

# **2016 KAIKŌURA/HURUNUI EARTHQUAKE CLAIMS SETTLEMENT RESEARCH:**

**Claimant Survey Analysis on Housing  
Quality**

**ORGANISATIONAL  
RESILIENCE AND  
RISK SPECIALISTS**

CONSULTING - TRAINING - RESEARCH

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### Quality Assurance Statement

	Reviewed by:	Charlotte Brown
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# 1. Introduction

This report contributes to the Kaikōura/Hurunui earthquake claims settlement research, a Toka Tū Ake EQC-funded investigation of the impacts of housing quality as a result of cash settled insurance claims following the 2016 Kaikōura/Hurunui earthquake.

The project aims to understand the impacts of applying a cash settlement model following the 2016 Kaikōura/Hurunui earthquake, with particular consideration to the long-term quality of housing stock; and provide lessons for residential recovery following future events in Aotearoa New Zealand. The findings from this research will also help address recommendations 5.1.3 and 5.1.4 set out in the 2020 Report of the Public Inquiry into the Earthquake Commission related to the process of settling claims and impacts of cash settlement on the quality of housing:

- 5.1.3 Conduct a detailed assessment of the impacts of cash settlement of claims in the example of the Kaikōura/Hurunui earthquake, including the longer-term impact on quality of the housing stock.**
- 5.1.4 Incorporate the findings of the detailed assessment of cash settlement for the Kaikōura/Hurunui earthquake into a larger and ongoing study that tests the advantages and disadvantages of cash settlement, the results of which could be drawn on when deciding the best response to future natural disaster events.**

In March and April 2022, 13,175 claimants were invited to participate in an online claimant survey. The aim of the survey was to understand the claimants' experience of the claims settlement and repair process and the outcomes on housing quality. This survey and analysis are part of a wider study including detailed analysis of claim and consent data and 'as-is-where-is' property sales data.

Analysis of the survey data will be carried out in two parts. The first stage of the survey analysis, and purpose of this report, is to highlight the findings relating to housing quality (responding, in part, to Recommendation 5.1.3 above). Combined with analysis of claim and consent data and as-is-where is real estate sales data, this enables a multi-perspective evaluation of the impacts of cash settlement on housing quality. The results of the combined analysis can be found in the [Housing Quality Report](#) (see Section 5 for project report references).

The second stage of the survey analysis investigates potential impacts of the cash settlement process, such as timeliness of repair works, cost, claimant experience (including impacts on claimant wellbeing) and property transactions. It looks at the intention and rationale behind claimants' decisions to repair or not to repair. The results of this analysis can be found in the [Impacts Report](#).

This data analysis report is intended as a fully documented account of the survey methodology and data collected in the survey that relates to housing quality.

## 2. Method

### 2.1. Overview

A survey of claimants was undertaken in March and April 2022. A link to the web based (SurveyMonkey) survey was emailed to 13,175 claimants who lodged an insurance claim with the Earthquake Commission in the three months following the Kaikōura/Hurunui earthquake. One follow-up email was sent mid-April to remind claimants that the survey would be closing on 30 April 2022.

The survey explored:

- Claim value and nature of the damage.
- What claimants did with their settlements, including
  - whether repair work was undertaken
  - when repairs were undertaken and completed.
- Who undertook the repairs?
  - access/availability of builders and other related services.
- [If repairs undertaken] How claimants found the repair process, including
  - experience dealing with professional services, builders, etc
  - how the repair scope corresponded to assessed damage
  - if consents were obtained and who prepared the documentation
    - including whether repairs were undertaken with building consent exemptions.
  - Changes in cost
    - how well did the scheduled rates correlate with contractor charges?
    - was additional work (and cost) required on top of assessed damages? (e.g., to meet regulatory requirements).
  - Time and energy taken to manage repairs (impact on wellbeing).
  - Quality of repairs
    - satisfaction with repairs
    - [if applicable] process for getting repairs fixed.
  - Experiences with
    - [if applicable] house sales (with or without repair completed)
    - insurability (following claim settlement)
    - [if applicable] mortgage impacts.
- Overall satisfaction with the repair process.

A full list of survey questions can be found in [Appendix 2](#).

A key consideration in the design of the survey was maintaining the privacy of participants. In particular, we wanted to ensure that information provided could in no way be connected to personal information (i.e. email addresses). As a result, once the survey questions were completed, participants were taken to a separate survey to indicate whether they wanted to participate in an interview or receive a copy of the results. Here they could leave their email address without it being connected with the data provided in the survey.

The survey questions and respondent privacy were reviewed as part of a human ethics project review process conducted by the research team and their external review Will Allen and Associates (application ResOrgs-2022-01).

## 2.2. Survey pathways

The nature of claim settlement and residential recovery process following the Kaikōura/Hurunui earthquake allowed for a variety of claim settlement methods (e.g., cash settlement, insurer carried out repair, etc) and repair outcomes (e.g., full repaired, partial repaired, rebuilt, or unrepaired). To ensure survey respondents were directed to questions appropriate to their own experience, and to eliminate those whose experiences are outside the scope of this research, the survey was split into various paths.

The main paths were for:

- Those still in the claim settlement process
- Cash settled claimants
  - Cash settled repairs
    - undertook full/partial scope of repairs
    - intend to undertake full scope of repairs/not started repairs.
  - Cash settled rebuilds
    - completed or in process of completing rebuild
    - not started rebuild
  - Do not intend to undertake repairs/rebuild
- Those where the insurer carried out repairs
- Those that did not make an insurance claim
- Unsuccessful claimants
- Multi-unit building owners (such as apartment blocks)
- Those that experienced land and/or contents damage only

A map of the various survey pathways and the questions asked of each group can be found in [Appendix 1](#).

