



**IN CONFIDENCE**

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# Briefing to the Public Inquiry into the Earthquake Commission

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## Contents

Purpose .....	5
Executive summary .....	5
The challenge of communicating following a natural disaster .....	7
Pre-Canterbury earthquakes communications activities .....	8
Community engagement .....	9
Stakeholder engagement .....	9
Catastrophe Response Programme .....	10
September 2010: Implementing the Catastrophe Response Programme .....	11
The first advertising campaigns .....	11
Internet Advertising .....	12
Radio and Print Advertising .....	12
Media Statements .....	12
First Advertising Feature .....	13
Social Media .....	13
Advertising the Claims Deadline .....	14
Community and stakeholder engagement after September 2010 .....	14
Stakeholder Engagement .....	14
Community Engagement .....	15
Communicating with individual customers .....	15
Communicating with Local Members of Parliament .....	17
February 2011 – a change in focus .....	17
Immediate community and stakeholder engagement after February 2011 .....	17
Communication with customers over longer recovery timeframes .....	18
EQC customers .....	19
Establishing a Community Contact Team .....	20
EQC’s Contact Centre .....	21
Broader communications channels .....	21
Attending Public Meetings .....	22

Stakeholder-specific Guides.....	22
Communicating the Outcomes of Court Judgments.....	23
Communicating with Vulnerable Customers .....	23
Working with Fletcher EQR.....	24
Engaging with the media .....	25
EQC stakeholders .....	27
The challenge of diverse stakeholder groups .....	27
Reinsurers – maintaining confidence.....	27
Private insurers – building an enduring relationship.....	28
Central and local government stakeholders.....	29
Iwi engagement .....	29
Community groups.....	30
EQC staff.....	30
Understanding stakeholders’ views.....	31
Quarterly perception reports.....	31
Building a stakeholder engagement strategy .....	31
Perceptions of EQC in Canterbury .....	32
Key Canterbury initiatives and campaigns 2011 – 2018.....	32
An overview of reviews and their recommendations.....	33
Communicating changing timeframes .....	35
Kaikōura and Edgumbe: evolving the process of engagement.....	36
Kaikōura earthquake response .....	36
Stakeholder engagement after the Kaikōura earthquake .....	37
Engagement with Private Insurers.....	38
Engagement with Local and Central Government.....	38
Edgumbe floods response .....	39
The present and future for communications and stakeholder engagement .....	40
Lessons learned.....	41
Appendix 1: Summary of EQC pre-Canterbury advertising activity.....	43
Appendix 2: Examples of EQC pre-Canterbury advertisements .....	45

Appendix 3: Examples of advertising – Canterbury earthquakes .....	47
Appendix 4: Community stakeholders.....	50
Customer Advocacy Group .....	50
CanCERN .....	51
Residents’ Associations.....	51
Claimant Reference Group.....	51
Appendix 5: Key initiatives and campaigns 2011-2018 .....	52
Urgent repairs campaign .....	52
Winter Heating Programme.....	53
Sorted by Summer .....	53
EQC Certainty.....	53
Safe6 .....	54
Winter Wellness.....	55
Fix, Fasten, Don’t Forget .....	55
TV Series: Covered – restoring our community.....	55
Let’s Find and Fix.....	55
Canterbury Home Repair Programme excess recovery.....	56
Land damage.....	56
Appendix 6: EQC Stakeholders.....	58
Appendix 7: Customer engagement and communications timeline.....	65

## Community Engagement and Communications

### Purpose

- 1 This briefing provides information on the community engagement and communications of the Earthquake Commission (EQC) as they related to the Canterbury earthquake sequence and selected subsequent events.

### Executive summary

- 2 EQC's community engagement and communication activity falls into two distinct categories:
  - a communication between natural disaster events (business as usual activity); and
  - b communication after a natural disaster event.
- 3 EQC's primary focus when not responding to natural disaster events is on public education and preparedness. It aims to raise New Zealanders' awareness of the risks of natural disasters, and what they can do to mitigate those risks.
- 4 In the immediate aftermath of natural disaster event, the first line of communications is led by local civil defence groups (including local authorities), the Ministry of Civil Defence and Emergency Management, and New Zealand Police. EQC's initial communications role is to assist people to understand the nature and extent of EQC insurance cover, how to lodge a claim and how the claims process works. Over time, this role develops to include communicating with customers about their individual claims, and responding to specific issues as they arise.
- 5 At the time of the 4 September 2010 Canterbury earthquake, EQC employed one communications manager who was assisted by a Wellington communications agency on an as-needed basis. After this and subsequent earthquakes, there was a large increase in the amount of information that EQC needed to communicate, the number and diversity of audiences it needed to communicate with, and the number of staff employed to undertake this work.
- 6 In response to the Canterbury earthquakes, EQC used a range of media to communicate with the public and customers, including newspaper and radio advertisements, internet advertisements, media statements, social media, public meetings, newsletters, and letters to individual customers. EQC's engagement with external organisations grew substantially, and it undertook a range of initiatives to support this engagement. A timeline showing key EQC decisions that related to communications, key external events, and major EQC initiatives and campaigns is attached (**Appendix 7**).

- 7 A range of issues made communication and community engagement difficult for EQC following the Canterbury earthquakes. The need to provide both general information to a very large group of customers, and claim-specific information to all customers on their individual claims, was an ongoing challenge. The volume and complexity of claims made it very difficult for EQC to provide personalised and meaningful information to customers on their claims on a regular basis. This was exacerbated by the fact that EQC could not access information about its customers from the private insurers until after the event had occurred.
- 8 EQC was often in a position where it had to respond reactively to a wide range of issues raised by media, community organisations, and customers. EQC struggled to always respond in a timely manner, and this contributed to drive a negative perception of the organisation with its key audiences, in particular customers.
- 9 Communication with customers about their Canterbury Home Repair Programme repairs was hindered by limitations with EQC's claims management system, and its poor alignment with Fletcher EQR's systems. Data did not match and was unreliable, and documentation about customers' claims and repairs was often missing or incomplete. These challenges meant that some customers did not receive timely, accurate or personalised information about their repairs, which led to frustration, stress and loss of trust and confidence.
- 10 In hindsight, it is generally accepted that communications were one of the biggest lost opportunities for EQC in relation to the Canterbury earthquake sequence. It is well documented that customers felt they were not receiving timely and understandable information, and this has directly contributed to the current perception of EQC in the Canterbury region.
- 11 In the last few years, EQC has put significant effort into ensuring that customers are at the heart of everything it does, including implementing a Customer Centred Operating Model. It is taking a more proactive and strategic approach to stakeholder engagement. EQC has identified that, in order to rebuild community trust and confidence, it needs to tell its story, deliver on expectations, and take responsibility and learn from its mistakes.
- 12 Some of the most important communications lessons from the Canterbury earthquakes are:
  - a you can never communicate early enough or often enough;
  - b do not underestimate the impact of trauma and stress on people's willingness and ability to receive communications messages;
  - c keep communicating during periods of uncertainty, and even when you don't know the answer or have information yet; and
  - d manage expectations from the outset, and be up front about how long things will take.

## The challenge of communicating following a natural disaster

- 13 At its simplest, effective communication requires the delivery of timely and relevant messages, and an audience that is willing and able to receive and act on the information they are being given. It is a mix of art and science in that whatever someone says, repeatedly or not, the recipient needs to trust the information to be comfortably informed by it. In post-earthquake Canterbury, people faced huge disruption and change that made effective communications more difficult.
- 14 Despite best intentions, it is clear in hindsight that EQC did not communicate as well as Canterbury residents expected. While the organisation had a range of proactive communications strategies in place, feedback from residents was very clear that they were not getting the information they required.
- 15 The Canterbury Earthquake Recovery Authority recorded that one of its key lessons in relation to communicating with people following a natural disaster was:

*Remember that in times of high stress the human brain behaves very differently and will require simple messages repeated frequently. Don't take complaints about lack of communication to heart. People may not hear the message until they are ready to engage with it. They may also not hear the message accurately the first time.<sup>1</sup>*

- 16 In early 2016, EQC commissioned qualitative research to help EQC better understand the views of Cantabrians about EQC and the work EQC had undertaken.<sup>2</sup> The research was conducted in April and May 2016 and comprised 29 comprehensive face-to-face interviews and two telephone interviews. The interviewees included customers who had their homes repaired through the Canterbury Home Repair Programme, customers who had opted out of the Canterbury Home Repair Programme, land and contents claim customers, people with no claims, as well as people with no experience of EQC.
- 17 The research reported that the trauma amongst residents was still very evident. Many people had suffered personal loss and others still had on-going anxiety. Everyone knew someone who was still badly affected or whose claim was unresolved.

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<sup>1</sup> Canterbury Earthquake Recovery Authority, *CERA communications – key lessons identified* (18 April 2016), <https://www.eqrecoverylearning.org/assets/downloads/res0033-communicationskey-lessons-identified.pdf>.

<sup>2</sup> See Nielsen Research, *Perceptions of EQC in Canterbury Final Report* (May 2016).

- 18 The research also highlighted that customers' views of EQC were coloured heavily by how they felt they were dealt with by EQC. Put simply, those who felt they were well treated were consequently more open to the information they were being provided. Those who felt they had had negative experiences with EQC highlighted miscommunication, non-communication, and loss of communication as key issues.
- 19 In response to this, EQC engaged more closely with customers and the wider community following the 2016 Kaikōura earthquake and 2017 Edgecumbe floods. This briefing outlines the actions EQC is now taking, as well as the lessons that have been learned from the past nine years.

### **Pre-Canterbury earthquakes communications activities**

- 20 In the years leading up to the 4 September 2010 Canterbury earthquake, EQC employed one full time communications manager who was assisted by a Wellington communications agency on an as-needed basis.
- 21 Aside from communicating to claimants in response to natural disaster events, EQC ran a series of public advertising campaigns throughout the 1990s and 2000s. **Appendix 1** contains a summary of EQC's advertising activity prior to the Canterbury earthquake sequence (1997–2010). These included campaigns to build awareness of:
  - a practical actions people could undertake to “shake safe” their homes;
  - b EQC's role in a natural disaster; and
  - c myths and facts associated with natural disasters.
- 22 A major focus for EQC from 2005 onwards was a nationwide advertising campaign focused on the EQ-IQ website ([www.eq-iq.govt.nz](http://www.eq-iq.govt.nz)) and associated myths and facts. **Appendix 2** contains examples of advertisements. The website aimed to raise people's awareness of the risks posed by natural disasters. As the website stated:

*[It] provides New Zealanders with information that is easy to access and easy to put into practice. It shows how to quake safe homes as well as what to have in a survival kit. Also on the site are stories of disasters from New Zealand's past, highlighting the stark reality of a disaster and the impact it could have.*
- 23 From around 2005 to 2010, EQC also published a semi-regular stakeholder newsletter called Rumbblings (see **Appendix 2** for an extract from the March 2010 issue). This outlined key organisational initiatives and provided a summary of public education and research activities that EQC was undertaking.



### *Community engagement*

- 24 Prior to the Canterbury earthquake sequence, EQC opened temporary field offices if the location and scale of natural disaster events warranted it. The primary focus of the field offices was claims assessment, which meant that they were opened for a short term only. Field offices were managed with temporary staff hired through recruitment agencies. Communications and information to customers on matters other than the claims assessment process continued to be led from the EQC team in Wellington.
- 25 The 2006/07 Annual Report<sup>3</sup> noted that EQC had opened four field offices in the previous three years. Field offices were then also set up following the 2007 earthquake in Gisborne, the country-wide severe storm in July 2008 and then the magnitude 7.8 Fiordland earthquake that struck on 15 July 2009. This was the largest earthquake to strike New Zealand since the Hawkes Bay earthquake in February 1931. Fortunately, its impact, although widespread in the southern South Island, was relatively light due to the remote location of the earthquake source.
- 26 Then on 29 January 2011, Cyclone Wilma struck the northern part of the North Island. This was the biggest natural landslip event that EQC had ever handled, with around 1,000 claims lodged. EQC opened a separate field office in Auckland to process these claims.

### *Stakeholder engagement*

- 27 Prior to the Canterbury earthquakes, EQC had a limited number of key stakeholder relationships. In the EQC context, stakeholders included organisations it engaged with. There were a variety of formal and informal relationships with these groups. **Appendix 6** contains a summary of the stakeholder groups that EQC engaged with at various points from 2009 to 2019.
- 28 At a high level, key stakeholders included the following groups:
- a central government, including the Treasury, the Department of Building and Housing, the Ministry of Civil Defence and Emergency Management;
  - b service providers, including engineers, loss adjusters, legal counsel, scientific agencies; and
  - c the insurance market, including international risk capital (EQC's reinsurance programme), the Insurance Council of New Zealand and insurance companies.

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<sup>3</sup> Earthquake Commission, *Annual Report 2006/07* (2007), page 7, [https://www.eqc.govt.nz/sites/public\\_files/eqc-annual-report-2006-07.pdf](https://www.eqc.govt.nz/sites/public_files/eqc-annual-report-2006-07.pdf).

- 29 EQC's primary central government stakeholder was the Treasury, the agency responsible for monitoring EQC as a Crown Entity. Review of materials from pre-2010 show that EQC had limited profile with other central government agencies. To the extent that EQC was thought about, it was seen primarily as the steward of the Natural Disaster Fund (and as the principal buyer of reinsurance.)
- 30 Immediately prior to the Canterbury earthquakes, EQC was engaging with the Treasury about the government's operational expectations of EQC in prospect of an urban natural disaster event. The feeling was that the government overall was not well prepared for this type of disaster, partly as nobody in any leadership role in the New Zealand community had personal experience or memory of an urban loss in New Zealand.

### *Catastrophe Response Programme*

- 31 In 2009, EQC formed a panel of experts to undertake the review of its Catastrophe Response Programme.<sup>4</sup> The panel recommended EQC review the Catastrophe Response Programme communications plan to ensure it was strategically focused and coordinated.
- 32 The panel also recommended that EQC review the arrangements for public communication support to ensure it would provide the depth and breadth of skills and capacity needed, and include the contracts for public communication support in the Catastrophe Response Programme for regular review.
- 33 EQC accepted these recommendations and agreed to implement the changes. The EQC communications team and their advisors began refining EQC's Catastrophe Response Programme communications strategy to ensure that adequate skills and capacity were available at critical times.<sup>5</sup> This work was on-going at the time of the first Canterbury earthquake on 4 September 2010.

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<sup>4</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Catastrophe Response Programme 2009/10*, dated 13 March 2019.

<sup>5</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Catastrophe Response Programme 2009/10*, dated 13 March 2019, page 12.

## **September 2010: Implementing the Catastrophe Response Programme**

- 34 The Catastrophe Response Programme's procedures for public communication detailed a series of communications at two critical points in time. The first was on the occurrence of a natural disaster, in the Activation Phase of the plan:
- a press release templates for printed media and radio were to be completed and distributed;
  - b EQC's website was to update its claims information section;
  - c internet advertising of EQC's claims phone line was to begin;
  - d television stations were to be contacted to ascertain their requirements; and
  - e the Minister, EQC Board Chair, local and national civil defence agencies and other key people were to be contacted.
- 35 The second critical point in time was on the approach of the three month deadline for the notification of claims.<sup>6</sup> Similar communications as set out in paragraph 34 were repeated with templates containing relevant information for property owners to notify their claims without delay.
- 36 In between these two points in time, the Catastrophe Response Programme called for frequent public information to be released, with the information revised as EQC received more granular information it could share. This was the Sustaining Phase of the plan, and involved ongoing release of information, and management of stakeholders and potential visitors to the event location.

### *The first advertising campaigns*

- 37 Following the first Canterbury earthquake on 4 September 2010, EQC immediately put the Activation Phase plans into place. This involved adding event details to the prepared templates and booking advertising and media spots.

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<sup>6</sup> See Clause 7 of Schedule 3, Earthquake Commission Act 1993.



