arising from this matter be referred to the EQC Public Enquiry.
- EQC review is being processed with the Public Enquiry based on the models used in Canterbury.
- The value of the GCCRS - HOAG was acknowledged by the members as a key presence to review and monitor GCCRS operational development.

## **2.2 Wellbeing – Post Settlement Research**

- Jenny Brown and Martin Dorahy from the University of Canterbury (UC) presented the research study being conducted by UC's Department of Psychology on the effect of insurance claims on individual wellbeing. The purpose of the research is to monitor and evaluate data and historical reaction in order to determine pathways to understand high stress levels in the future and aim to introduce systems and mechanisms to reduce adverse stress levels.
- The research criteria are 1) homeowner on-going claims and 2) recently settled claims within the last 6 months, in the form of an anonymous 30 minutes on-line survey. The ensuing discussion resulted in further research opportunities becoming an option for the future.
- Points of specific interest include:
  - assessing post settlement mental health over time,
  - the type of settlement resolved,
  - compound effects of stress on new homeowners,

- post-trauma transformational changes when having to relocate from an established community to a completely new community and geographically different area,
- levels of contribution and growth.
- It was agreed that shared resources would be made available to support the UC research study including demographic data.
- It was agreed that the members of the advisory group would share the UC research link and contact where appropriate. It was agreed that survey participation contact details are to be published on GCCRS website.
- The chair and members of GCCRS – HOAG thanked Jenny and Martin for their presentation.

### **2.3 GCCRS Homeowner Advisory Group Bio's**

- It was agreed that GCCRS – HOAG members' bios would be completed before the next meeting in May 2019 and published on the GCCRS website.

### **2.4 General Business**

- It was agreed that group members could represent homeowners' issues on their behalf. The group agreed to consider (under confidentiality) any issues arising during upcoming GCCRS -HOAG meetings.

## **3. Review of Agenda**

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### **3.1 Meeting Schedule**

- Dates of the 2019 GCCRS Homeowners Advisory Group were reviewed and it was agreed that the next meeting is on Monday 27 May 2019.
- It was agreed that GCCRS – HOAG meetings could be scheduled monthly if necessary. Proposed dates are to be considered. The frequency of meetings has been agreed to by the director of GCCRS.

The meeting closed at 11.08 am.