As the focus of this research is housing quality, those that incurred only land and/or contents damage were not included in any data collection and analysis. Apartment dwellers were also not included in the data collection and analysis due to the unique complexities of these buildings. As the research was focused on how cash settlement of insurance claims impacted repair of housing insurer managed repair and cash-settled rebuilds were not asked the full suite of questions.

## 2.3. Response rate

From the 13,175<sup>1</sup> email invitations to participate in the survey, there were 995 responses, giving a response rate of 7.5%. Reasons for not participating in the survey given by those voluntarily responding to the email invitation are summarised in Table 1.

**Table 1: Reasons for not responding to the claimants' survey**

<b>Tally of email responses</b>	
Claim changed hands	2
Claim withdrawn/not fully submitted	4
Claim not accepted	3
Privacy issues:	4
Issues with the use of Te Reo in the email (see individual responses below)	3
Issues with EQC / Insurance provider (see individual responses below)	7
Never made claim	45
Christchurch claimants:	10
Other EQC claims:	5
Other various reasons for declining survey- don't have time, deceased, moved on, etc	23
Declined no reason	14

Of the 995 survey respondents, those who did not receive damage following the Kaikōura/Hurunui earthquake, had land and/or contents damage only and multi-unit building dwellers were removed (Table 2). Respondents who answered insufficient questions (i.e., did not answer any question after the "Have you made an insurance claim for the damaged property?") were also removed from the analysis (Table 2). This meant a total of 835 respondents were included in the analysis.

**Table 2: Survey respondents removed from analysis**

<b>Type of respondents</b>	<b>Number of respondents</b>
Did not receive damage following the Kaikōura/Hurunui	32
Contents damage only	26
Land damage only	37
Multi-unit building dwellers	17
Insufficient questions answered	48
<b>Total removed from analysis</b>	<b>160</b>

Of those included in the analysis, 707 were successful claimants. Based on EQC claim data of 38,618 claims for the Kaikōura/Hurunui earthquake this means there is a 4% margin of error at a 95% confidence level for successful claimant results.

<sup>1</sup> EQC provided 15,202 email address, however 2,027 emails bounced due to issues such as the closures of email services (e.g. the closure of Vodafone email services in 2019).



This report will highlight housing quality results for all claimants, and for those located in the three main districts impacted by the earthquake: Kaikōura, Hurunui and Marlborough. Analysis of these three districts is in part so that results can be compared with claim and consent data analysis carried out by others. There were 293 successful claimants in these districts. Based on EQC claim data (n=5,756 successful claims) this means the survey captured 5% of successful claimants in the regions. The results have a margin of error of 6%, with a confidence level of 95%.

## 2.4. Survey representation

### 2.4.1. Insurance claim

Respondents were asked if they had made an insurance claim for their property damaged in the Kaikōura/Hurunui earthquake and the value of their claim (Figure 1 and Figure 2).

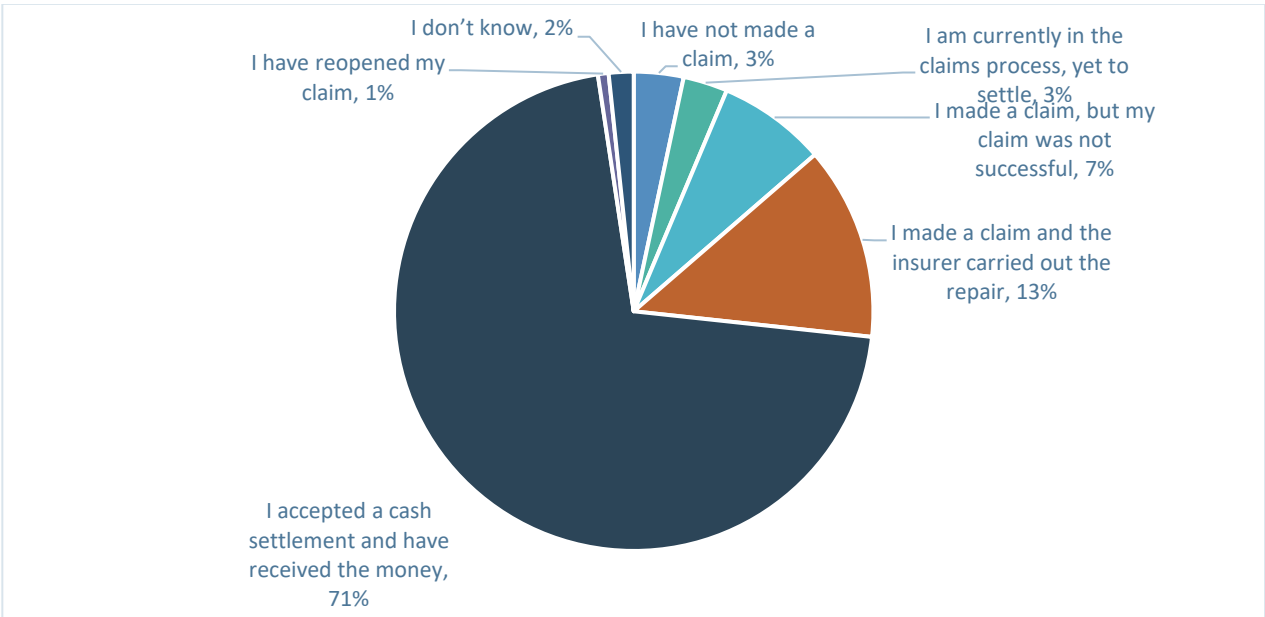


Figure 1: Survey responses for the question "Have you made an insurance claim for the damaged property?" for all survey respondents (n=835).