## INTERNET ADVERTISING

- 38 Internet advertising through Google, Stuff (owners of the Christchurch Press), NZ Herald and Facebook began almost immediately after the earthquake, and by the afternoon of 4 September 2010, all EQC's existing online advertising had been switched from corporate messages to Canterbury-specific messages about making a claim. **Appendix 3** shows the initial online advertising following the 4 September 2010 earthquake.

## RADIO AND PRINT ADVERTISING

- 39 Radio and print advertising was slower to start due to production timelines. **Appendix 3** shows the first newspaper advertisement on 5 September 2010, and a transcript of a radio advertisement from September 2010. Radio and print advertisements continued on a near-daily basis for the next three weeks.
- 40 Radio advertisements were translated into Samoan, Tongan, Fijian, Hindi, Arabic and Mandarin. These translated advertisements were aired on Plains FM, a Christchurch based community access radio station. An advertisement in Mandarin was also published in a local Chinese language newspaper.
- 41 A small number of senior EQC staff, including the Christchurch-based Event Manager, also participated in recurring interviews on local television and radio, answering on-air questions and providing updates on property assessments and claims processing.

## MEDIA STATEMENTS

- 42 The first media statement from EQC was released on 11 September 2010 under the headline *Important information for Canterbury earthquake damage claimants*.<sup>7</sup> There is nothing on the record to indicate the rationale for waiting a week before the first media release was issued.
- 43 The media release noted that:
- a EQC had registered over 44,000 claims for damage to residential property from the Canterbury earthquakes;
  - b demand on phone lines meant people struggled to get through; and
  - c a series of common questions and answers that EQC had been receiving. Answers to these questions were included in the media release.

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<sup>7</sup> Earthquake Commission media release, *Important information for Canterbury earthquake damage claimants* (11 September 2010), <https://www.eqc.govt.nz/news/important-information-for-canterbury-earthquake-damage-claimants>.



- 44 Over the following month EQC released regular media statements, dealt with increasing numbers of media queries, and continued to amend its advertising based on the questions that were being asked most frequently.

#### FIRST ADVERTISING FEATURE

- 45 In early October 2010, the first jointly branded advertising feature was placed in The Press and other local newspapers. The content was developed by EQC, with input and support from the Christchurch City Council and the Insurance Council of New Zealand. Thereafter, local councils covered off a range of frequently asked questions about roles and responsibilities.
- 46 EQC would go on to publish dozens of similar advertising features over the next few years as they were an effective way of providing a range of information to a wide audience.

#### SOCIAL MEDIA

- 47 EQC created interactive profiles on Facebook and Twitter as a way of encouraging direct interaction between EQC and members of the public. An EQC communications advisor monitored and responded to comments.
- 48 There was as an initial period in which customers received personalised answers about their claims through these channels. As the volume of claims and queries rose, this strategy was replaced with a policy of only answering generic questions online, with any claim-specific questions being referred to EQC's call centre service or email address.
- 49 On 30 September 2010, EQC created and shared a seven-minute video on YouTube showing how the claims process was managed in order to improve public understanding of EQC's operation.<sup>8</sup>
- 50 One of the challenges was the need to have staff monitor and respond to postings on blogs and other interactive sites. Undertaking analysis and responding to online commentary became a key way for EQC staff to understand what customers and the general public were thinking, and to engage on specific issues.

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<sup>8</sup> Earthquake Commission, *Picking up the pieces* (30 September 2010), [https://youtu.be/H4rdYREEL\\_o](https://youtu.be/H4rdYREEL_o).

## ADVERTISING THE CLAIMS DEADLINE

- 51 As the deadline for making a claim approached, EQC's advertising then switched to focusing on encouraging people to submit their claims within the three month deadline<sup>9</sup> after the 4 September 2010 earthquake.
- 52 EQC issued a media release advising that it had extended the deadline to midnight on Monday 6 December 2010 (because the three month deadline had fallen on a weekend). At that point EQC reported it had received 159,059 claims for damage.<sup>10</sup>

## *Community and stakeholder engagement after September 2010*

### STAKEHOLDER ENGAGEMENT

- 53 Following the September 2010 earthquake, establishing effective communications with local authorities (city and district councils), insurance companies and the government was seen as a top priority for EQC. Senior staff in Christchurch began to attend regular meetings with other government agencies involved in the response, and with local authorities and non-governmental organisations.
- 54 EQC was invited to join the Officials' Committee for Domestic and External Security Coordination after the 4 September 2010 earthquake, and continued to attend regular meetings through to mid-2011. The Officials' Committee is a committee of Chief Executives that manages national security during an emerging or actual security event.
- 55 EQC also employed a previous Commissioner to act as a Welfare Liaison Advisor in recognition of that fact that that EQC's event response leadership was not able to meet the diverse demands for weekly coordination with other agencies. This appointment ensured EQC's attendance at interagency meetings and gave EQC an ability to inform wider operational planning. However, demand for EQC's attendance at meetings rapidly outstripped the capacity of available staff.
- 56 Despite the best intentions of all parties to coordinate recovery efforts, this was not always possible. For example, on 8 September 2010 the EQC Board was informed that private insurance companies were already sending their own assessors to evaluate damaged homes and then forwarding their findings to EQC. It was noted at that meeting that there needed to be better coordination and process between EQC and insurers.

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<sup>9</sup> See Clause 7 of Schedule 3, Earthquake Commission Act 1993.

<sup>10</sup> Earthquake Commission media release, *EQC accepting late claims until midnight tonight* (6 December 2010), <https://www.eqc.govt.nz/news/eqc-accepting-late-claims-until-midnight-tonight>.

## COMMUNITY ENGAGEMENT

- 57 Senior EQC staff began attending community meetings from mid-September 2010 onwards. These were generally organised by other organisations (local authorities in particular) but EQC management made it a priority to attend, recognising the opportunity these forums provided to discuss issues directly with property owners.
- 58 Coordination of EQC's attendance at these meetings was a challenge, as different local authorities would schedule meetings on the same nights in different towns. The limited numbers of senior staff who could front up to public meetings, and the time commitment involved, created additional pressure on already-constrained resources:
- 59 There was also an issue that initially, EQC staff were seen as representatives who could provide information on all aspects of the government response. This meant staff fielded questions about things EQC was not responsible for (e.g. when is school opening? Where is my benefit?). In those cases, EQC staff did their best to contact other agencies with responsibility (in a number of cases through informal networks) to follow up on the inquiries.

### *Communicating with individual customers*

- 60 While the initial focus for EQC was on mass advertising designed to reach large numbers of people, there was also some information provided to individual householders. EQC aimed to provide customers with individualised information about their claims at key points in the settlements process.
- 61 For example, following the release of the Tonkin + Taylor Stage 1 Report on land damage in October 2010, EQC called or wrote to 1,200 customers who had been most significantly affected by land damage.<sup>11</sup> Following the release of the Tonkin + Taylor Stage 2 Report, EQC wrote a personalised letter to all claimants.<sup>12</sup>

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<sup>11</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Land Programme*, dated 24 May 2019, page 20.

<sup>12</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Land Programme*, dated 24 May 2019, page 21.

62 In a media release highlighting the Tonkin + Taylor Stage 2 Report,<sup>13</sup> EQC stated:

*The individualised letters provide an update on where EQC is at with contents, building, and land claims. All claimants will receive the information pack, which is mainly about land damage, but we thought it best that everyone got this information.*

*The letters are personalised to the extent of identifying the person or persons and their EQC claim number, but do not address the nature and status of particular claims.*

63 This media release highlights one of the challenges that EQC faced in communicating with individual customers. The volume and complexity of claims made it difficult for EQC to provide personalised and meaningful information to customers on their claims, particularly their residential building claims. Although customers received individual letters from time to time, these were often quite generic in nature.

64 In relation to the two new types of land damage arising from the Canterbury earthquakes, Increased Flooding Vulnerability and Increased Liquefaction Vulnerability, the nature of the damage and EQC's settlement approach meant that EQC could develop communications material that was applicable to many customers (see **Appendix 5**). This is in contrast with residential building damage claims, which were more variable and specific to individual customers. EQC hosted community meetings about how Increased Flooding Vulnerability and Increased Liquefaction Vulnerability, settlement decisions were made, with engineers and valuers in attendance to answer customers' questions.<sup>14</sup> This kind of engagement would not have been possible for residential claims.

65 Another significant challenge for EQC in communicating with individual customers was that EQC does not know who its customers are until after an event occurs. Under the Earthquake Commission Act 1993, people automatically have EQC insurance cover if they have a current private insurance policy for their home and/or contents that includes fire insurance.<sup>15</sup> However, there is no requirement for private insurers to advise EQC when it enters into a contract with a customer. This meant that, when EQC received a claim, it had to verify that the customer had a current policy with their private insurer. EQC had to complete the insurance verification process each time a new claim for another event was lodged by the customer.

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<sup>13</sup> Earthquake Commission media release, *EQC released Stage 2 land damage report* (1 December 2010), <https://www.eqc.govt.nz/news/eqc-releases-stage-2-land-damage-report>.

<sup>14</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Land Programme*, dated 24 May 2019, pages 72-73.

<sup>15</sup> Section 18 of the Earthquake Commission Act 1993.



### *Communicating with Local Members of Parliament*

- 66 Damage from the 4 September 2010 earthquake was spread over a wide geographic area, which affected the electorates of a number of local Members of Parliament. EQC staff were aware that keeping local Members of Parliament and their offices informed would be important.
- 67 In normal circumstances, staff from a Crown Entity such as EQC would be unlikely to brief Members of Parliament (or their staff) without informing the responsible Minister first. In the circumstances EQC took a pragmatic step to try to meet the needs of people in Canterbury who were seeking answers from their local Members of Parliament. EQC provided Members of Parliament offices with a dedicated phone number and email address so that concerns raised by their constituents could be addressed immediately.
- 68 The specific email address and phone number were used until mid-2018, when EQC's Government Relations team took responsibility for responding to requests from local Members of Parliament.

### **February 2011 – a change in focus**

#### *Immediate community and stakeholder engagement after February 2011*

- 69 At the EQC Board meeting of 18 January 2011, it was noted that EQC would need to design and execute both an interim and long term Canterbury communications plan. Work on this was underway when the 22 February 2011 earthquake occurred.
- 70 In the days following the February 2011 earthquake, EQC had to rethink its communications, media and stakeholder approach. It became clear very quickly that responding to the psychosocial impact of a second major earthquake would raise new challenges. It was also obvious that the recovery period would be much longer than previously anticipated.
- 71 There were a number of strands to the communications from this period. These included:
- a the rapid assessment process for triaging damaged properties;<sup>16</sup>
  - b emergency repairs;<sup>17</sup> and
  - c communicating the longer timeframes for full assessment and substantive repairs.

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<sup>16</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, pages 46-48.

<sup>17</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, page 13.

- 72 EQC published advertisements in local papers and on local radio about the rapid assessment process. EQC assessors visited over 182,000 individual properties in March and April 2011 to undertake the rapid assessments, identify vulnerable households as well as those who had lost their sole source of heating. This face-to-face channel was an opportunity to provide initial information to home owners, although not all rapid assessments took place while home owners were present.<sup>18</sup>
- 73 The emergency repair programme was also heavily promoted, with a focus on encouraging people to inform EQC if they needed emergency repairs.
- 74 In its advertising about the rapid assessment process, EQC explained the difference between rapid assessments (which were intended to triage properties) and full assessments, and indicated when customers could expect EQC to return to complete full assessment of their property:

*Houses with severe structural damage will be revisited for a full assessment within four months. Those needing repairs of more than \$100,000 + GST will then be passed on to the homeowner's insurance company for follow-up.*

*Houses with minor structural damage will be revisited for a full assessment within four to six months.*

*Houses with no structural damage will be revisited for a full assessment within six to nine months.*<sup>19</sup>

- 75 After the 22 February 2011 earthquake, EQC appointed a Public Affairs Manager to focus specifically on EQC's communications response to the Canterbury earthquakes. This role was then replaced with the position of General Manager Communications as part of the organisational restructuring in September 2011.

### *Communication with customers over longer recovery timeframes*

- 76 Once the scale of the disaster impact and expected timeframes for the recovery became clearer, EQC revised its communications and engagement strategies. The focus continued to be on customers, but with the expectation that timeframes would be much longer than previously envisaged for a single event.

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<sup>18</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, pages 46-48.

<sup>19</sup> Earthquake Commission media release, *EQC rolling out rapid assessments to give homeowners certainty faster* (11 March 2011), <https://www.eqc.govt.nz/news/eqc-rolling-out-rapid-assessments-to-give-homeowners-certainty-faster>.

- 77 From mid-2011 onwards, EQC's communications strategy<sup>20</sup> was explicitly based on four key audience groups. Each audience group had a range of individuals and agencies within them. The key groups were:
- a EQC customers;
  - b EQC staff;
  - c media; and
  - d other EQC stakeholder groups (eg. government agencies, insurers, iwi, and community groups).
- 78 EQC's intention was to be able to proactively provide each of those key audience groups with the information they required, when they required it. However, this was not always possible. EQC resources were often focused on reactive, rather than proactive, communications. This included responding to media, community groups and other stakeholders who were seeking information that EQC could not easily provide.

### *EQC customers*

- 79 Communication with customers was undertaken through two main processes. Firstly, directly with individual customers based on their claim(s), and secondly through mass-media channels.
- 80 From the onset of the earthquake sequence, EQC's communication strategy focused on three basic requirements for customers. These were timeframes, progress updates, and information on their own claims.
- 81 One of the largest challenges EQC faced from early in the recovery was the gap between what EQC communicated, or was able to communicate, and customers' expectations regarding timely, accurate and easy to understand information about their claims and/or repairs.
- 82 EQC often did not communicate well with customers during periods of uncertainty. For example, when EQC sought a declaratory judgment the question of whether EQC cover begins afresh after each occurrence of natural disaster damage. Following the judgment, it took some time for EQC to develop a process for how to apportion earthquake damage to different earthquake events. During this period (between August 2011 and April 2012), EQC did not effectively communicate the reasons for the delays in progressing customers' claims, which led to customer frustration and confusion:

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<sup>20</sup> See Earthquake Commission, *Claimants Communications Strategy* (September 2011).

*I don't think we did enough of saying, 'Actually we don't know, so therefore we can't tell you.' People assume and fill a gap, we saw that. And because we couldn't communicate what we were doing because actually we were trying to make sense of that complexity, I think that drove a lot of legitimate frustration from both customers and the community but also staff.<sup>21</sup>*

### *Establishing a Community Contact Team*

- 83 EQC recognised that it would need a team available to take phone calls relating to more difficult claims. Following the September 2010 earthquake, EQC set up an Emergency Response Team to deal with claims with more challenging issues. The team consisted of specialised claims administrators who communicated with customers by phone and email.
- 84 Following the February 2011 earthquake, EQC established a Claimant Contact Team of specialist claims administrators, replacing the Emergency Response Team.<sup>22</sup> It dealt with claims of a sensitive nature, including claims belonging to customers who had discussed a problem on local radio or television.
- 85 By September 2011, the team had evolved and been renamed the Community Contact Team. From then on it was a group of claims advisors who met face-to-face with customers on an appointment basis. They were set up in part to provide direct contact with vulnerable customers who required more proactive case management of their claims.
- 86 This team also attended public meetings alongside senior EQC staff, and often stayed on afterwards to take questions from customers about their individual claims. The team also had its own 0800 phone number that customers could call, and they had a remit to manage claims through the EQC process to resolve issues where possible.
- 87 The Community Contact Team also operated an EQC mobile information vehicle which was parked in different suburbs at scheduled times over several weeks in late 2011. That trial was cancelled when it became clear that a mobile office was not well set up for dealing with long lines of claimants.

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<sup>21</sup> Earthquake Commission, *Reflections From The Fault Line: Seven EQC staff tell their stories of the Canterbury earthquakes* (Draft)(2016), page 26.

<sup>22</sup> Earthquake Commission media release, *Unresolved issues? Call our Community Contact Team* (11 February 2016), <https://www.eqc.govt.nz/news/unresolved-issues-call-our-community-contact-team>.

