



GCCRS Homeowners Advisory Group

SUBJECT	Meeting Minutes – 2 September 2019
PRESENT	Tom McBrearty (Chair), Jo Petrie, Linda Ngata, John Paterson Phillipa Moore, Lucy D'Aeth, Ali Jones
IN ATTENDANCE	Darren Wright, (Director, GCCRS), Nele Stender (Business Administrator, GCCRS)
APOLOGIES	Dean Lester

1. Meeting Administration

1.1 Conflicts of Interest

Members noted a reference to multi-unit property homeowners.

1.2 Minutes and Actions

It was noted that previous minutes of the Homeowner Advisory Group of 27 May 2019 were circulated to members for electronic confirmation and that publication on the GCCRS website had been done within 20 working days of the meeting date.

Previous minutes and actions were reviewed and progress noted.

2. Operational Update

2.1 GCCRS Operational Update

The GCCRS Monthly Report taken as read, was discussed and the following points were noted:

- 2.1.1** There is an increase in claims coming into the service in August including word of mouth referrals and a number of on-sold property queries.
- 2.1.2** On-sold properties in the service are currently being re-opened and members discussed if there are other GCCRS case criteria which might be re-opened and on what basis. On-sold specific case tracking is in place.
- 2.1.3** Members discussed the levels of property inspection and damage identification benchmarks regarding the on-sold properties in the service and how discrepancies between the policy standard and building act impact property inspections.
- 2.1.4** The question was raised on the number of independent advisors and advocates supported cases had been referred to the service. This is to be advised to members of the Homeowners Advisory Group (HOAG).

- 2.1.5** Measures are being considered by the Ministry of Business (MBIE) to the effectiveness of the service. Members agreed that longevity of claims in the service often ensures fair consideration in order to achieve an enduring result. It was noted that both the GCCRS Exit survey and live survey are the current most effective measures of timeliness.
- 2.1.6** There was mention made of the how the GCCRS service addresses vulnerable homeowners including those in later years of life.
- 2.1.7** It was noted that further clarity is required about the ENZ expert panel engagement with homeowner issues, including obtaining the direct result around repair methodology.
- 2.1.8** It was noted that the GCCRS recording systems are being enhanced to add more categories for reporting purposes.
- 2.1.9** The Monthly Report word-of-mouth referral statistic of 73% was acknowledged as a collaborative result achieved by all stakeholders and an indication of claimant satisfaction.
- 2.1.10** Members agreed that GCCRS' key statistical results at the one year operational landmark will be covered in a HOAG media release.

2.2 Live Satisfaction Survey

- 2.2.1** The GCCRS Live Satisfaction Survey is operational and designed to capture information about the current 'live' claims process from the homeowners' perspective.
- 2.2.2** Members were presented with the survey questions and the survey frequency available on the GCCRS website. Options were discussed and noted to further develop the survey, including the usefulness of obtaining comparative figures of wellbeing and satisfaction progress over time.

2.3 Membership and Chair of HOAG

- 2.3.1** As required in the Terms of Reference (ToR) renewal of the HOAG membership and Chair is due in October 2019.
- 2.3.2** Several aspects of the membership requisites and skills sets were discussed including the type of directives expected from members to honor the foundations established in the group.

2.4 General Business

- 2.4.1** A process for pre-agreed consistency in claims settlement amongst all claim handlers was discussed.
- 2.4.2** Members noted how claim handlers might be managing potential conflicts of interest arising.

- 2.4.3** A member questioned the consistency of approach by EQC staff on dealing with a wide range of home owners. GCCRS commented that they are not experiencing different approaches by EQC in the broad understanding as to the role of GCCRS within EQC. A member further questioned whether the requirement to maintain an ongoing relationship with Insurers or EQC meant that in some instances GCCRS staff were required to alter how hard they push an individual claim. GCCRS responded that this is not the case as all participants understand the relationship and GCCRS put that individual HO at the centre. GCCRS commented that complaints are received from Insurers and EQC about staff but these are dealt with.

3. Review of Agenda

- 3.1** The next meeting date for HOAG is on Monday 27 November 2019.

The meeting closed at 12.45pm.