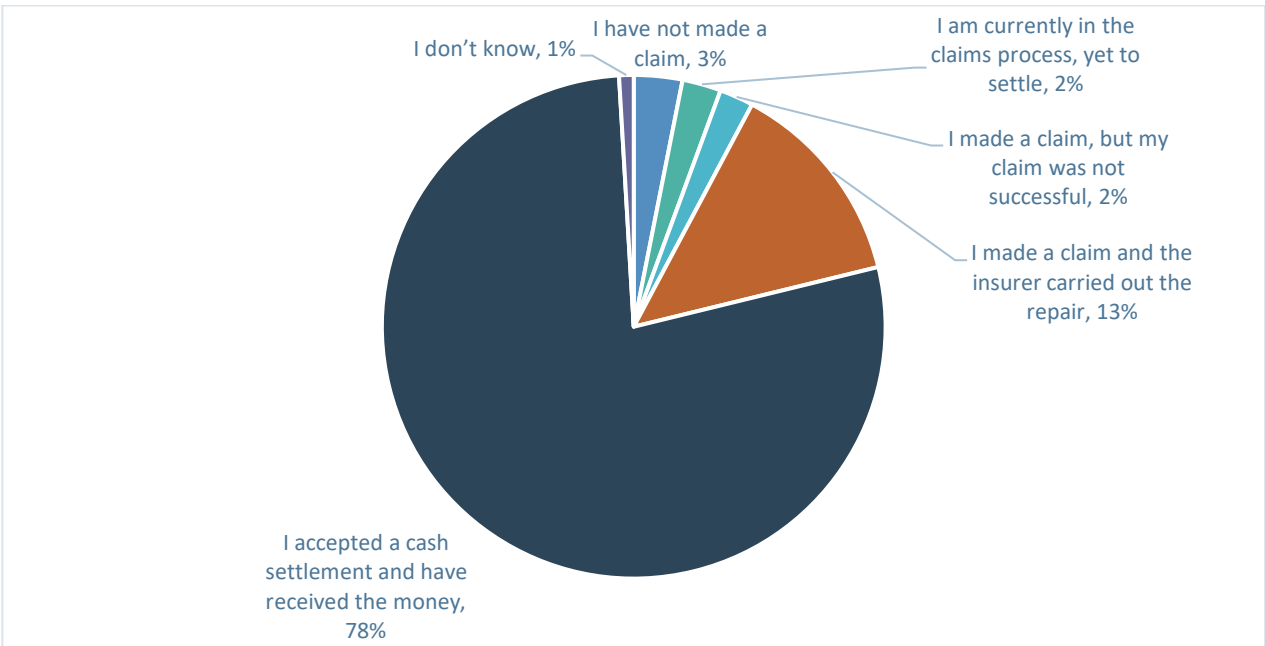


Figure 2: Survey responses for the question "Have you made an insurance claim for the damaged property?" for the three districts (Kaikōura, Hurunui and Marlborough) (n=321)

### 2.4.1.1. Non-claimants

Non-claimants (n=102) consist of respondents that had unsuccessful claims, did not make a claim, or did not know if they made a claim. The main reasons behind those that did not make a claim (n=28) were 'minimal damage' (32%), 'damage not covered by insurance' (18%), 'damage discovered after claim period closed' (14%), 'dispute with insurer/assessor' (14%). While the main reasons behind those that had unsuccessful claims (n=61) were 'damage was not covered by insurance' (54%), 'damage discovered after claim period closed' (13%), 'damage minimal/cost less to fix than excess' (10%), 'claim never completed' (10%). The majority of non-claimants indicated they have or plan to fully repair earthquake damage (61%), with 22% intending to undertake partial repairs and 17% undertaking no repairs.

For the three districts, non-claimants (n=20) made up 6% of survey respondents. The main reason behind those that did not make a claim (n=10) were 'minimal damage' (40%), and 'the damage was not covered by my insurance' (20%). The main reason for those that had unsuccessful claims (n=7) were 'damage was not covered by my insurance' (43%), 'other' (29%), 'outside the claim period for the event' (14%), and 'damage minimal/cost to fix damage less than excess' (14%). The majority of non-claimants indicated they have or plan to fully repair earthquake damage (65%), with 20% undertaking partial repairs and 15% undertaking no repairs.

In the open text responses in the survey, it was evident that some respondents did not understand the relationship between EQC and their private insurer. Some thought they had only made a claim with EQC and not their private insurer, or vice versa. This meant that when asked whether they had made an insurance claim in the survey, some inferred we were referring to one or other (EQC or private insurance) but not both and answered accordingly. This may impact the number of respondents who indicated they had 'made an insurance claim' and were, therefore, deemed either non-claimants, 'in claims process', or successful claimants.

While non-claimants are not included in majority of the analysis, they are included in the analysis for house sales.

### 2.4.1.2. In claims process

There were 25 claimants still in the claims process. The main reasons for still being in the claims process were 'my insurer and I have not come to an agreement on claim value' (32%), 'the damage is major/complex' (16%), and 'the claims process has been too confusing' (12%).

For the three districts, there were 8 claimants still in the claims process. The reasons for still being in the claims process were 'my insurer and I have not come to an agreement on claim value' (63%), 'currently between insurer and EQC' (25%), and 'the damage is major/complex' (13%).

Those in the claims process are not included in the majority of the analysis but are included in analysis regarding insurance and house sales.

### 2.4.1.3. Successful claimants

Successful claimants (n=707) include insurer carried out repairs (15%)<sup>2</sup>, reopened claims (1%), and cash settled claims (84%): repairs (59%), rebuilds (4%), partial repairs (14%), do not intend to undertake repairs/rebuilds (5%), and undecided whether they will undertake repairs/rebuild (2%).

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<sup>2</sup> FMG undertook managed repairs for their clients following the 2016 Kaikōura/Hurunui earthquake.  
<https://www.fmg.co.nz/data/assets/pdf/file/0012/5124/FMG-Annual-Report-2017.pdf>

For the three districts, successful claimants (n=293) include insurer carried out repairs (15%) and cash settled claims (85%): repairs (54.5%), rebuilds (7%), partial repairs (14%), do not intend to undertake repairs/rebuilds (7.5%), and undecided whether they will undertake repairs/rebuild (2%).