### *EQC's Contact Centre*

- 88 Alongside the specific teams dealing with complex claims, EQC's contact centre was the main point of contact for customers wanting information about their claims. The pre-Canterbury process was for outsourced call centre staff to deal with basic enquiries, and transfer any complex enquiries to Gallagher Bassett in Brisbane. Outsourced call centre staff were limited to lodging claims and providing basic information about the status of a claim.
- 89 Following the February 2011 earthquake, EQC contracted a further 100 full time in house call centre staff through call centres in five locations throughout the North Island. To support those staff, EQC also arranged for staff from the Ministry of Social Development to be trained to take phone calls from EQC customers.
- 90 By August 2012, EQC determined that it needed a contact centre which was professionally staffed in order to answer customer queries about the timing and process for their repairs. The new in-house claims management office opened in Hamilton in September 2012.

### *Broader communications channels*

- 91 For broader communications that were not claim specific, EQC used a number of channels. For example, in November 2011, EQC introduced a newsletter called EQ Connects that was distributed to 130,000 recipients with open claims. The newsletter aimed to provide an overview of key initiatives, and high level information on the progress of repairs and recovery.
- 92 There were a total of 61 EQ Connects newsletters published. While it was a useful channel, EQC also made sure to re-publish a large proportion of the content in local newspapers as well. The final EQ Connects was published in December 2016 (shortly after the 14 November 2016 Kaikōura earthquake).
- 93 Other key customer engagement initiatives included:
- a attending public meetings;
  - b development of specific claims guides for stakeholders (customers and insurers);
  - c communicating the outcomes of Court judgments that had broad reaching consequences across the EQC customer base; and
  - d communicating with vulnerable customers.

## ATTENDING PUBLIC MEETINGS

- 94 EQC staff estimate they attended upwards of 300 public meetings between September 2010 and December 2013.<sup>23</sup> During this period, the focus of public meetings evolved from being an overview of the claims process, to be more specific to a theme or suburb (for example, land claims in liquefaction-prone suburbs).

## STAKEHOLDER-SPECIFIC GUIDES

- 95 In September 2011 a brochure entitled *Who does what?* was published that spelled out EQC's role alongside those of the Canterbury Earthquake Recovery Authority and the Christchurch City Council. This was sent to customers with acknowledgment of their claim. The brochure explained EQC's responsibilities, and highlighted that EQC was not responsible for deciding that homes were uninhabitable and placarding them accordingly, or for demolishing houses.
- 96 In 2012 EQC updated the *Householders Guide to EQCover* brochure.<sup>24</sup> This document explained how the insurance held with EQC works, what is covered, what to do following a natural disaster, and how EQC would settle claims.
- 97 EQC published a guide for insurers that explained key aspects of the scheme and what was, and was not, covered by EQC.<sup>25</sup> A companion factsheet, *What is a dwelling for the purposes of EQCover?* was developed specifically to explain:

*When is a dwelling not a dwelling? This is probably the most popular question EQC is asked by insurance companies and brokers. This factsheet is designed to help assist you when determining whether or not your insured's property constitutes a dwelling.*<sup>26</sup>

- 98 The content of these guides evolved over the following years, as EQC continued to balance the need for plain English descriptions with the need to define specific clauses in the Earthquake Commission Act 1993.

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<sup>23</sup> David Middleton, *Case Study – The New Zealand Earthquake Commission* (September 2014), page 64.

<sup>24</sup> See the latest version, Earthquake Commission, *Householders' Guide to EQCover* (February 2019), [https://www.eqc.govt.nz/sites/public\\_files/documents/publications/Householders-Guide-to-EQCover-2019.pdf](https://www.eqc.govt.nz/sites/public_files/documents/publications/Householders-Guide-to-EQCover-2019.pdf).

<sup>25</sup> See the latest version, Earthquake Commission, *EQCover Insurers' Guide* (February 2019), <https://www.eqc.govt.nz/what-we-do/eqc-insurance/insurers-guide>.

<sup>26</sup> See the latest version, Earthquake Commission, *What is a dwelling for the purposes of EQCover?* (June 2016), [https://www.eqc.govt.nz/sites/public\\_files/images/EQC\\_Dwelling\\_EQCover\\_FactSheet.pdf](https://www.eqc.govt.nz/sites/public_files/images/EQC_Dwelling_EQCover_FactSheet.pdf).

## COMMUNICATING THE OUTCOMES OF COURT JUDGMENTS

- 99 From 2011 onwards, EQC began issuing media releases outlining cases under litigation, settlements of cases, and details of declaratory judgments.<sup>27</sup> The intention was to provide an outline of the key issues in each case, as well as links to further information.
- 100 From 2016 onwards, EQC also provided summaries of key cases on its website. The intention was to describe of the main issues being litigated, and to highlight the Courts' interpretation of the Earthquake Commission Act 1993 in each case.<sup>28</sup>
- 101 Some legal proceedings had significant impacts on EQC's ability to progress claims, in particular the two declaratory judgments. EQC did not communicate with customers about the delay as it was reliant on timing from the courts and did not have further information to provide. In hindsight, EQC could have better proactively communicated with customers about its position to keep them informed, even if it had no further update.

## COMMUNICATING WITH VULNERABLE CUSTOMERS

- 102 EQC recognised that communicating effectively with vulnerable customers would be important. Identifying vulnerable customers was a challenge, and EQC relied on a mixture of formal and informal processes to do so. Vulnerability was identified using a wide range of criteria that evolved over time. Key factors considered were age and health indicators.
- 103 After the 4 September 2010 earthquake, the government directed the Ministry of Social Development to contact beneficiaries and superannuitants to assess their needs, and to share this information with other agencies (including EQC) on an as-needed basis.<sup>29</sup> In addition, EQC took the details of self-identified vulnerable customers at public meetings.
- 104 After the 22 February 2011 earthquake, EQC identified vulnerable customers in a variety of ways, including:
- a in March and April 2011, vulnerable customers were identified by EQC staff during the rapid assessment process (see paragraphs 71-74 above);
  - b Members of Parliament notified EQC of vulnerable constituents (see paragraphs 66-68);

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<sup>27</sup> For example, see Earthquake Commission media release, *EQC welcomes Declaratory Judgment ruling* (10 December 2014), <https://www.eqc.govt.nz/news/eqc-welcomes-declaratory-judgment-ruling>.

<sup>28</sup> For example, see page on EQC's website: <https://www.eqc.govt.nz/about-eqc/our-publications/legal-decisions/bligh-case>.

<sup>29</sup> Earthquake Commission, *Vulnerable Customers* (2013), page 1.

- c self-identification by customers, or identification by neighbours, care givers and social services, etc; and
  - d data from agencies including the Ministry of Social Development, the Canterbury Earthquake Temporary Accommodation Service, the Canterbury District Health Board, and Waimakariri Earthquake Support Services.<sup>30</sup>
- 105 From September 2011 the Community Contact Team at EQC was given responsibility for providing a single point of contact for vulnerable customers, in particular the elderly. EQC published specific information on its website for vulnerable customers, and for others to help EQC identify vulnerable people.<sup>31</sup>

### *Working with Fletcher EQR*

- 106 EQC and Fletcher EQR worked together on Canterbury Home Repair Programme communications.
- 107 EQC and Fletcher EQR aimed to take a planned and proactive approach to communications and provide information about timeframes, priorities, and regular process updates. This included holding joint media briefings and events, such as the announcement of repair timeframes in December 2011. The communications plan that was developed for this media event also noted that the events of the last year had taught EQC many lessons about communicating with customers and stakeholders.
- 108 The Canterbury Home Repair Programme had its own brand, which featured the logos of both EQC and Fletcher EQR. The Canterbury Home Repair Programme produced information packs for customers, employed community liaison officers, and had its own website and call centre.<sup>32</sup>

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<sup>30</sup> Briefing to the Minister Responsible for the Earthquake Commission, *Earthquake Commission briefing: Vulnerable Customers and Managed Repairs* (26 June 2013), page 2.

<sup>31</sup> For example, see page on EQC's website: <https://www.eqc.govt.nz/news/help-us-reach-the-most-in-need>.

<sup>32</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, pages 66-68.



- 109 Despite the programme's intentions, customers felt that they were not getting the right information, were confused about who did what, and experienced inconsistent treatment.<sup>33</sup> EQC and Fletcher EQR systems generally operated independently, and were not aligned. This meant that data did not match and was unreliable, and documentation about customers' claims and repairs was often missing or incomplete. These issues hindered the programme's ability to provide customers with personalised, timely and accurate communications about when their repairs would be completed. This led to customer frustration and loss of trust and confidence.<sup>34</sup>

### *Engaging with the media*

- 110 EQC often undertook reactive communications in response to issues raised by customers who approached the media because they felt they were not able to get answers from EQC. In many cases, EQC was only aware of issues once they were being reported in the media.
- 111 A further complication was that EQC's internal approval processes for dealing with public communication were often slow. This meant that EQC was often trying to catch up on issues it had responses for, but had not been able to publish early enough.
- 112 Responding to media often involved internal liaison, as well as discussions with other agencies and Ministers' offices. Where possible the EQC communications team developed standard responses to key issues. However, EQC faced criticism from media that it was slow to respond and often defensive in its responses.
- 113 By 2012, EQC was attempting to communicate to a wide variety of audiences in what had become a negative environment. The almost-daily media and social media commentary was highlighting the poor job people perceived EQC to be doing, which made it very difficult to provide a counterpoint. For example, numerous former EQC staff have observed how difficult it was to turn up at public meetings, face an unreceptive or unfriendly crowd, and get a message across about what EQC was doing.
- 114 Engaging with media was very important for EQC as the channels and audiences they could inform were wider than EQC's own. While EQC provided a large amount of proactive information, the number of reactive media requests was often overwhelming, particularly throughout 2013 and 2014, where requests were occurring on a daily basis and staff were unable to respond in a timely manner due to capacity.

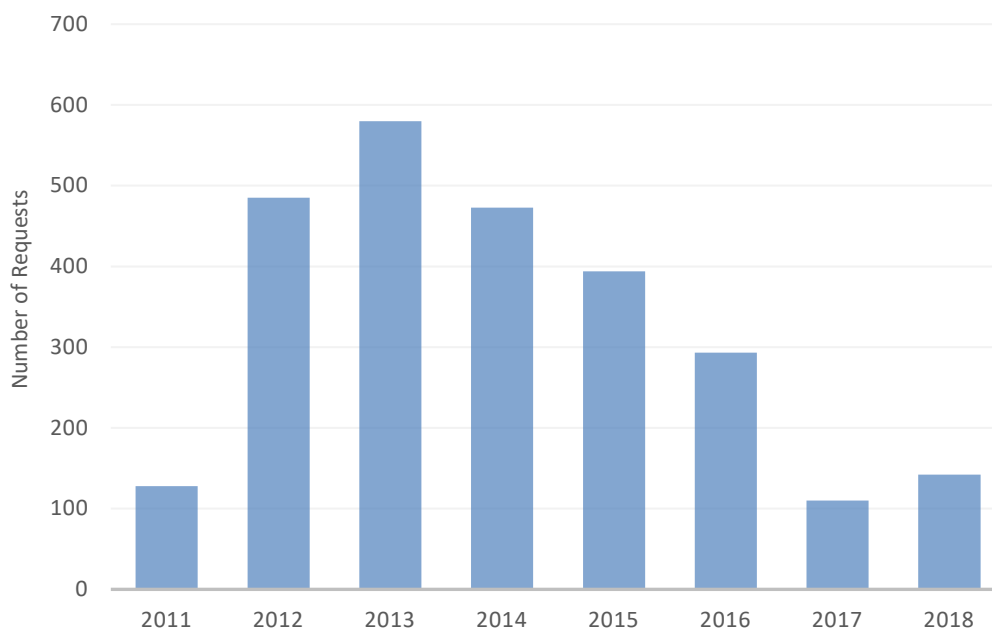
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<sup>33</sup> *Canterbury Home Repair Programme: EQC/Fletcher communications workshop presentation* (undated), slides 4-5.

<sup>34</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, pages 18 and 66-68.

115 **Figure 1** below shows the approximate number of direct media requests EQC responded to in each of the past seven years. Of these, over 90 percent are estimated to be related to Canterbury.

**Figure 1:** Number of direct media requests responded to by EQC, 2011-2018



116 EQC communications staff proactively engaged with a wide range of local and national media, and developed a range of background material for specific issues. These were sometimes detailed explanations, for example a media background document explaining land claims in 2015 was four pages long.

117 EQC made extensive use of media and social media monitoring to understand the key themes that people were talking about. Monthly and weekly media monitoring reports highlighted how EQC was being perceived. An assessment of these reports shows that perceptions of EQC was moving away from positive towards neutral and negative as early as 2012.

118 The themes that emerge are residents' frustration at the lack of progress in settling claims and completing repairs, privacy breaches, issues with EQC's management, EQC failing to meet commitments to complete its work, the findings of the Auditor-General's reports, and low levels of satisfaction with EQC's customer service.

119 Perceptions of EQC started to shift back towards 50 percent positive/neutral in late 2016, and although there were fluctuations depending on the issues being discussed in the media, this overall trend continued into 2017. By 2018, the shift towards a more proactive media engagement, and a focus on New Zealand-wide issues meant that EQC coverage was more regularly positioned in a positive light.

- 120 Where possible EQC illustrated positive stories and information to show progress, by telling stories of well-known locals<sup>35</sup> or vulnerable customers<sup>36</sup> and the work that was done on their properties. However, for every positive article, there were always a range of negative articles outlining issues with EQC processes or systems.

## **EQC stakeholders**

### *The challenge of diverse stakeholder groups*

- 121 The response to the Canterbury earthquakes meant that EQC not only had to scale up in terms of staff and processes, but it had to engage with much more diverse group of stakeholders than the agency had done in the past. From September 2010, the range of groups and agencies that EQC began to engage with grew rapidly.
- 122 **Appendix 6** shows how the number and type of stakeholder EQC was engaging with changed over time. More information about the following stakeholders is set out below:
- a reinsurers;
  - b private insurers;
  - c local and central government;
  - d community groups;
  - e iwi; and
  - f EQC staff.

### *Reinsurers – maintaining confidence*

- 123 International reinsurance companies were a key stakeholder for EQC. EQC manages a significant proportion of its potential financial risk by purchasing reinsurance (insurance for insurers).<sup>37</sup>

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<sup>35</sup> For example, Earthquake Commission media release, *David McPhail gives top marks for his home repair* (19 May 2014), <https://www.eqc.govt.nz/news/david-mcphail-gives-top-marks-for-his-home-repair>.

<sup>36</sup> For example, Earthquake Commission media release, *"I cried – it was so beautiful!"* (3 September 2013), <https://www.eqc.govt.nz/news/%E2%80%9Ci-cried-it-was-so-beautiful%E2%80%9D>.

<sup>37</sup> Under section 5(1)(d) of the Earthquake Commission Act 1993, EQC is required to obtain reinsurance in respect of the whole or part of the insurance provided under the Act.

- 124 The continued successful renewal of EQC’s reinsurance programme since the Canterbury earthquakes provides a signal of the confidence placed by the global reinsurance market in its understanding of New Zealand natural hazard risk.
- 125 From immediately after the September 2010 earthquake EQC began providing quarterly updates to reinsurers that outlined the scale and expected costs of the claims EQC had on hand. This engagement continues to today, and includes a structured yearly trip by senior managers to meet with, and brief, a range of reinsurance companies around the world.