Successful claimants are the focus of this analysis.

2.4.2. Geographic distribution of claims

Successful claimants were asked where their damaged property is located. The results are shown in Figure 3 and Figure 4.

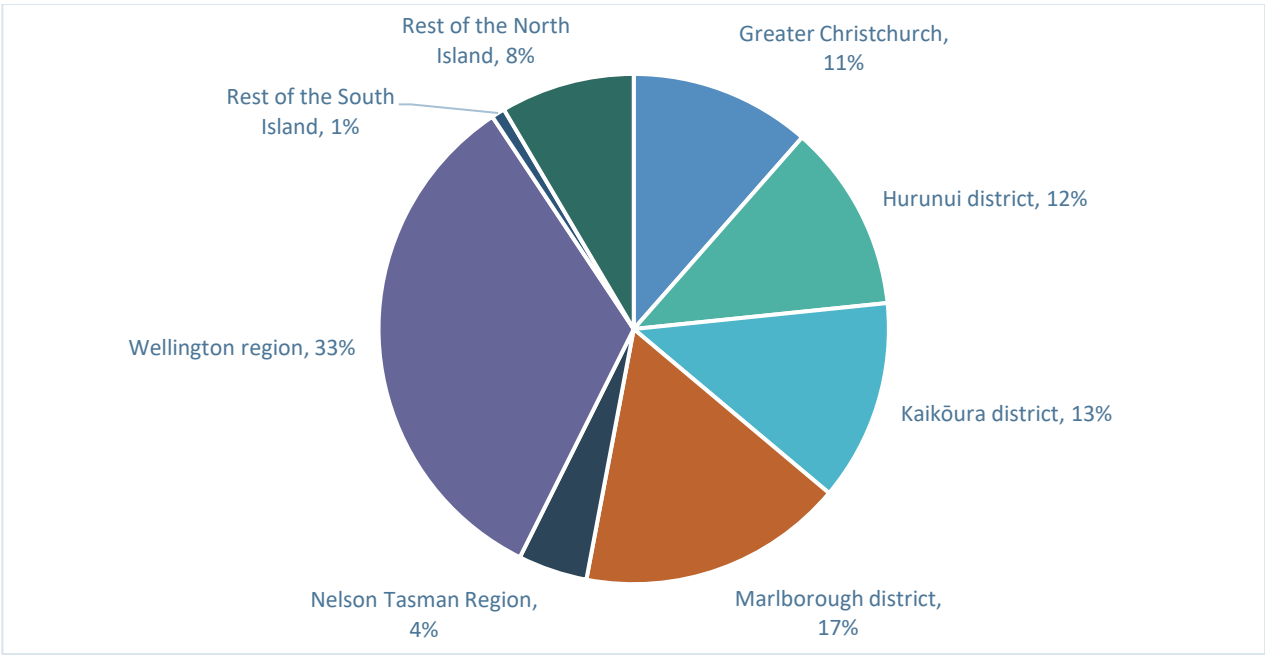


Figure 3: Distribution for all successful claimants (n=706). Note: Greater Christchurch includes Christchurch City, Selwyn, Waimakariri

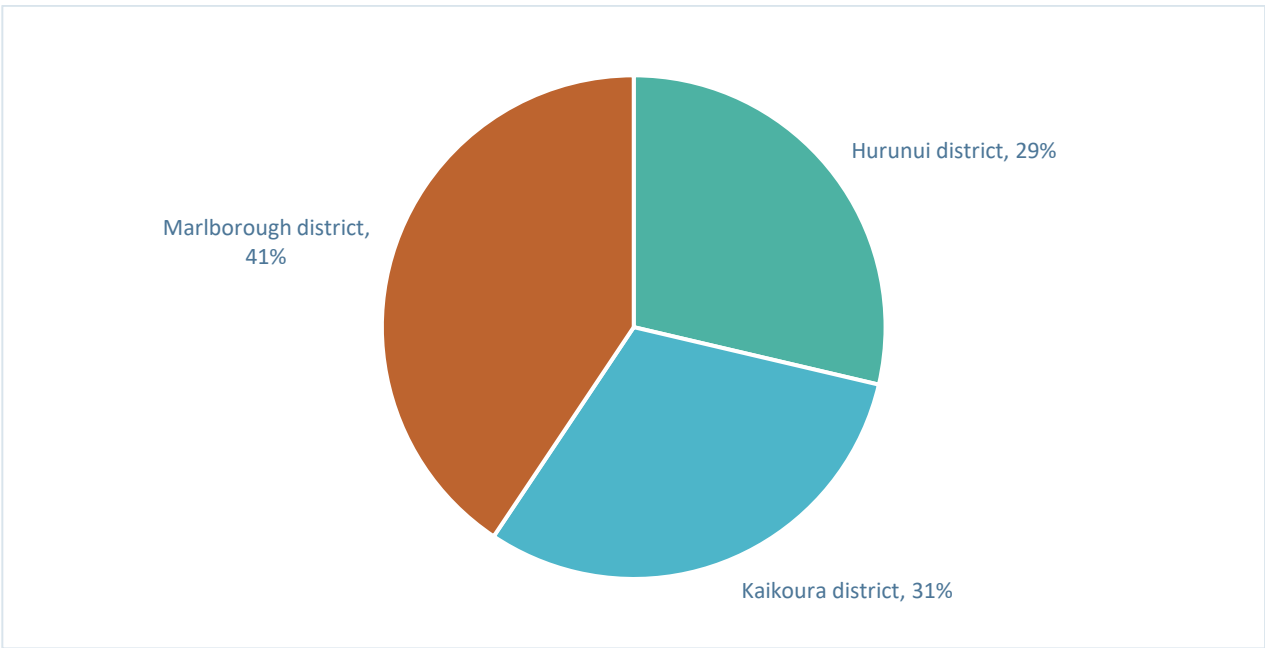


Figure 4: Claim distribution for the three districts (Kaikōura, Hurunui and Marlborough) (n=293)

### 2.4.3. Claim value

Respondents with a successful claim (e.g., either cash settled, or insurer undertook repairs) were asked to indicate the value of their initial claim or settlement (including GST) for damage to property (excluding land, contents, and driveways) (Figure 5). For the three districts, the claim value groups were reduced into three groups (up to \$50k, \$50-100k, and over \$100k) for ease of comparison with Tonkin + Taylor consent and claims data analysis (Figure 6 and Figure 7). Insurer managed repairs are included here, also to allow for comparison with consent and claims data.