*Private insurers – building an enduring relationship*

- 126 EQC’s relationship with private insurers was hugely important throughout the response and recovery period in Canterbury. The relationship grew very quickly following the September 2010 earthquake, as EQC needed to validate the claims it was receiving (confirm that the customers had current policies with their private insurers).
- 127 From early 2011 onwards, senior EQC staff from the Christchurch team met with private insurers on a weekly basis. This was a regular meeting that initially focused on exchanging claim files between EQC and insurers. However as the relationship matured, more information was shared, for example about the area-wide geotechnical drilling programme EQC was undertaking to inform foundation design or repair requirements.
- 128 The Insurance Council of New Zealand was also an important partner for EQC and private insurers. EQC and the Insurance Council corresponded on issues related to all insurers and EQC. For example, EQC provided information on the extent of EQC cover for not repairable but still habitable “dwellings”.
- 129 EQC also engaged with the Insurance Council of New Zealand on the question of whether EQC cover begins afresh after each occurrence of natural disaster damage. EQC and the Insurance Council were joint parties to the 2011 declaratory judgment proceedings on reinstatement of cover in the multiple events of the Canterbury earthquake sequence.<sup>38</sup>

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<sup>38</sup> *Re Earthquake Commission* [2011] 3 NZLR 695 (HC).

- 130 EQC and the Insurance Council also engaged on ways that they could better manage their respective insurance obligations for individual residential properties. This led to EQC and the private insurers entering into a protocol (called Protocol 1) in November 2011 to address situations where properties being repaired through the Canterbury Home Repair Programme were subsequently expected to go over EQC's statutory cap.<sup>39</sup> The protocol meant that repairs could be continued without disruption to the customer, and EQC and the private insurers could reconcile the costs later.
- 131 The growth of these relationships meant that EQC, the Insurance Council of New Zealand, and private insurers were able to quickly come to an agreement in 2016 following the Kaikōura earthquake (see paragraphs 170-176 below).

### *Central and local government stakeholders*

- 132 Throughout the recovery from the Canterbury earthquakes, EQC has taken part in a range of working groups, initiatives and policy groups with representatives from local government and central government agencies. These were often set up for specific tasks or to deal with a range of issues that were not the purview of any one agency. Examples include the Recovery Strategy Advisory Committee, the Canterbury Mayoral Forum, and the Urban Development Strategy and Implementation Committee.
- 133 Senior EQC staff met on a regular basis with local Members of Parliament and elected local government representatives, and on an as-needed basis as key questions came up.
- 134 EQC worked closely with the central government agencies, including the Canterbury Earthquake Recovery Authority, the Ministry of Business, Innovation and Employment and the Ministry of Civil Defence and Emergency Management. This included collaborating on events where both agencies had interests.

### *Iwi engagement*

- 135 EQC's stakeholder engagement plans from 2011–2015 all identify local iwi as being an important stakeholder, however there is limited evidence that EQC engaged with iwi outside of interagency processes. For example, EQC was a member of a number of interagency groups that also had representation from iwi groups.

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<sup>39</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, page 51-53.

### *Community groups*

- 136 In the years following the earthquakes, EQC engaged with a wide range of community, advocacy and voluntary groups. **Appendix 4** provides more information about the following groups:
- a Customer Advocacy Group;
  - b CanCERN;
  - c Residents' Associations; and
  - d Claimant Reference Group.

### *EQC staff*

- 137 Following the September 2010 earthquake, it very quickly became clear that EQC needed good channels for providing information to the large number of new staff who had begun working with the organisation. There was also a need to provide clear information to the claims handlers from Gallagher Bassett in Brisbane, who had first contact with customers.
- 138 Scripts, fact sheets and frequently asked questions were distributed to all telephonists in an effort to provide consistent information to groups who were seated in geographically separate offices. A special call centre staff newsletter was created. One issue, for example, brought its readers up to date with claims settlement statistics, reminded them to take care when collecting bank account details, and informed them of enhancements to the claims management computer system.
- 139 When the call centre was brought in-house to EQC in 2012, it became somewhat easier to provide consistent information to staff.
- 140 EQC also redeveloped its intranet in late 2012 to ensure staff could have access to information about events and claims. Alongside this, the Chief Executive undertook regular question and answer sessions with staff (both online and in person) and held regular update sessions, as well as writing (or filming) a fortnightly blog for the staff intranet.

## Understanding stakeholders' views

141 EQC undertook a range of surveys and research to understand how claimants and stakeholders perceived the organisation and its actions. These included:

- a quarterly perception reports on EQC (undertaken in various forms since March 1997);
- a stakeholder surveys in 2014 and 2015;
- b levy payers research in 2015; and
- c perceptions of EQC in Canterbury research in 2016.

### *Quarterly perception reports*

142 The quarterly perception reports were originally used to track the effectiveness of EQC's communications programme and advertising campaigns. These campaigns were designed to raise public awareness of EQC's role in natural disasters and encourage the public to undertake disaster risk mitigation activities.

143 Following the Canterbury earthquakes, the reports also became used for tracking changes in public perceptions towards EQC. By the end of 2012, it was becoming apparent that respondents in Canterbury felt more unfavourable to EQC than those in other regions.

144 The perception reports show that residents in Canterbury, even after all the earthquakes they have been through, are now less likely than residents in the rest of New Zealand to have taken action to earthquake safe their homes. EQC used the findings of these reports to review its advertising and communications campaigns, both in Canterbury and nationwide.

### *Building a stakeholder engagement strategy*

145 The findings of the stakeholder surveys in 2014 and 2015 were also used to inform the development of updated stakeholder engagement plans. For example, in December 2014:

*The [2014 stakeholder] survey had a strong response rate (58%, compared with an average of around 45% for similar surveys), and received a lot of verbatim comments, which is indicative of a highly engaged stakeholder audience. Three-quarters of stakeholders reported EQC performance had improved in the past 12 months, and none of the stakeholders surveyed reported EQC's performance had become worse.<sup>40</sup>*

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<sup>40</sup> Paper for EQC Executive Leadership Team, *Stakeholder Strategy* (November 2014).

- 146 The Stakeholder Strategy presented to senior management in December 2015 also noted that EQC needed to undertake more work in building enduring relationships with key central government agencies, and with local councils and Local Government New Zealand to build influence and support potential regulatory change in areas such as building standards and health and safety.
- 147 The paper also noted that EQC has a role to play in building capability in local government to mitigate natural disaster risk and increase resilience of communities facing natural disasters, but that those relationships needed work outside of Canterbury.

### *Perceptions of EQC in Canterbury*

- 148 The perceptions research<sup>41</sup> that was undertaken in 2016 aimed to help EQC better understand how the people of Canterbury thought and felt about the organisation and the reasons that underlay their perceptions.
- 149 The research showed that:

*Peoples' experience, along with their general outlook on life, seems fundamental to their perception of EQC – either through direct personal experience or from word of mouth. A bad experience can't be undone and there would appear to be a need to acknowledge that people have had bad experiences.*

*The onus is on EQC to set the record straight (one respondent said EQC almost needs to hold an AGM to tell people what is happening and when) rather than letting the talk factor rule.<sup>42</sup>*

### **Key Canterbury initiatives and campaigns 2011 – 2018**

- 150 Over the seven years from February 2011, EQC ran a series of high-profile campaigns and initiatives. These were often run in conjunction with other agencies, and aimed to promote and educate the general public, rebuild workers, and claimants about specific streams of work that was underway.

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<sup>41</sup> Nielsen Research, *Perceptions of EQC in Canterbury Final Report* (May 2016).

<sup>42</sup> Nielsen Research, *Perceptions of EQC in Canterbury Final Report* (May 2016), slide 52.



151 A short list includes the following initiatives, which are described in more detail in **Appendix 5**:

- a Urgent Repairs campaign (2011);
- b Winter Heating Programme (2011);
- c Sorted for Summer (2011);
- d EQC Certainty (June 2013);
- e Safe6 (2013);
- f Winter Wellness (2013);
- g Fix, Fasten, Don't Forget: Canterbury-specific (2014);
- h TV Series "Covered" (2014);
- i Let's Find and Fix (2014);
- j Canterbury Home Repair Programme excess recovery (2014);
- k land damage (2014 onwards);
- l Increased Liquefaction Vulnerability (2015); and
- m Increased Flooding Vulnerability (2016).

### **An overview of reviews and their recommendations**

152 From 2011 onwards, EQC was subject to a wide range of external reviews.<sup>43</sup> One of the key themes identified on those reviews was EQC's communication with its customers. The following is a short summary of some of the key recommendations about communications, and the actions that EQC has undertaken to implement those recommendations.

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<sup>43</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019, paragraphs 30-43.

- 153 The most notable external review of EQC's interaction with its customers was the 2014 Linking Strategy to Implementation (LSI) Report. This report reviewed EQC's customer interaction model, and found that EQC's focus on process and volume "requires a fresh approach, with the key challenge being how to effectively respond to customer needs in a continually changing environment."<sup>44</sup> The report recommended developing and implementing a customer focused operating model and culture.
- 154 The EQC Board monitored EQC's progress in the implementing the report's recommendations between 2014 and 2016.<sup>45</sup> Focusing on the recommendations that would have the greatest impact on the customer experience, EQC's Customer Solutions team:
- a reviewed its written communications with customers and removed inconsistent, inappropriate and inaccurate messages;
  - b developed and documented a complaints process using a 'skills based' workflow model which involved a complaints investigator working with a case manager as a subject matter expert;
  - c introduced reporting of complaints by type, age and complexity to increase management awareness and intervention where required; and
  - d introduced organisation-wide oversight of all complaints with immediate allocation of the complaints to appropriate business units.
- 155 In respect of other stakeholders, in September 2014 and May 2015 Nielsen<sup>46</sup> provided reports on the experiences and views of a range of stakeholders. In particular, the May 2015 Nielsen report recorded that stakeholders thought:
- a EQC's communications with the public and individual clients could be improved;
  - b EQC should improve stakeholder perceptions of consistency and clarity in decision-making on claims;
  - c EQC should be more timely and proactive in its communications with stakeholders; and

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<sup>44</sup> Linking Strategy to Implementation (LSI), *Consulting Review of Customer Interactions* (November 2014), page 3 (report #24 in Appendix 1, Briefing to the Public Inquiry into the Earthquake Commission, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019).

<sup>45</sup> See in particular EQC Board Paper, *Overview of the Customer Complaints process and a break-down of complaints figures* dated 10 September 2015, and EQC Board Paper, *Progress updated on the LSI Report* dated 12 November 2015.

<sup>46</sup> Nielsen Research, *Stakeholder engagement report* (September 2014), and Nielsen Research, *Stakeholder engagement report* (May 2015) (reports #23 and #27 in Appendix 1, Briefing to the Public Inquiry into the Earthquake Commission, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019).

- d EQC should place greater focus in communications with stakeholders about its plans and strategy to improve trust and confidence.

156 More recently, the 2018 report of the Independent Ministerial Advisor to the Minister Responsible for the Earthquake Commission<sup>47</sup> made recommendations aimed at improving EQC's communication with its customers. For example, the report recommended establishing a claimant reference group, and EQC develop communication standards, which set out that communications are respectful, empathetic, honest, timely, and that EQC staff do what they say they will do. Both recommendations have been addressed and implemented by EQC.<sup>48</sup>

## Communicating changing timeframes

157 Throughout the period of recovery from the Canterbury earthquake sequence, EQC has faced criticism for either not communicating clearly enough about timeframes, or for not being able to meet the timeframes it has set itself.

158 EQC has publicly set itself a range of challenging objectives about claims management, repair schedules, and completing Canterbury claims. These objectives were often interpreted as a promise by customers and media. The objectives EQC set itself have proven hard to keep, both because they were sometimes overly optimistic, but also because subsequent earthquake events changed the environment for things like repair timeframes.

159 For example, in September 2013,<sup>49</sup> EQC made a public commitment that by the end of 2014 it would have settled all remaining land claims, repaired all remaining houses through the Canterbury Home Repair Programme, and resolved all outstanding multi-unit building claims and other cash settlement claims. EQC was not able to meet these timelines.

160 EQC's Annual Reports of the past eight years also contain examples of key outputs that have not been met. For example, the 2017/18 Annual Report notes that "this year has been another of mixed results for EQC," and "it was a great disappointment to the management team and staff that we were not able to meet our Statement of Performance Expectation targets for the remaining Canterbury claims."<sup>50</sup>

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<sup>47</sup> *Report of the Independent Ministerial Advisor to the Minister Responsible for the Earthquake Commission* (26 April 2018), (report #41 in Appendix 1, Briefing to the Public Inquiry into the Earthquake Commission, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019).

<sup>48</sup> KPMG, *Earthquake Commission – Tracking of Recommendations Raised in the Independent Ministerial Advisor's Report* (November 2018), pages 3-4 (report #45 in Appendix 1, Briefing to the Public Inquiry into the Earthquake Commission, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019).

<sup>49</sup> Earthquake Commission media release, *Third anniversary of 2010 quake brings major milestones* (3 September 2013), <https://www.eqc.govt.nz/news/third-anniversary-of-2010-quake-brings-major-claim-milestones>.

<sup>50</sup> Earthquake Commission, *Annual Report 2017/18* (2018), pages 2 and 4, [https://www.eqc.govt.nz/sites/public\\_files/documents/publications/EQC-Annual-Report-2017-18.pdf](https://www.eqc.govt.nz/sites/public_files/documents/publications/EQC-Annual-Report-2017-18.pdf).

## **Kaikōura and Edgecumbe: evolving the process of engagement**

### *Kaikōura earthquake response*

161 The 14 November 2016 Kaikōura earthquake was of a completely different scale than the Canterbury earthquakes, with a much lower number of claims and properties affected, which were spread over a wide geographic area. This made communicating somewhat easier for EQC as the communities affected were smaller. However, the approach that EQC and private insurers took to managing claims, with insurers acting on EQC's behalf, added complexity to communications. EQC was still able to use some of the lessons from those previous events with its customers and stakeholders.

162 The day following the earthquake, EQC organised three teams of staff to rotate into the areas with the most damage (the towns of Ward, Waiau and Kaikōura) to help customers lodge claims, provide information and answer EQC-related questions. The intention was to try to understand the needs of local residents through community meetings, and drop-in centres.

163 In a press release three weeks after the event, EQC's General Manager Customer and Claims stated that:

*One of the lessons out of Canterbury was that people wanted information and the opportunity to talk to someone about their issues as soon as they could after an event, so we have ensured that our response to Kaikōura includes personal contact.<sup>51</sup>*

164 EQC took the lead on organising community forums in Ward, Waiau and Kaikōura. EQC invited the Insurance Council of New Zealand, private insurance companies, territorial authorities and other local organisations to attend these events and provide information to customers. These forums updated customers on progress, and provided an opportunity for customers to talk directly to their insurers in breakout sessions. The number of people who attended these forums was lower than EQC had anticipated.

165 EQC worked with Earthquake Support Navigators, whose role was to assist people affected by the earthquakes to receive support and facilitate connecting them with services they may need.<sup>52</sup> EQC also worked with the Residential Advisory Service for property owners, which visited Kaikōura monthly.

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<sup>51</sup> Earthquake Commission media release, *Don't wait to hear from EQC – lodge your claim now* (8 December 2016), <https://www.eqc.govt.nz/news/dont-wait-to-hear-from-egc-lodge-your-claim-now>.

<sup>52</sup> See Marlborough Express, *Earthquake support navigator appointed in Kekerengu after Kaikoura quakes* (11 July 2017), <https://www.stuff.co.nz/marlborough-express/news/94538577/earthquake-support-navigator-appointed-in-kekerengu-after-kaikoura-quakes>.

- 166 In June 2017, EQC also distributed the first of a series of newsletters called *Kaikōura earthquake update* which outlined the claims progress to date, and what the next steps in the process would be. These updates were provided to customers and media in order to answer some of the most commonly asked questions. There were ten *Kaikōura earthquake update* newsletters released, with the final one in July 2018.<sup>53</sup>
- 167 Incorporating lessons learned from the Canterbury earthquake on managing expectations, EQC also attempted to set more realistic targets in relation to claims management, and acknowledged when targets were not met. In December 2017, EQC stated that it was “confident that we will exceed our target of 75% claims settled by the end of the year. The rest will be settled in early 2018.”<sup>54</sup> While EQC did not meet these targets, it continued to communicate with customers and explain why work was still on going. The comparative lack of complexity of Kaikōura claims (when seen alongside apportioned Canterbury events) also meant EQC was able to better predict timeframes for dealing with claims.
- 168 One potential element for confusion in direct communications with customers arose out of the fact that private insurers were potentially acting in two separate capacities at the same time – on behalf of EQC, and in their own capacity. It was important to EQC that the private insurers, whenever communicating with the customer, made clear what they were assessing and settling on EQC’s behalf and what they were assessing and settling under their own policy. To that end, EQC had some input into the communications that the private insurers sent to their customers.
- 169 As a result of EQC’s response to the Kaikōura earthquake, EQC has now developed a range of customer communications and stakeholder engagement plans which can be used in any future events that include an agency approach.