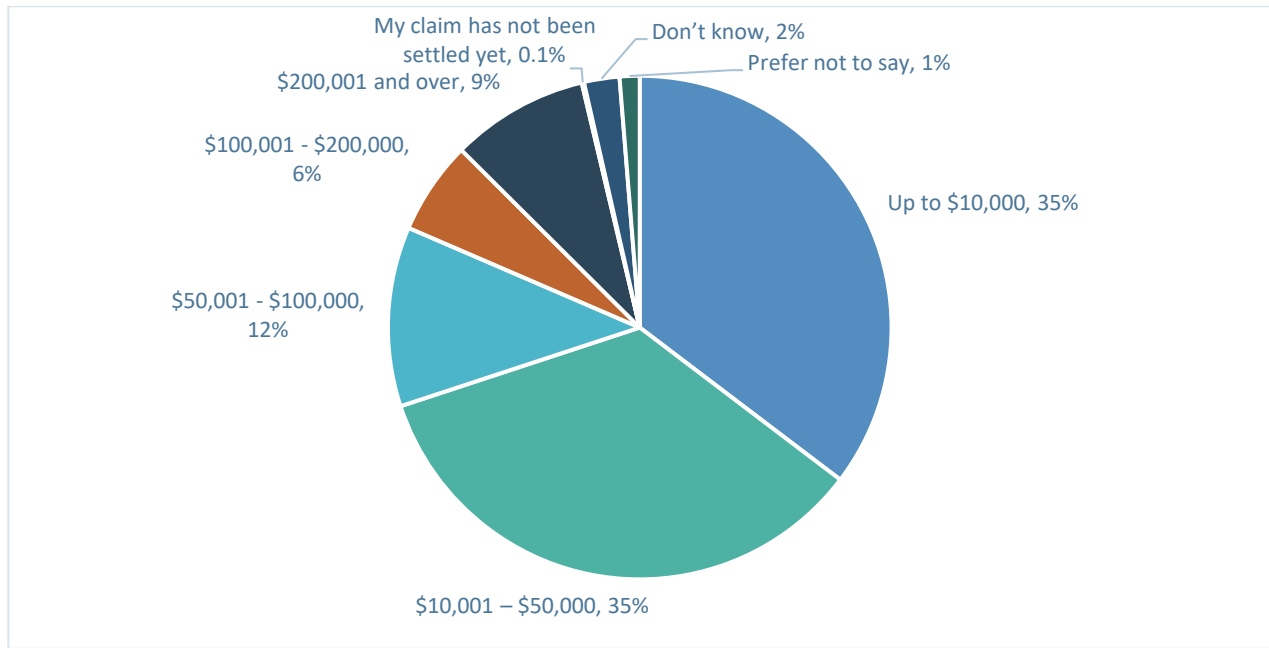


Figure 5: Survey responses for claim value for all survey respondents (n=702).

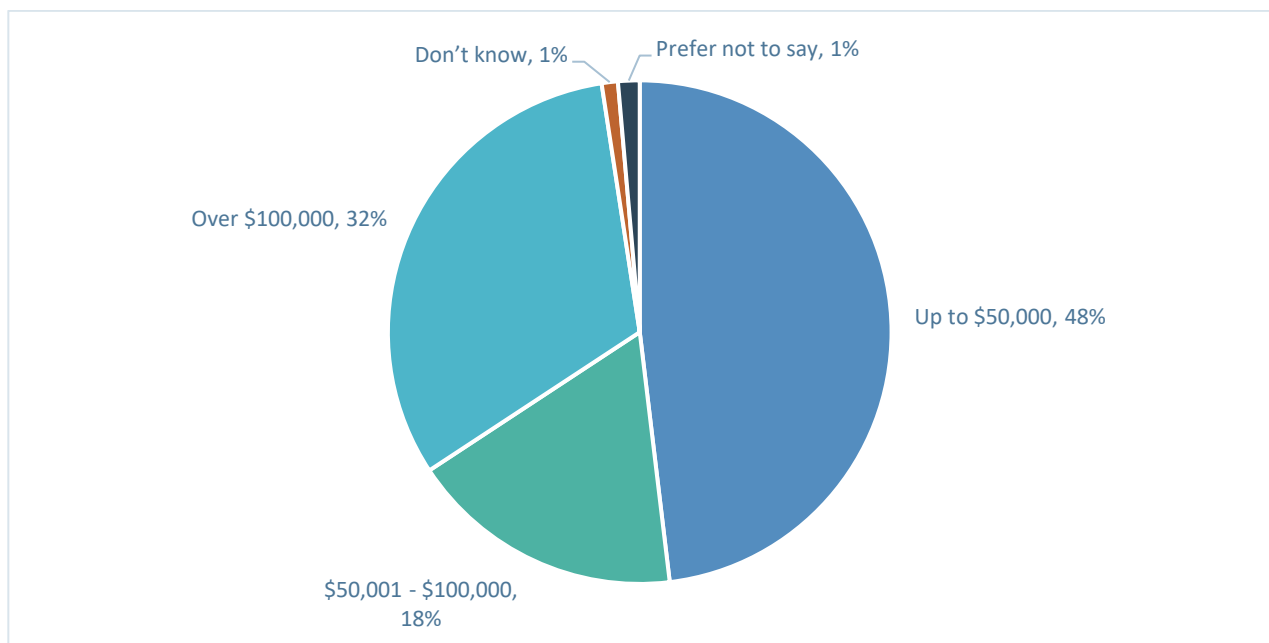


Figure 6: Survey responses for claim value for the three districts (Kaikōura, Hurunui and Marlborough) (n=289)