### *Stakeholder engagement after the Kaikōura earthquake*

- 170 The response to the Kaikōura event involved much more intense engagement with key stakeholders than the response to the Canterbury earthquakes. EQC was more involved in discussions with local authorities, and the decision to use an agency model for settling claims also meant it worked more closely with private insurers.

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<sup>53</sup> All ten *Kaikōura earthquake update* newsletters are on the EQC website: <https://www.eqc.govt.nz/recent-events/kaikoura-earthquake/progress-and-updates>.

<sup>54</sup> Earthquake Commission, *Kaikōura earthquake update 7* (18 December 2017), <https://www.eqc.govt.nz/news/kaikoura-earthquake-update-7>.

## ENGAGEMENT WITH PRIVATE INSURERS

- 171 Following the Kaikōura earthquake, EQC developed an agreement with eight private insurers to manage (as EQC's agents) the majority of EQC's Kaikōura earthquake residential building and contents claims. The Insurance Council of New Zealand assisted with facilitating this agreement. The Kaikōura Memorandum of Understanding was designed to simplify how home and contents insurance claims are resolved.
- 172 This new approach to managing claims meant EQC had to develop more formal guidance for private insurers on how to apply the Earthquake Commission Act 1993. EQC developed the *EQC Claims Manual for Insurers* that sets out policies on how EQC applied the Act.<sup>55</sup> The manual has been used by insurers who are acting as EQC's agent for the Kaikōura earthquake claims. The manual was also designed for future use if another similar arrangement is used after other natural disasters.
- 173 As part of the *EQC Claims Manual for Insurers*, EQC developed some template communications for insurers to use when communicating with customers about the assessment and settlement of the customer's EQC claims. The objective of these templates was to ensure that settlement of EQC claims was approached (and explained to customers) in a relatively consistent way across the private insurers.

## ENGAGEMENT WITH LOCAL AND CENTRAL GOVERNMENT

- 174 EQC had staff on the ground very soon after the Kaikōura earthquake, and quickly established a relationship with local authorities.
- 175 The Acuo review of EQC's response to the event noted that:

*EQC was widely praised by insurers and council respondents for its proactive and early community visibility, arranging a series of community meetings that were also attended by council and insurer staff, and facilitated in a way that provided for information flows and dialogue (and this was contrasted very positively in comparison with Canterbury events). A contextual comment was that in the more rural environment of this quake, there was a greater reliance on face-to-face communication than digital channels/0800 numbers.*<sup>56</sup>

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<sup>55</sup> Earthquake Commission, *EQC Claims Manual for Insurers* (version as at 28 September 2017), [https://www.eqc.govt.nz/sites/public\\_files/images/Insurer%20manual%20-%201%2C3%2C4%2C5%2C6%2C7%2C8%2C9%2C10%20and%20Appendix%201%2029092017\\_0.pdf](https://www.eqc.govt.nz/sites/public_files/images/Insurer%20manual%20-%201%2C3%2C4%2C5%2C6%2C7%2C8%2C9%2C10%20and%20Appendix%201%2029092017_0.pdf).

<sup>56</sup> Acuo, *External Reviews of the Response to the Kaikōura November 2016 Earthquake, Stage 2: Operationalising the MoU* (December 2017), page 23 (report #37 in Appendix 1, Briefing to the Public Inquiry into the Earthquake Commission, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019).

- 176 EQC, with its geotechnical engineering consultants Tonkin + Taylor, developed the Kaikōura Earthquake Viewer.<sup>57</sup> It gave engineers, scientists, the Defence Force, insurers and other agencies a way to share their information. Photos of damage, fault line data, the location and type of insurance claims and more, are all in one shared online space, helping organisations respond faster for homeowners.

### *Edgumbe floods response*

- 177 The Edgumbe floods of April 2017 were of a far smaller scale to the earthquake events in Canterbury and Kaikōura. Overall, EQC received 273 claims for flood damage from the flooding in Edgumbe.
- 178 EQC staff were on the ground the day after the event. The Whakatāne District Council set up a recovery hub to house many agencies working together in the same space, and EQC found it useful to be there and work with local authorities. It also allowed EQC to support the response planning, co-ordinate resources, and approach to the clean-up operation. EQC field staff visited customers in their homes or at local community centres to provide information or updates. EQC used its website, the Whakatāne District Council newsletter and the *Kia kaha Edgumbe* Facebook page to keep customers informed on event progress.
- 179 EQC built a strong relationship with the Whakatāne District Council. The strength of the relationship:

*...was critical and crucial to the overall effectiveness of our response to the flooding in the recovery phase. Our sharing of information and data with the Council helped all parties develop and refine their recovery plans and speed up the recovery process for the Edgumbe community.*<sup>58</sup>

- 180 Lessons learned from community and stakeholder engagement following the Canterbury and Kaikōura earthquakes were once again incorporated into EQC's response to the floods in Edgumbe. EQC's key principles for the response included "getting customers what they need when they need it." Two innovations were using text messaging to communicate with customers on progress, and consulting with customers on process design. These innovations were well received by customers.

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<sup>57</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Information Management and Technology*, dated 27 June 2019, pages 28-29.

<sup>58</sup> Earthquake Commission, *Edgumbe Debrief* (December 2018), page 3.

## **The present and future for communications and stakeholder engagement**

- 181 The response to the Canterbury earthquakes and the ongoing feedback from customers has showed that EQC needed to continue to refine how it interacts with customers.
- 182 Throughout 2017, EQC undertook an internal process of work called the Customer Centred Operating Model. This aimed to design a claims management system that put the customer at the heart of the claims management process, and outlined the types of communication that customers could expect from EQC at different points in the process.
- 183 In late 2018, EQC developed a Communications Strategy that aimed change how it is perceived by stakeholders. This strategy, called Moving the Dial, sets out a more proactive engagement strategy for EQC and has been endorsed by the Board. The strategy recognises that, in order to rebuild community trust and confidence, EQC needs to clearly demonstrate the positive impact it has on the New Zealand community.
- 184 To achieve this, EQC has identified it needs to:
- a *tell its story* – consistently and over time;
  - b *up the unexpected* – emphasize our most impressive achievements;
  - c *walk the talk* – deliver on expectations; and
  - d *admit fault* – take responsibility and learn from our mistakes.
- 185 As an organisation, EQC is in the process of increasing its focus on strategic engagement with stakeholders across the insurance industry, local and central government, and community groups. The primary purpose of this engagement is to have in place a well-functioning network of support which enables EQC to mobilise quickly and effectively following an event. Management of external relationships is now a core part of EQC's business. The intention is for EQC to engage with partners in a new way that is outwardly focused, reciprocal and more collaborative than in the past.



- 186 EQC is currently taking part in a range of cross agency collaborative work, including the establishment and operation of the Canterbury Insurance Tribunal and the expansion of the Kaikōura Event Viewer into a national viewer.<sup>59</sup> EQC is working with Environment Canterbury and Land Information New Zealand on a webpage (and underlying technology) that will allow homeowners across New Zealand to identify where there have been EQC claims on any property.
- 187 EQC has also begun to explore the use of voice activated search to provide information to New Zealanders. In late 2018, EQC released an Amazon Alexa voice search programme that provides information about recent earthquakes. If someone feels an earthquake, they can ask Alexa for information and will be provided with details such as magnitude, depth and location. They will also receive information from either EQC or the Ministry of Civil Defence and Emergency Management on how to be prepared for earthquakes and other natural hazards.
- 188 Finally, EQC is developing deeper partnerships with the researchers we fund, to enable better communication of their research activities and to enhance EQC's resilience goal to "inform, enable and influence the choices and decisions that reduce vulnerability and the exposure of New Zealand's built environment to natural hazard events". As part of this work, EQC is:
- a encouraging researchers (and institutions) to understand the benefits of communication and upskilling them to do more communication via workshops or webinars; and
  - b joining forces with other communications teams (e.g. GNS Science, New Zealand Transport Agency) to deliver strategic communications messages.

## **Lessons learned**

- 189 The most important lessons that EQC has learned in relation to communications and engagement are:
- a you can never start communicating early enough, you can never communicate enough, and you need to repeat your messages multiple times;
  - b build in times to pause, reflect and refresh the communications strategy – scheduling regular reviews will allow you to take stock, consider what's working and what isn't working, refine your messages, and change your approach where necessary;

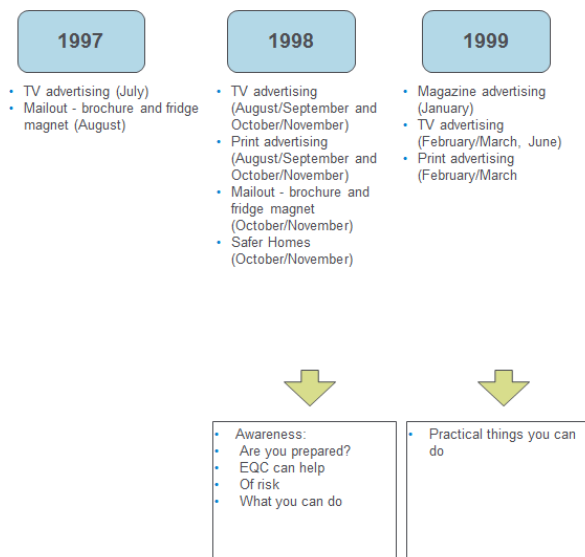
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<sup>59</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Information Management and Technology*, dated 27 June 2019, pages 28-29.

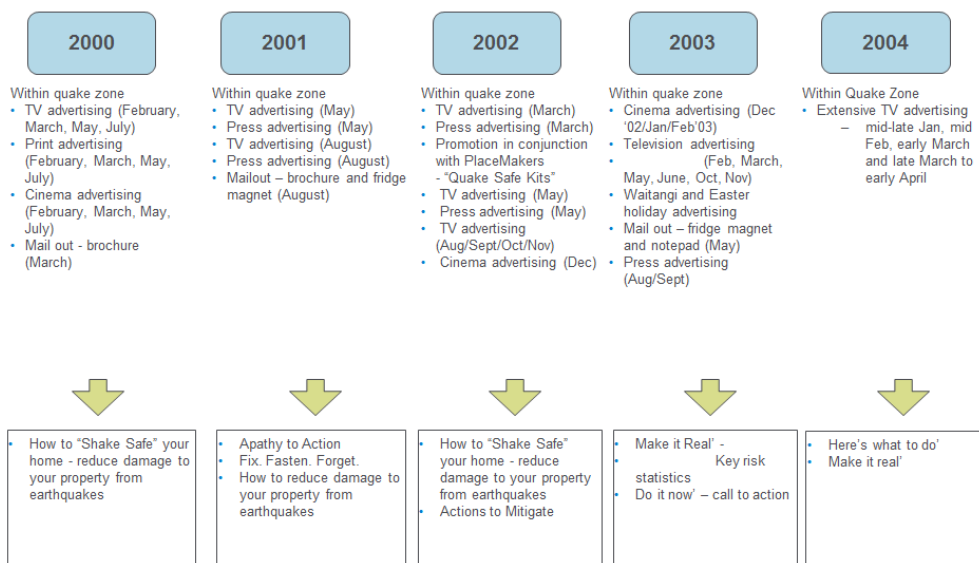
- c do not underestimate the impact of trauma and stress on people's willingness and ability to receive communications messages – plan ahead and keep up to date on new and emerging research about how to communicate with people who have experienced trauma;
- d understand the phases of recovery, particularly the phases of psychosocial recovery, and the impact these will have on the people you are communicating with – anticipate and adapt to these phases
- e keep communicating during periods of uncertainty – tell people if you don't know the answer or don't have the information yet;
- f manage expectations from the outset, and be up front about how long things will take – don't over promise;
- g tailor the communications approach to different suburbs or areas, depending on the circumstances of the community, nature and extent of damage, or other issues;
- h some communications staff need to be located in the area affected by the disaster – they need to work closely with head office as well as other groups and agencies working in the affected area;
- i identify a range of staff who can front public meetings and events – if you only have a few staff who can represent the organisation, then this limits the number of events they can attend and risks burnout; and
- j keep up to date with, and take advantage of, new technology – consider how technology can provide new opportunities to communicate and engage with your customers.

## Appendix 1: Summary of EQC pre-Canterbury advertising activity

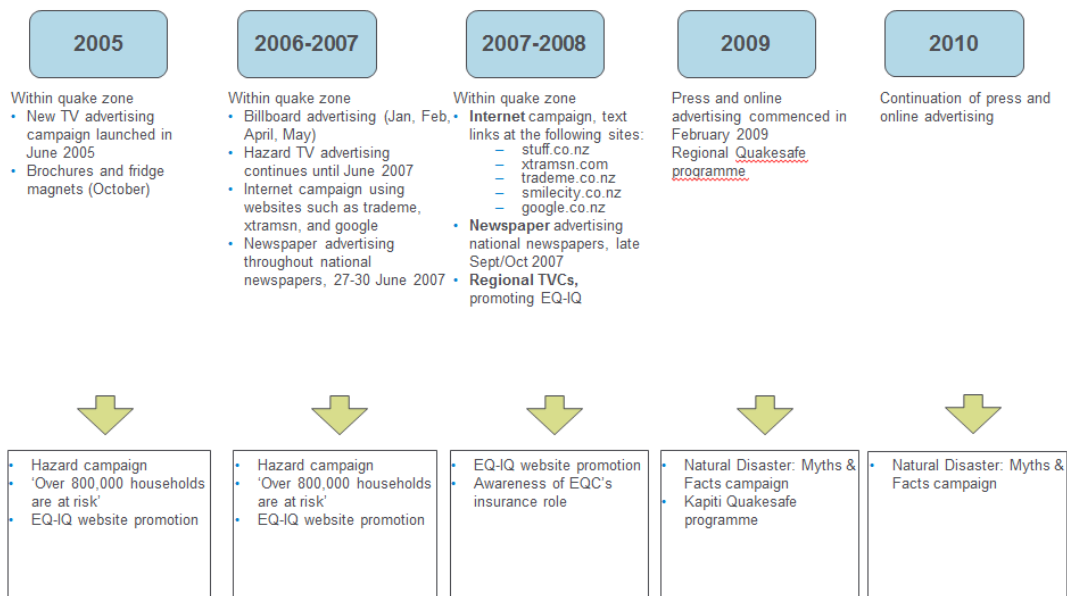
### Marketing activity during the nineties



### Marketing activity 2000 – 2004



## Marketing activity 2005 – 2010



## Appendix 2: Examples of EQC pre-Canterbury advertisements



ISSUE 20 



### David Middleton looks back on his time as head of EQC

**A relationship developed with the largest domestic insurer in the USA in the aftermath of the Northridge earthquake in 1994 was a catalyst for the Earthquake Commission (EQC) to build systems to cope with catastrophes here.**

Retiring CEO of EQC, David Middleton, recalls visiting California following the earthquake and shortly after his appointment as the first head of the organisation, to see how insurance and related systems coped with a catastrophe.

“We had realised that there was an urgent need for the new organisation to work out how to handle anything up to 150,000 claims arising from a single catastrophe.

“The visit to California and the beginning of a relationship with the USA domestic insurer State Farm, and later with European insurers, showed us the way forward.”

EQC then set about developing its own Catastrophe Response Programme (CRP). David considers this the operational highlight of his 17-year tenure.

“We saw that State Farm had recognised that the aftermath of a catastrophe was not just a busy time for claims; it was busy for the whole organisation. They took a team and resource approach with underwriters, HR people, drivers, mobile offices, and so forth, right down to having pallets stacked with gear ready to go.”