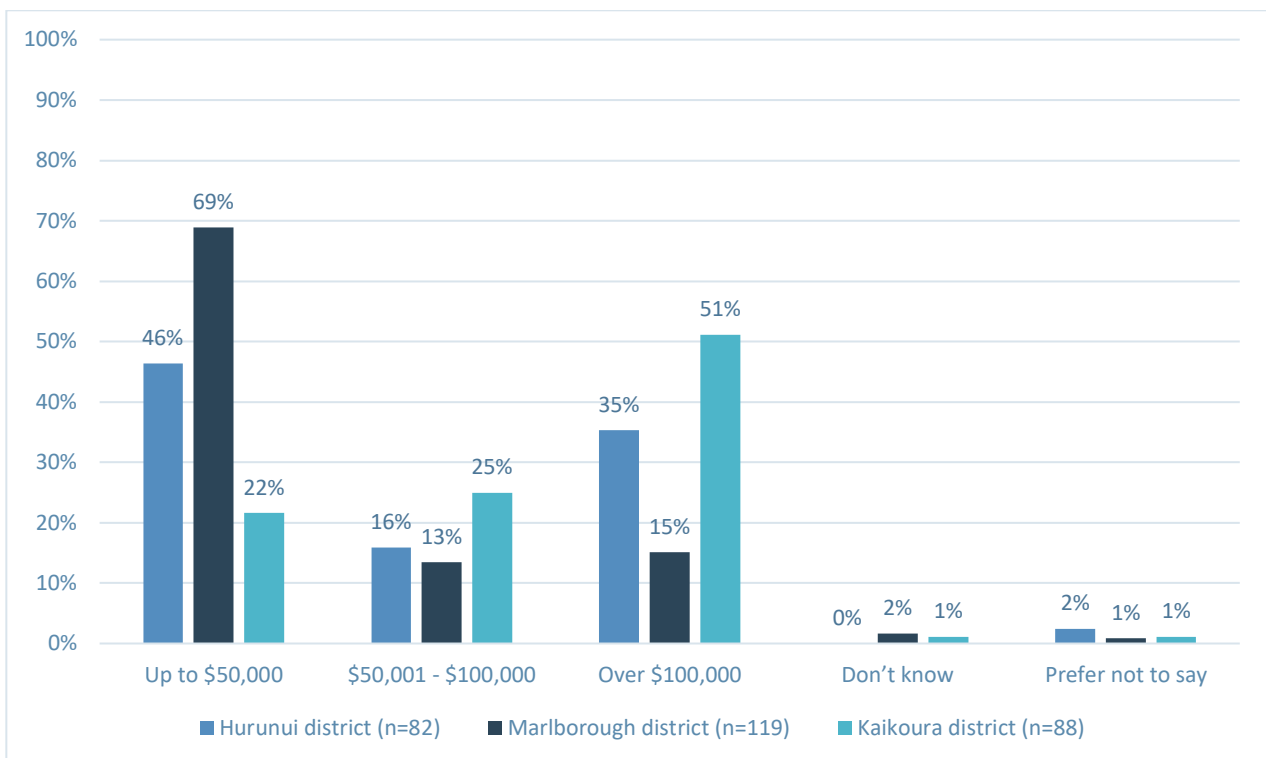


Figure 7: Claim values for houses in each of the three main districts (Kaikōura, Hurunui and Marlborough) (n=289). This is the percentage of houses in each of the three main districts and their claim value.

#### 2.4.4. Dwelling size

Respondents with a successful claim (e.g., either cash settled, or insurer undertook repairs) were asked to indicate the size of their dwelling (Figure 8, Figure 9, Figure 10).