EQC then set about emulating this for New Zealand conditions and with only 12 staff at the time this meant establishing arrangements with private contractors to create a virtual organisation able to materialise when the need arose.

“Central to our approach was deciding to always be in catastrophe response mode. This means in practice that we handle all our claims in the same way regardless of how big the disaster and how many the claims.

“Because of this we don’t have to change the way we handle claims; we just have to scale up.”

The system has yet to be tested at anything approaching the catastrophe level.

“We should be able to handle 30,000 claims quite easily and that is five times bigger than anything we have had to handle to date. I am confident we could do double that by cranking things up by calling on extra resources and training them to deal with requirements.

“New Zealand is unlikely to have catastrophes that exceed 30-60,000 claims but we still have to work out how to handle a mammoth event, say, one generating 150,000 claims.”

This would likely be from a volcanic eruption in Auckland or a large earthquake in Wellington.

“The issue is not about handling the claims as such but about how long it would take and what sort of service we could provide. As it is, it would take many months and maybe years to completely settle all claims from a mega-event and particularly those claims of some complexity.”

Last year EQC hired a group of experts to review the CRP and they recommended that the organisation develops a “Plan B” i.e. a plan for an event for which EQC does not currently have the resources in place.

This is leading EQC to review its approach to planning for these mega-events. To date much of the planning has been for a generic big event but now a range of scenarios – 15 so far – are being looked at. These are based on potential big



*David Middleton*

### CONTENTS

- DAVID MIDDLETON LOOKS BACK ON HIS TIME AS HEAD OF EQC
- NEW YEAR, NEW CHIEF EXECUTIVE FOR EQC
- A DAY IN POMPEII
- FIORDLAND EARTHQUAKE
- CHANGES TO EQC WEBSITE








EARTHQUAKE COMMISSION | NEWSLETTER | March 2010

cont'd page 2

Page 45 of 65



## NATURAL DISASTERS: myths & facts



### My dog can tell if an earthquake's coming.

The earliest report of animals reacting to an earthquake signal comes from Greece in 373 BC. Rats, weasels, snakes and centipedes are said to have left their homes and headed for safety. There has been much similar anecdotal evidence since then. However, Warwick Smith of GNS Science says that scientific explanation eludes us. It remains at least a mystery if not a myth.

What is clear, is that relying on the dog to warn of a quake isn't a good plan. Rover's whining would be too late to be useful anyway. Far better to go to [eq-iq.co.nz](http://eq-iq.co.nz) and get some good advice on how to make your home quake safe.

BROUGHT TO YOU BY



EARTHQUAKE COMMISSION  
Kōmihana Rūwhenua

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## NATURAL DISASTERS: myths & facts



### Was Lake Taupō really formed by volcanic eruptions?

Yes, it was. The lake lies in craters formed by the collapse of land following volcanic eruptions. These craters are called calderas.

University of Auckland volcanologist, Dr Jan Lindsay, says that the enormous Ōruanui eruption, about 26,500 years ago, formed the 30-kilometre wide depression at the northern end of Lake Taupō.

Fortunately most natural disasters are not so catastrophic as the Ōruanui eruption and there is much you can do to prepare for them. Get the good oil and go to [eq-iq.co.nz](http://eq-iq.co.nz) to get advice on how to prepare your home.

BROUGHT TO YOU BY



EQC013

YOUR NATURAL DISASTER INSURER

New Zealand Government

## Appendix 3: Examples of advertising – Canterbury earthquakes

*Initial online advertising, starting on Saturday 4 September*

**Important notice:**

**Canterbury earthquake damage claims**

Homeowners with insured properties damaged by the earthquake can lodge a claim with EQC.

[Click here to make a claim.](#)



Google search results for "earthquake canterbury".

About 2,750,000 results (0.23 seconds)

**Canterbury quake: As it happened | NATIONAL NEWS**  
4 Sep 2010 ... The NZ Herald provides live updates on the earthquake throughout the day. Here's how the day played out. Use [http://www.nzherald.co.nz/nzherald/news/canterbury-quake-happened-3759568](#) - Cached

**Canterbury Earthquakes | New Zealand's local news community**  
Canterbury children tell their earthquake story CANTEBURY — Canterbury school children have been given the chance to tell their own personal story of the ... [www.infonews.co.nz/default.cfm?r=117&=16](#) - Cached

**Canterbury Earthquake | Updates from a range of sources regarding ...**  
20 Sep 2010 ... Updates from a range of sources regarding the 4 September 2010 earthquake in Canterbury, New Zealand - [canterburyearthquake.org.nz](#) is ... [www.canterburyearthquake.org.nz/](#) - Cached

**News for earthquake canterbury**  
Economists hint NZ growth forecasts ... 2 hours ago  
The uncertain impact of the Canterbury earthquake means the range of economic forecasts about NZ growth have widened, says NZIER ...  
New Zealand Herald - 22 related articles »  
Kiaitiki, South Island quake ... The Press - 22 related articles »  
Owner expects house will be demolished ... Marlborough Express - 04 related articles »

**2010 Canterbury earthquake - Wikipedia, the free encyclopedia**

**Earthquake Damage Claims**  
Owners of insured homes damaged by earthquake can lodge a claim here. [EQC.co.nz/Canterbury-Claims](#)

**Canterbury Quake Appeal**  
Volunteers: TIT QUAKE To \$55 To Donate \$5. Or To \$33 To Donate \$3 [www.volunteers.co.nz/RedPost](#)

**Earthquake**  
Up to date news on the Earthquakes. Comprehensive coverage with Stuff [www.stuff.co.nz/Earthquake](#)

**Canterbury earthquake damage claims**

Homeowners with insured properties damaged by the earthquake can lodge a claim with EQC. [Click here to make a claim.](#)

**Important notice**



First newspaper advertisement, 5 September 2010

# Canterbury Earthquake - Claims important information

After the magnitude 7.1 earthquake centred near Darfield on September 4, homeowners who have properties damaged by the quake (or aftershocks) can lodge a claim with the Earthquake Commission (EQC). EQC's insurance cover applies to holiday homes as well as to permanent homes.

People with house and/or contents insurance will automatically have the Earthquake Commission's cover.

There is 3 months from the date the damage occurred in which to lodge a claim.

Claims can be lodged by calling EQC's free phone number **0800 326 243**. You can make a claim on this line 24 hours a day, 7 days a week. (Claims can also be lodged online at [www.eqc.govt.nz](http://www.eqc.govt.nz))

Many people have suffered damage and thousands of claims are being lodged. If our lines are busy please keep trying. Staff are dealing with claims as quickly as possible.

It is best for people to contact EQC themselves rather than getting their broker, agent or insurance company to call. We will ask who they're insured with and for an idea of the extent of damage. Once the claim is lodged, an outline of the next steps in the claims process will be sent out.

People who are unsure of their insurance situation, or don't remember who they're insured with, should contact us too on the same free phone number. We will do all we can to check their insurance details for them.



EARTHQUAKE COMMISSION  
KŌMIHANA RŪWHENUA

## damage to your home and/or contents

- If possible, take photos of the damage before moving anything.
- You can make temporary repairs for safety or to prevent further damage.
- If you are able, you can get essential services, like toilets and water systems, repaired - but keep everything the repairer replaces, and keep a copy of the bill.
- You can clean up spillages, or crockery and glass breakages - but keep the pieces.
- You can dispose of perishables, like ruined or spilt food - but list the items as you bury, burn or dump them. People who need further advice about this can call EQC free on **0800 326 243**.

New Zealand Government



*Transcript of the first EQC radio advertisement, September 2010*

## Message from the Earthquake Commission (EQC)

If your home and/or contents have been damaged by the Canterbury earthquake please note the following:

- Claims can be lodged with EQC by calling free phone 0800 DAMAGE (0800 326 243). You can also lodge claims on EQC's website – [www.eqc.govt.nz](http://www.eqc.govt.nz)
- Everyone with house and contents insurance will automatically have the Earthquake Commission's cover.
- People have up to 3 months from the date the damaged occurred to lodge a claim.
- Many people have suffered damage and thousands of claims are expected. Staff are dealing with claims as quickly as possible.

Also:

- If possible take photos before moving anything.
- You can make temporary repairs for safety or to prevent further damage or discomfort.
- If you are able to, you can get essential services like toilets and water systems repaired immediately but keep everything the repairer replaces (and keep a copy of the bill).
- You can clean up spillages or crockery and glass breakages (but don't throw anything not perishable away yet).
- You can dispose of perishables like ruined or spilt food. (List the items as you bury, burn or dump them).

**Claims line - 0800 DAMAGE (0800 326 243)**

## Appendix 4: Community stakeholders

- 1 In the years following the earthquakes, EQC engaged with a wide range of community, advocacy and voluntary groups. These included:
  - a Customer Advocacy Group;
  - b CanCERN;
  - c Residents' Associations; and
  - d Claimant Reference Group.

### *Customer Advocacy Group*

- 2 In October 2012, EQC set up the Customer Advocacy Group. The group was established to assist with customer communications and to assist in the resolution of vulnerable customers' claims.
- 3 A paper to the Executive Leadership team in October 2012 it was noted that:

*EQC has been criticised heavily for not communicating well with its customers. Several customer advocacy/protest groups have been formed in Christchurch to advocate for residents and use channels, such as conventional and social media and public meetings to criticise EQC's performance.*

*There is a genuine willingness from some of these groups to engage meaningfully with EQC to raise issues, provide input into our customer communication or feed information back to their members.*

*The establishment of a Customer Advocates Group would enable EQC to hold one regular forum to encourage two way communications about customer issues.<sup>60</sup>*

- 4 The group was provided with copies of draft communications materials before they were sent to customers. For example, they reviewed the first Increased Flooding Vulnerability (March 2015) and Increased Liquefaction Vulnerability (June 2016) settlement packs and provided feedback on the contents.<sup>61</sup>

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<sup>60</sup> Paper to EQC Executive Leadership Team, *Formation of Customer Advocacy Group* (27 October 2012).

<sup>61</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Land Programme*, dated 24 May 2019, pages 72-74.

### *CanCERN*

- 5 EQC engaged with CanCERN (the Canterbury Communities' Earthquake Recovery Network), from 2010 to 2016. CanCERN was set up after the 4 September 2010 earthquake to lobby local and central government for community engagement in the rebuilding of Christchurch.
- 6 It took some time before there was an effective and complementary partnership between EQC and CanCERN.
- 7 CanCERN worked closely with the Canterbury Earthquake Recovery Authority and EQC to help residents understand official announcements and ensure two-way communication with decision makers. CanCERN also alerted authorities to concerns about health, housing and other issues.

### *Residents' Associations*

- 8 EQC engaged on a regular basis with a range of residents' associations from across the wider Canterbury region. This engagement was often on suburb-specific issues. EQC attended community meetings and provided issue-specific information that could then be given to local residents.

### *Claimant Reference Group*

- 9 In 2018, following the recommendations of the Independent Ministerial Advisor,<sup>62</sup> EQC set up a Claimant Reference Group comprised of claimants and community representatives who are paid for their time and experience.
- 10 The full Claimant Reference Group met for the first time in October 2018. The Group continues to meet monthly with EQC senior management with the aim of improving the experience of current and future EQC customers, with an immediate focus on Christchurch.

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<sup>62</sup> *Report of the Independent Ministerial Advisor to the Minister Responsible for the Earthquake Commission* (26 April 2018), (report #41 in Appendix 1, Briefing to the Public Inquiry, *External Reviews of the Earthquake Commission since 2010*, dated 4 March 2019).

## Appendix 5: Key initiatives and campaigns 2011-2018

### *Urgent repairs campaign*

- 1 In late 2011, EQC began a campaign aimed at both householders and tradespeople about a change in EQC process. Customers could no longer self-authorise repairs to their property unless they were managing their own repair process for all damage to their house.<sup>63</sup> The campaign aimed to provide customers and tradespeople information on changes to how urgent repairs would be prioritised, how it would affect them, and what they needed to do to comply. This campaign included online and newspaper advertising, letters to all accredited tradespeople, and used partner channels such as DIY stores and community groups. See below for an example of newspaper advertising for this campaign.



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<sup>63</sup> See Earthquake Commission media release, *Changes to urgent repairs process from 1 Jan: EQC* (7 December 2011), <https://www.eqc.govt.nz/news/changes-to-urgent-repairs-process-from-1-jan-eqc>.

### *Winter Heating Programme*

- 2 The Winter Heating Programme was initially called the Chimney Replacement Programme, and had been run by the Energy Efficiency and Conservation Authority. The programme included the installation of heat pumps and log burners and was established to ensure households who had lost their primary heating source, and had an EQC claim, could stay warm, particularly through winter. Fletcher EQR took over running the programme in early 2011.
- 3 The Winter Heating Programme involved more than 100,000 phone calls in an effort to track down all those in need of winter heating.<sup>64</sup> By the end of the programme, over \$78 million had been spent on repairing or replacing heating sources.

### *Sorted by Summer*

- 4 In September 2011, EQC announced a public pledge to settle all outstanding contents claims by Christmas 2011. A media campaign was launched to encourage customers to return their contents schedule and supporting documentation by 24 October 2011 (Labour Day). This campaign was titled *Sorted by Summer*. The aim was to pay contents claims and complete assessments by Christmas 2011. Over 90% of contents claims were paid by this deadline.<sup>65</sup>
- 5 A second media campaign to close Canterbury contents claims was then launched in January 2012. Customers were asked to submit their schedule of contents claims by 1 March 2012 to enable the claims to be processed, or inform EQC if they wanted to withdraw the claim.

### *EQC Certainty*

- 6 In June 2013, in response to claims that EQC had not been keeping many customers well-informed about the progress of their claims, EQC's Chief Executive made a public promise that EQC would contact every customer with an open claim. The objective was to give customers clarity about what was happening with their claim.
- 7 This campaign involved newspaper and online advertising as well as individual letters. Included with this campaign was a communications strategy committing EQC to providing customers with more regular updates about the progress of their claims. See below for an example of newspaper advertising for this campaign.

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<sup>64</sup> Earthquake Commission media release, *Huge effort to heat quake-damaged homes* (28 July 2011), <https://www.eqc.govt.nz/news/huge-effort-to-heat-quake-damaged-homes>.

<sup>65</sup> See Earthquake Commission media release, *Contents claim surge sees EQC pay-out top \$2b* (1 November 2011), <https://www.eqc.govt.nz/news/contents-claim-surge-sees-etc-pay-out-top-2b>.

New Zealand Government

## If you're an EQC customer you'll be hearing from us shortly.

Recently, I made a public promise to contact every Canterbury customer who had a claim with EQC by the end of July. Right now, the first letters have gone out and the first phone calls have been made.

Some customers will be receiving confirmation of what they already know. Some will get news they're not expecting. Some will get indicative information on when their claim will be settled and some will simply find out when we will be contacting them again with an update.

Whatever your claim is with EQC, you can be assured that this is the beginning of us giving you clarity around where you are in the process. When we have something meaningful to say about your claim, we will contact you - starting now and going right up to the time we repair your home or send you a cheque.

That's my commitment to you.

The information you'll receive is the best we have right now. We may not have all your details right, so please call 0800 326 243 and we'll update your file. For full information on the customer group (or groups) you'll be part of and when you're likely to be contacted, please visit [eqc.govt.nz](http://eqc.govt.nz)

*Ian Simpson*  
Ian Simpson  
Chief Executive  
Earthquake Commission (EQC)



**EQC**  
EARTHQUAKE COMMISSION  
#EQuake #Rebuild

CALL  
**0800 326 243**  
OR VISIT  
**[eqc.govt.nz](http://eqc.govt.nz)**



## Safe6

- 8 In February 2013, Fletcher EQR and EQC jointly rolled out a safety campaign aimed at all staff involved in the Canterbury rebuild called *Safe6*. This was because safety statistics had shown that the government could expect a number of fatalities among workers unless contractors were rigorous about workplace safety. The award-winning *Safe6* campaign was based around mitigating risks in six key areas, and is widely considered to have contributed to there being zero fatalities among construction workers during the Canterbury Home Repair Programme.<sup>66</sup>

<sup>66</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Home Repair Programme*, dated 24 June 2019, pages 39-41.