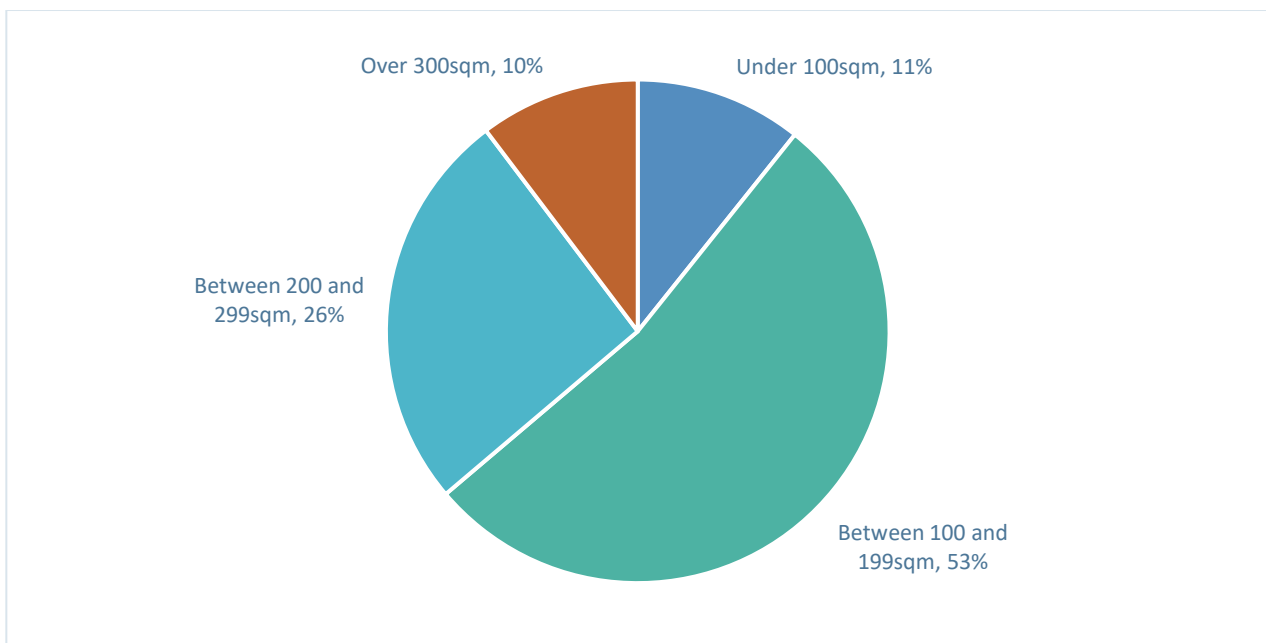


Figure 8: Survey responses for dwelling size for all survey respondents (n=699).

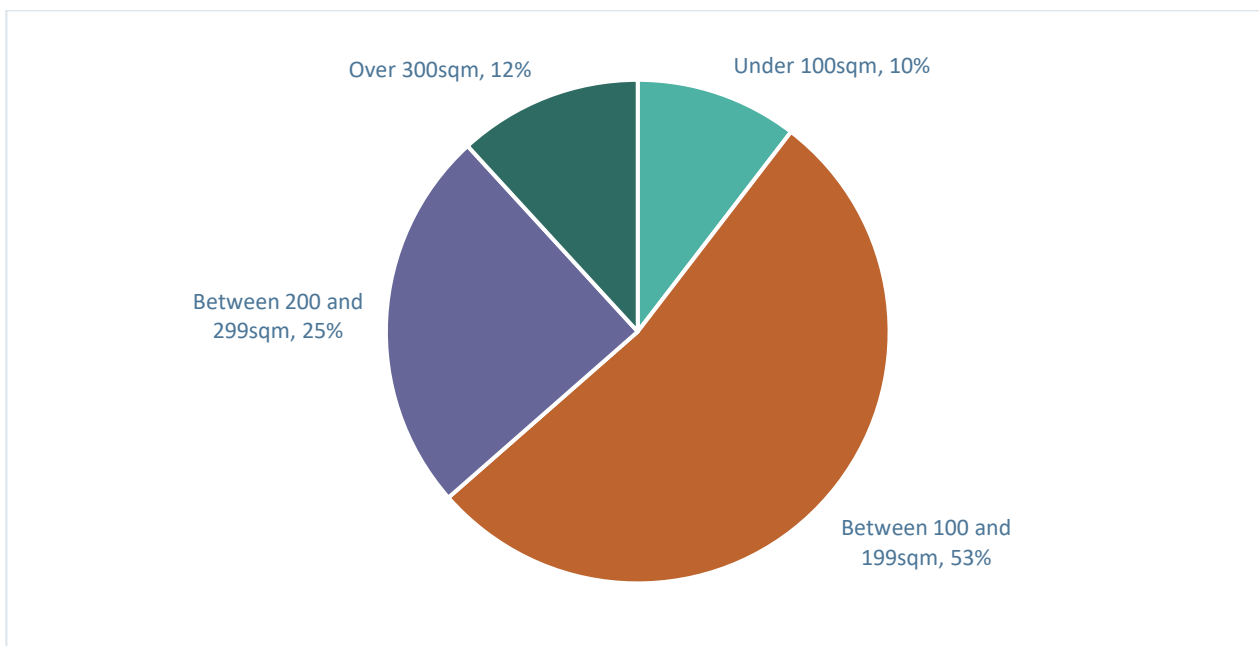


Figure 9: Survey responses for dwelling size for the three districts (Kaikōura, Hurunui and Marlborough) (n=288)