### *Winter Wellness*

- 9 Throughout the winter of 2013, EQC ran a *Winter Wellness* publicity campaign. The aim was to encourage people with a serious health condition, over the age of 80, or dependent on a carer to contact EQC so they could be added to the list of vulnerable customers.

### *Fix, Fasten, Don't Forget*

- 10 The *Fix, Fasten, Don't Forget* campaign is a long-running nationwide EQC campaign that encourages people to make their homes earthquake safe. A Canterbury-specific series of advertisements was developed and aired in early 2014 using well-known locals (such as former All Black Todd Blackadder, and Student Volunteer Army co-founder Sam Johnson) and included television, radio, print, internet, outdoor advertising and brochures.
- 11 The Canterbury-specific campaign had been created after feedback that the New Zealand-wide campaign which featured images of Canterbury following the earthquakes might have negative effects on some survivors of the Christchurch earthquakes.

### *TV Series: Covered – restoring our community*

- 12 *Covered – restoring our community* was a six-part series that aired on Canterbury Television in 2014. The series was intended to help customers better understand EQC processes so they could make informed decisions about their claims, repairs or rebuilds.
- 13 The series featured everything from repair methods and land issues to cash settlement processes and the support services that were available to help residents in their decision-making process. A wide range of EQC staff were made available for interviews and to provide input into the series.<sup>67</sup>

### *Let's Find and Fix*

- 14 The *Let's Find and Fix* campaign was led by CanCERN (see **Appendix 4**) along with the Red Cross and Community Energy Action in partnership with EQC, private insurers, the Canterbury Earthquake Recovery Authority and the Christchurch City Council. The campaign began in May 2014.

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<sup>67</sup> Links to the episodes are available on EQC's website, <https://www.eqc.govt.nz/news/tv-series-on-rebuild-and-insurance-matters-in-chch>.

- 15 It aimed to find and provide temporary fixes to earthquake damaged houses to ensure they were warm, sanitary and secure before winter. The programme involved a wide spread door knocking campaign to identify properties needing temporary repairs. EQC was a partner in this campaign, rather than the lead agency. The campaign led to a number of houses being identified as falling under EQC's scope for the fix part of the process.<sup>68</sup>

### *Canterbury Home Repair Programme excess recovery*

- 16 In mid-April 2015 EQC began sending invoices to customers whose homes had been repaired through the Canterbury Home Repair Programme and needed to pay an excess for the work.
- 17 The invoice pack included a letter, invoice, calculation sheet *How EQC calculated excess for your building repair*, and a copy of the *Guide to understanding your excess calculation*. EQC undertook advertising and media work to promote the fact that this would be happening, and developed a new section of the EQC website for information relating to it.<sup>69</sup>

### *Land damage*

- 18 From 2014 onwards, EQC undertook a range of initiatives to engage with customers on land damage issues. These included establishing the In the Know Land Hub public education space, with the Christchurch City Council and the Canterbury Earthquake Recovery Authority.
- 19 From October 2014, the In The Know Land Hub was open to the public and provided information about EQC ground improvement trials and land repair pilot projects, increased flooding vulnerability, and Christchurch City Council flood management and local flood protection measures, among other issues. In 2015, the In the Know Hub was expanded into a one stop shop for residents with earthquake-related enquiries, including residential repairs.
- 20 Customer engagement on two new kinds of land damage, Increased Flooding Vulnerability and Increased Liquefaction Vulnerability, was comprehensive. EQC developed communications material that was applicable to many customers' land damage claims. This is in contrast with residential building damage claims, which were more variable and specific to individual customers. As a result, EQC could host community meetings about how settlement decisions were made, with engineers and valuers in attendance to answer customers' questions.<sup>70</sup> This kind of engagement would not have been possible for residential claims. See below for an example of newspaper advertising about community meetings.

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<sup>68</sup> See Earthquake Commission media release, *Let's Find and Fix* (1 May 2014), <https://www.eqc.govt.nz/news/lets-find-and-fix>.

<sup>69</sup> See the EQC website, <https://www.eqc.govt.nz/chrpexcess>.

<sup>70</sup> See Briefing to the Public Inquiry into the Earthquake Commission, *Canterbury Land Programme*, dated 24 May 2019, pages 72-73.



## Community meetings on Increased Liquefaction Vulnerability (ILV) land damage

June 2016

The Earthquake Commission (EQC) invites you to attend one of our community meetings for homeowners who have received an Increased Liquefaction Vulnerability (ILV) land damage settlement.



The 90-minute meetings will include:

- a presentation by EQC's Head of Canterbury Land, Keith Land, on overall settlement approach for ILV land damage; and
- a presentation by an EQC valuer on the valuation assessments which underpin EQC's settlement decisions.

The presentations will be followed by a Q&A session which will allow you to put questions to the presenters. Please note that the meetings are not intended for discussion of individual claims.

Please review the meeting schedule below and advise us which meeting you would like to attend.

You can register your interest either by:

- visiting our website at [www.eqc.govt.nz/ILV](http://www.eqc.govt.nz/ILV)
- emailing us at [info@eqc.govt.nz](mailto:info@eqc.govt.nz) or
- calling us on 0800 326 243.

We look forward to seeing you.

Venue	Date	Time
Beulah Church, 140 Springfield Rd, St Albans	Monday 4 July	7pm
	Wednesday 27 July	7pm
	Monday 22 August	7pm
	Wednesday 28 September	7pm
	Wednesday 26 October	7pm
	Wednesday 30 November	7pm

CONTACT EQC ON 0800 DAMAGE (0800 326 243) OR VISIT US AT [WWW.EQC.GOV.T.NZ](http://WWW.EQC.GOV.T.NZ)

1



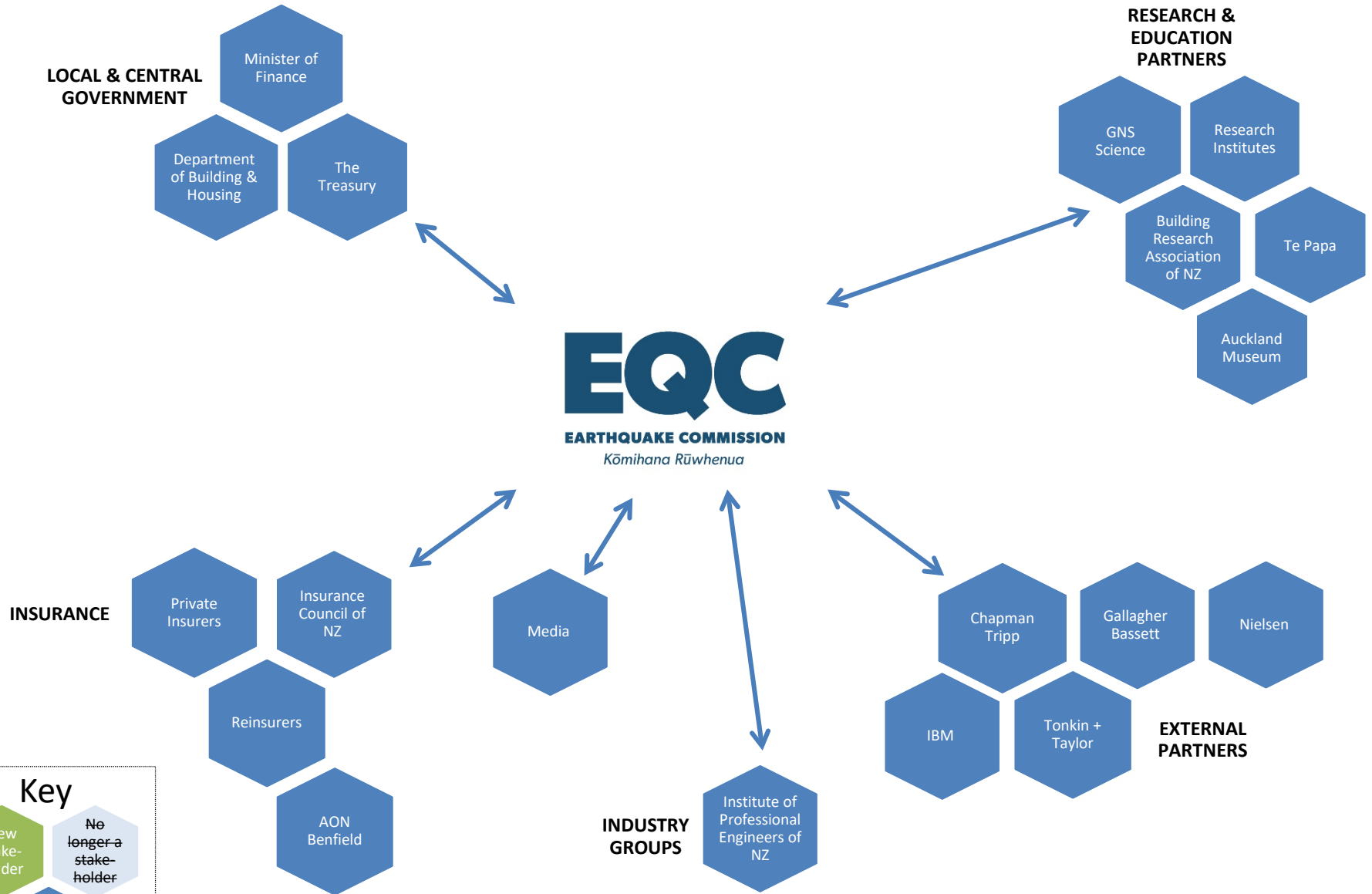
- 21 EQC was able to plan ahead to send out detailed information packs to customers on Increased Flooding Vulnerability (starting in March 2015) and/or Increased Liquefaction Vulnerability (starting in June 2016). Different settlement packs were provided depending on the circumstances of each claim. The EQC website was also used for publishing template settlement packs and associated information, including questions and answers.



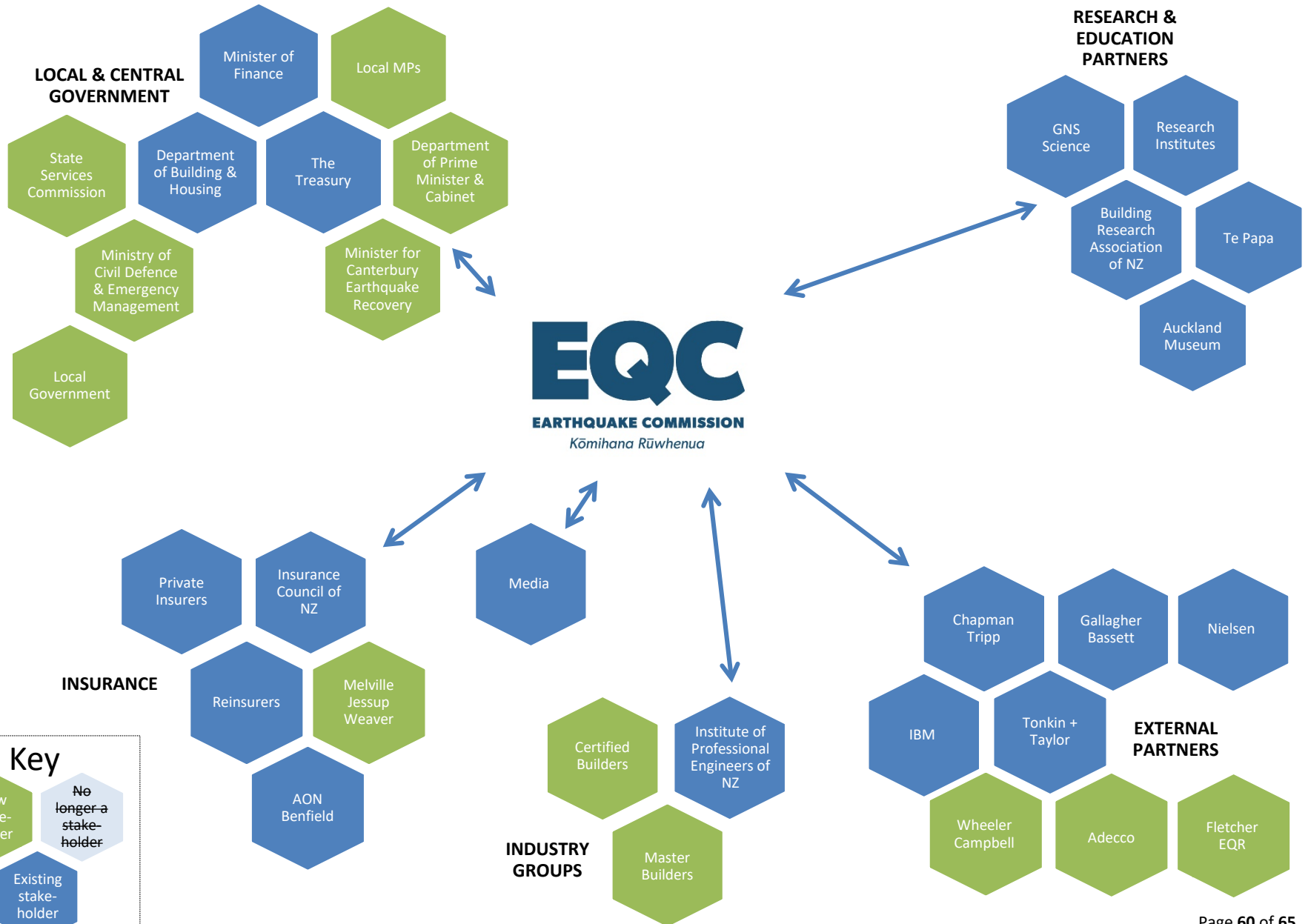
## **Appendix 6: EQC Stakeholders**

This appendix shows how the stakeholder groups that EQC was working with changed over time. There are snapshots of EQC's stakeholders at 2009, September 2010, 2011-12, 2013, 2016 and 2019. These are not intended to be a full list of every agency or stakeholder.

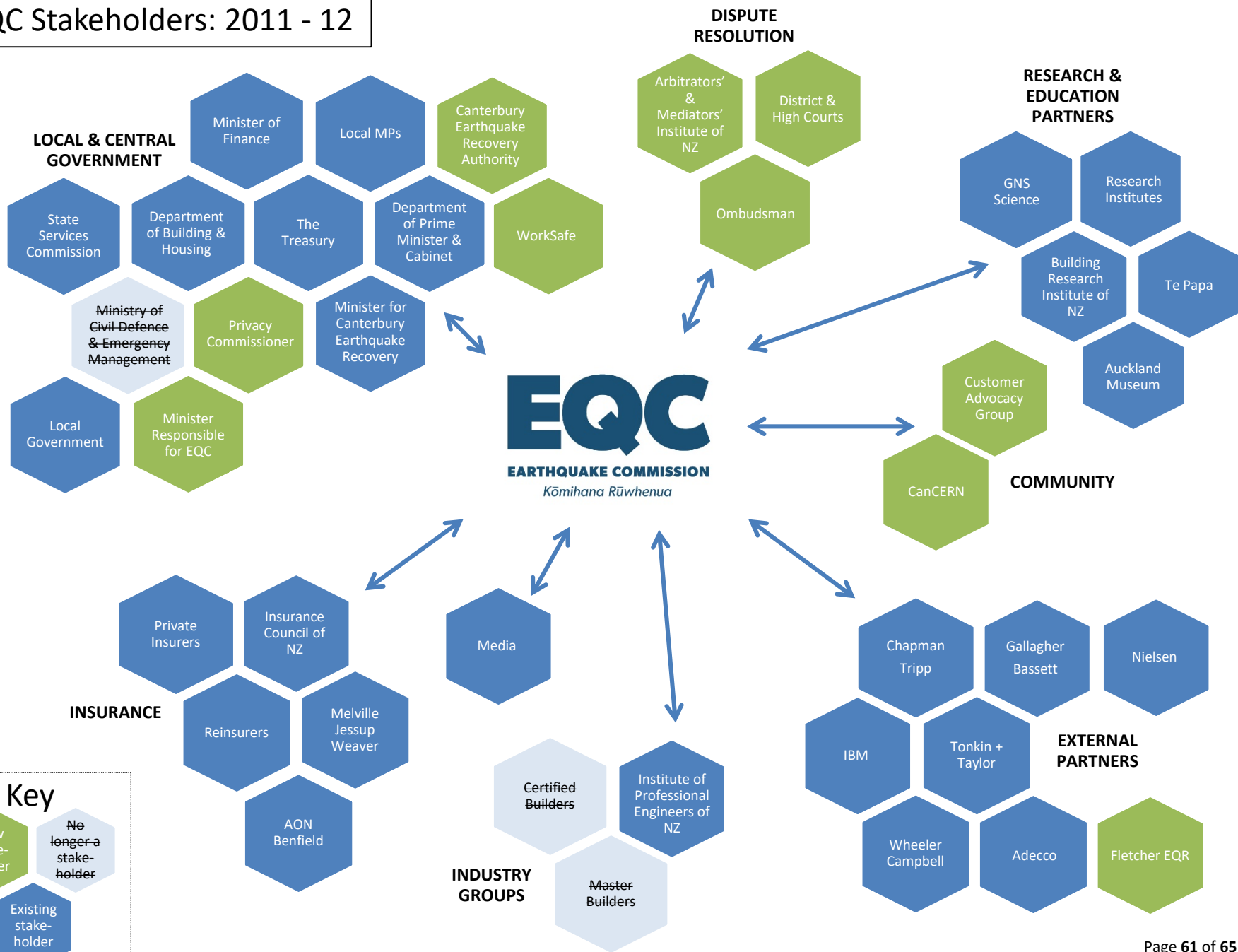
# EQC stakeholders: 2009



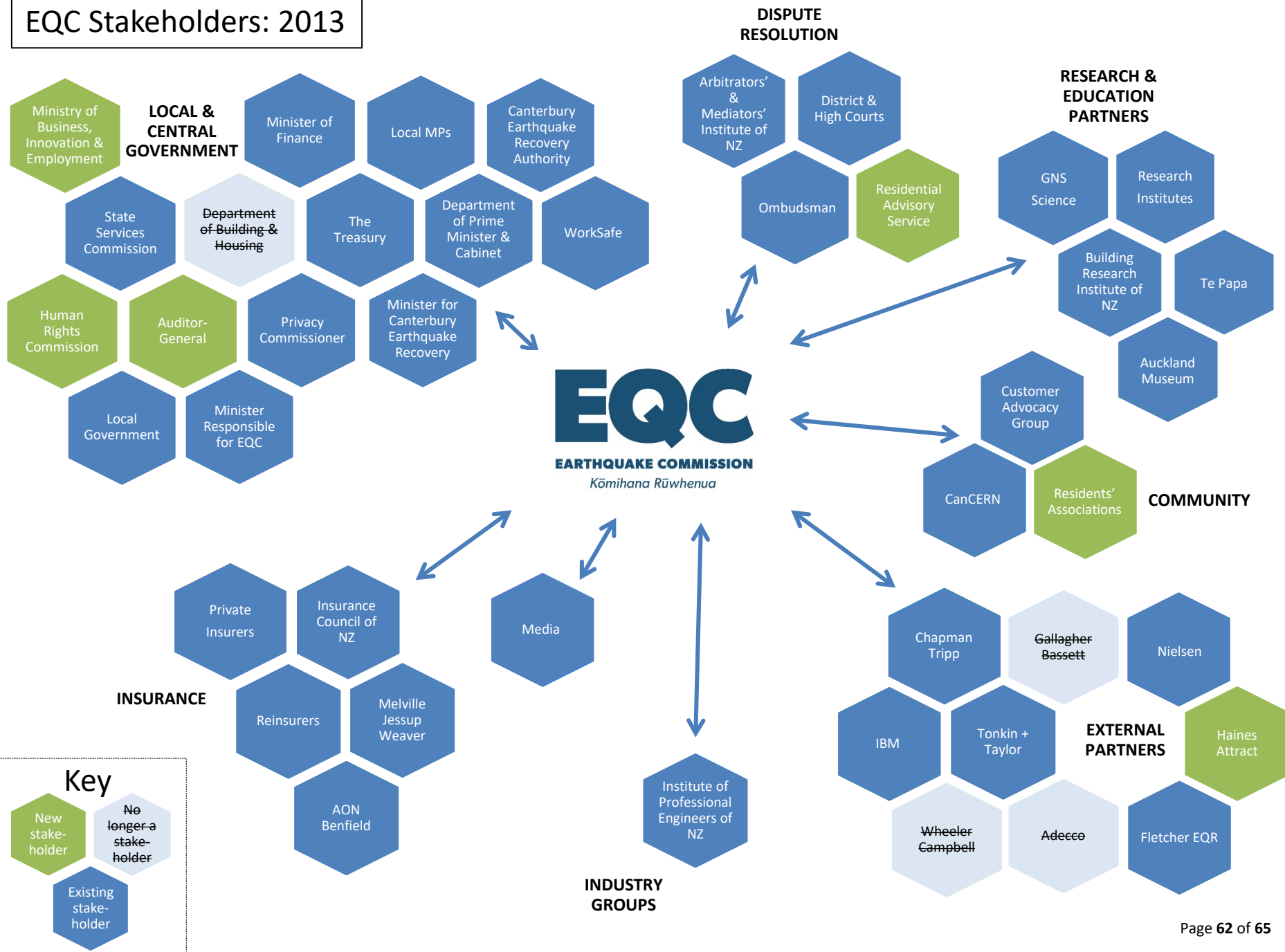
# EQC Stakeholders: September 2010



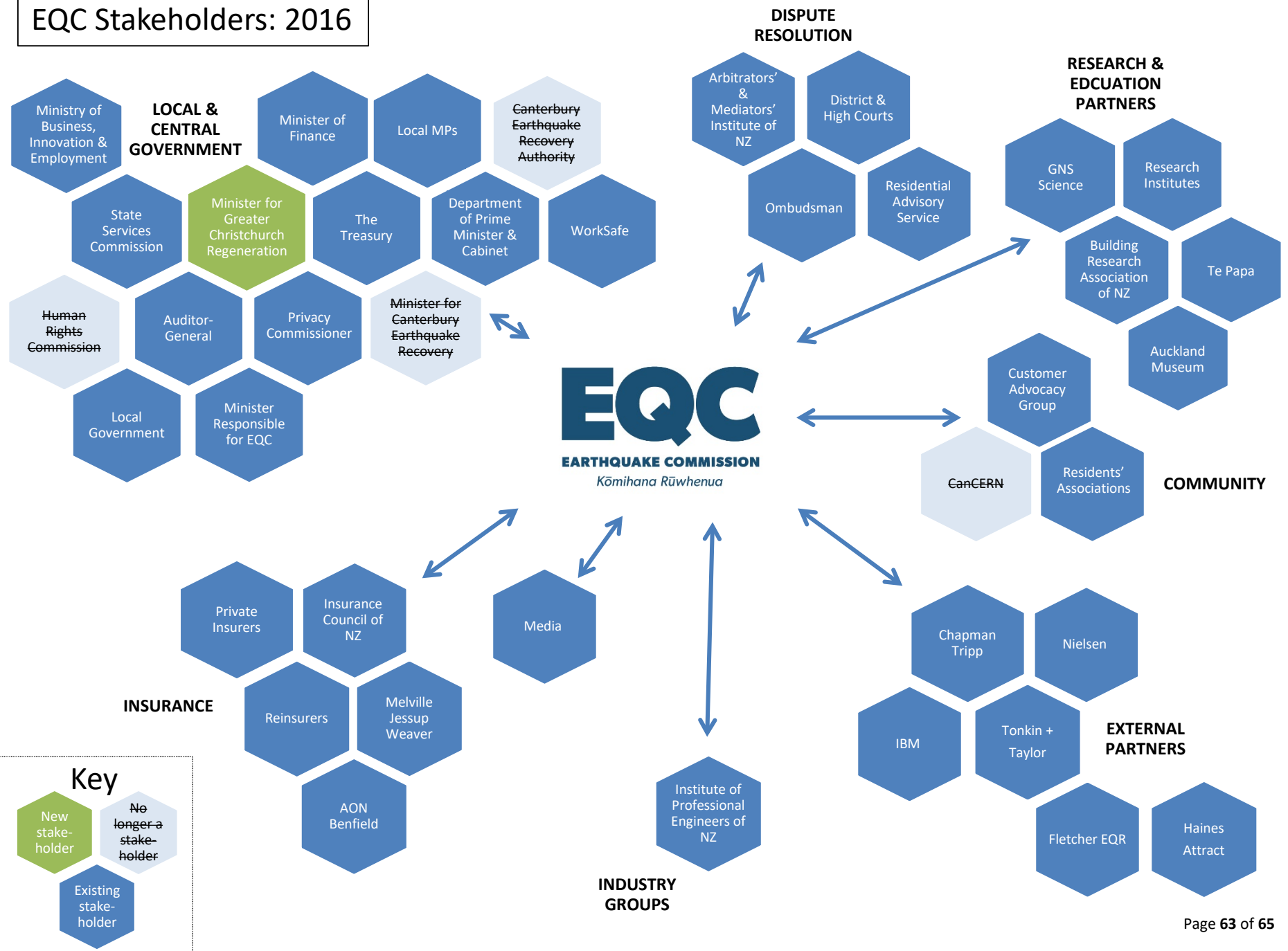
# EQC Stakeholders: 2011 - 12



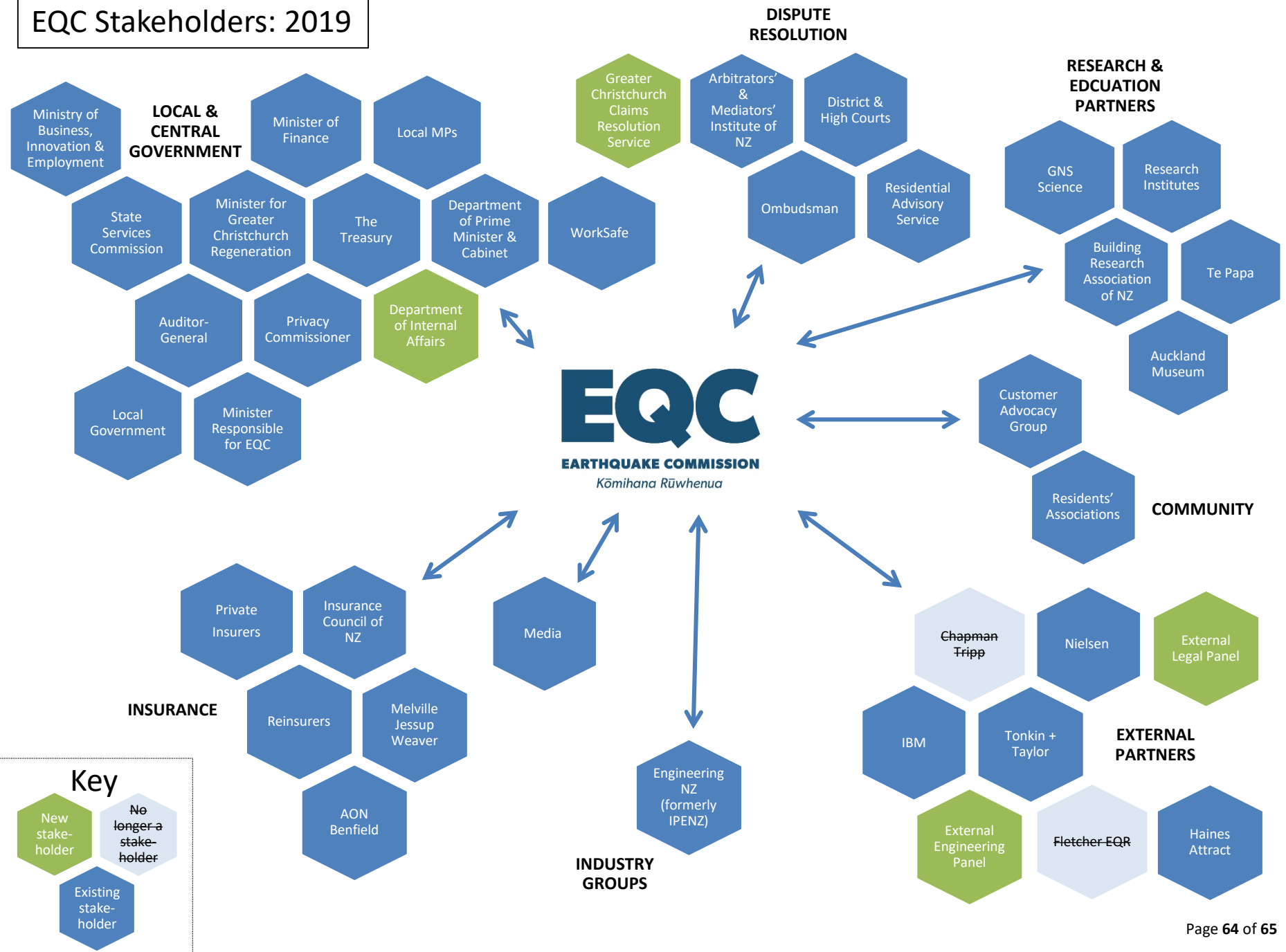
# EQC Stakeholders: 2013



# EQC Stakeholders: 2016



# EQC Stakeholders: 2019





# Appendix 7: Customer engagement and communications timeline (2010-2019)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
KEY EQC DECISIONS RE: COMMUNICATIONS		Feb Claimant Contact Team established				Mar Stakeholder engagement survey				
	Sept Emergency Response Team established	Mar Rapid assessment process created	Sept EQC call centre brought in house				May Perceptions of EQC in Canterbury survey	Apr Customer Centred Operating Model Programme established	Oct Claimant Reference Group established	
	Nov Canterbury Home Repair Programme established	Sept Community Contact Team— key contact for vulnerable customers	Oct Customer Advocacy Group established		Sept Stakeholder engagement survey		Dec Kaikōura MOU with private insurers		Nov Moving the Dial Communications Strategy	
KEY EVENTS		Earthquake: 22 February 2011		May Residential Advisory Service established	Nov LSI report on EQC customer interactions			Edgecumbe floods: 6 April 2017	Apr Report of Independent Ministerial Advisor	
	Earthquake: 4 September 2010	Mar CERA established		Dec Reports of Ombudsman & Privacy Commissioner, Human Rights Commissioner	Dec Declaratory judgment #2— Increased Flooding Vulnerability					
	Oct/Nov Tonkin + Taylor land damage reports	Sept Declaratory judgment #1— apportionment					Kaikōura earthquake: 14 November 2016		Oct Greater Christchurch Claims Resolution Service established	
MAJOR EQC INITIATIVES AND CAMPAIGNS		Mar / Apr Rapid assessment process campaign	Feb Householders' Guide to EQCover brochure	Feb Safe6 campaign	Feb / Apr Fix, Fasten, Don't Forget campaign	Mar Increased Flooding Vulnerability settlement packs				
		Jul Winter heating campaign			May Let's Find and Fix campaign	Apr Customer letters on Canterbury Home Repair Programme excess				
	Sept First campaigns	Sept Who does what? brochure		Jun EQC Certainty campaign			Jun Increased Liquefaction Vulnerability settlement packs	Jun First Kaikōura earthquake update newsletter		
	Oct and Dec Customer letters on Tonkin + Taylor land reports	Sept-Dec Sorted by Summer campaign	Sept EQCover: An Insurer's Guide brochure	Jun-Aug Winter Wellness campaign	Oct In the Know Land Hub opens					
	Dec Claims deadline (Sept) campaign	Dec Urgent repairs campaign			Nov Covered—restoring our community TV series		Dec Kaikōura earthquake first campaigns			