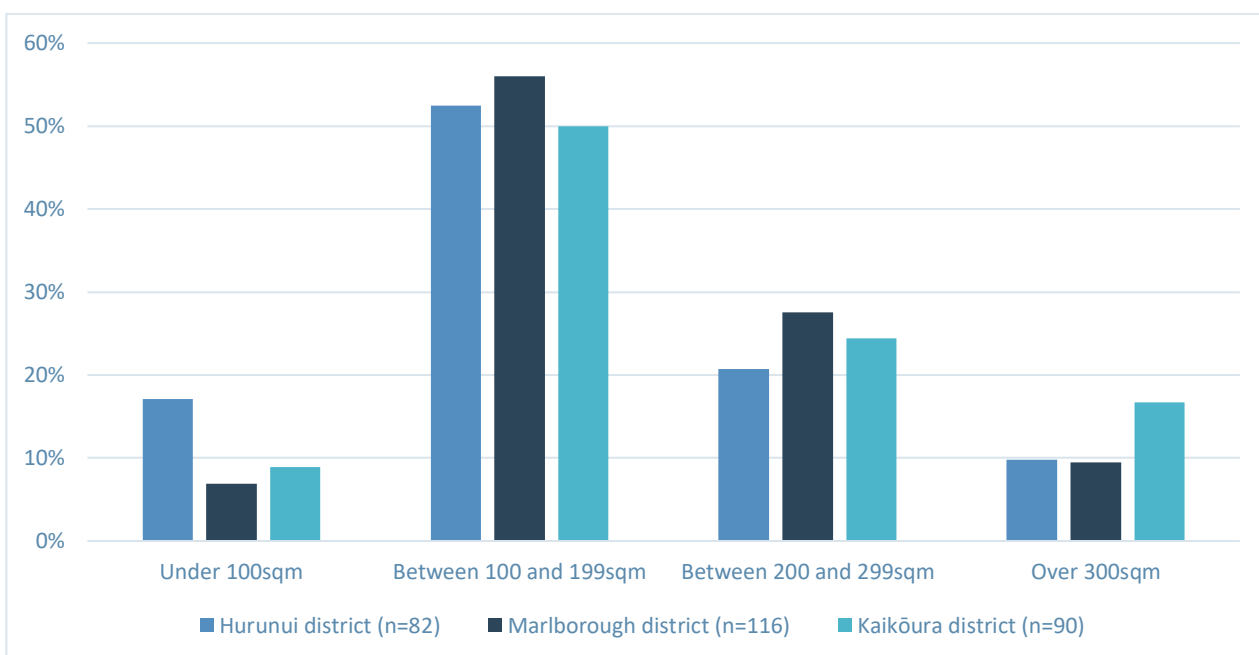


Figure 10: Dwelling size for houses in each of the three main districts (Kaikōura, Hurunui and Marlborough) (n=288). This is the percentage of houses in each of the three main districts and their size (sqm).

### 2.4.5. Comparison with claim and consent analysis

To understand how representative the survey is, and to understand the potential for any bias in the survey results, we have compared the survey responses to claim and consent data. Tonkin + Taylor analysed the claim and consent data for the project (refer Appendix A of the main project report. The claim and consent analysis focused on the three regions of interest (Kaikōura, Marlborough and Hurunui). Table 3 indicates that the survey responses slightly over-represent larger value claims, rebuilds, and claimants who obtained building consents. By corollary, it is likely the survey results under-represent those that did not undertake repairs and/or did not follow the due process (e.g. obtaining consents and using qualified builders) while undertaking repairs.

**Table 3 Representation of survey data relative to claim and consent data.**

	EQC claims and council consent data	Survey response
Total claims	5756	293
Claims with consents (including exemptions)	493	47
% of claims/respondents with consents (including exemptions)	2.2%-8.6%	16%
Claims over \$100,000*	15.1%	31%
Rebuilds	2.2% (from consent data)	6.8%
<b>* Note that \$100,000 has been chosen to represent large claims that are likely to include structural damage. This does not represent over-cap claims.</b>		

# 3. Results

## 3.1. Damage incurred

Respondents were asked what types of earthquake damage they claimed on their insurance. The following types of damage (and examples) were provided to survey participants.

- House damage (structure – i.e., foundations, walls, etc.)
- House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- Land damage (i.e., Cracks, subsidence/changes in land level, liquefaction)
- External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- Contents damage

This analysis includes all respondents who had successful claims. We have included ‘insurer carried out’ repairs and ‘cash settled repairs and rebuilds’ to enable comparison with claim and consent data. This question was ‘tick all that apply’ and, therefore, respondents may have selected multiple types of damage. Values shown in Figure 11 are the percent of houses that reported each type of damage.

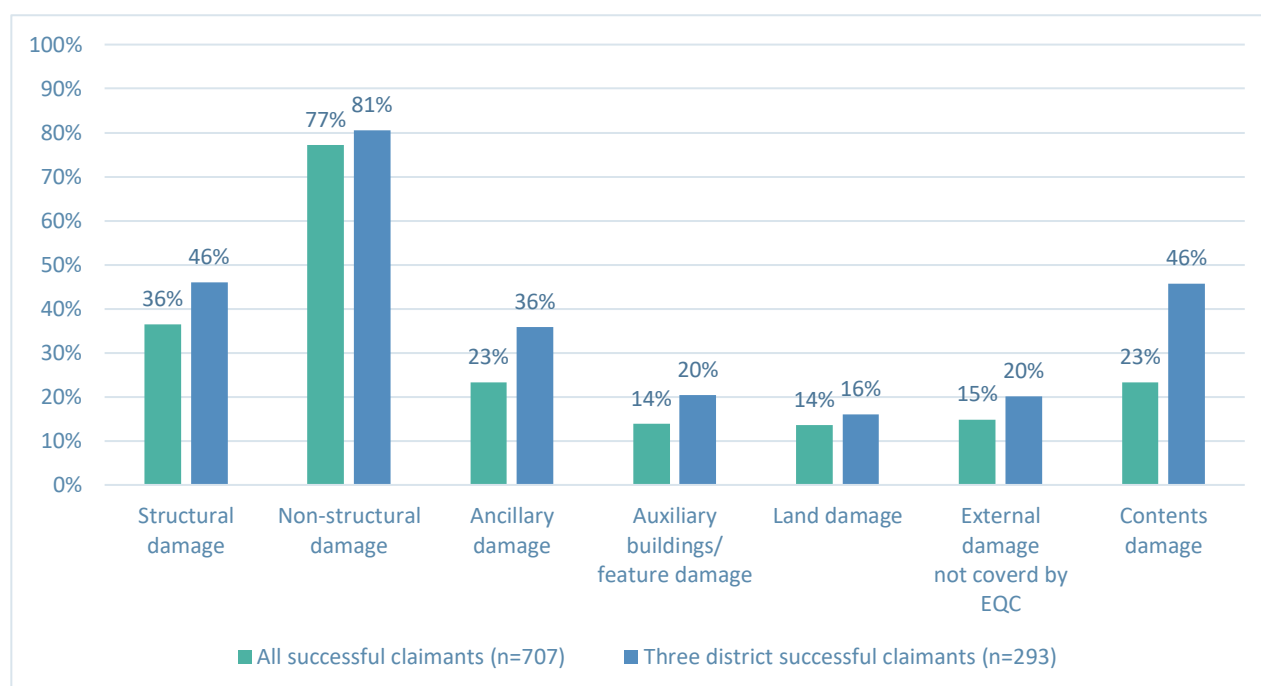


Figure 11: Survey responses for damage incurred for all successful claimants (n=707) and for the three districts (n=293). This question was tick all that apply; this is the percent of houses that reported each type of damage.



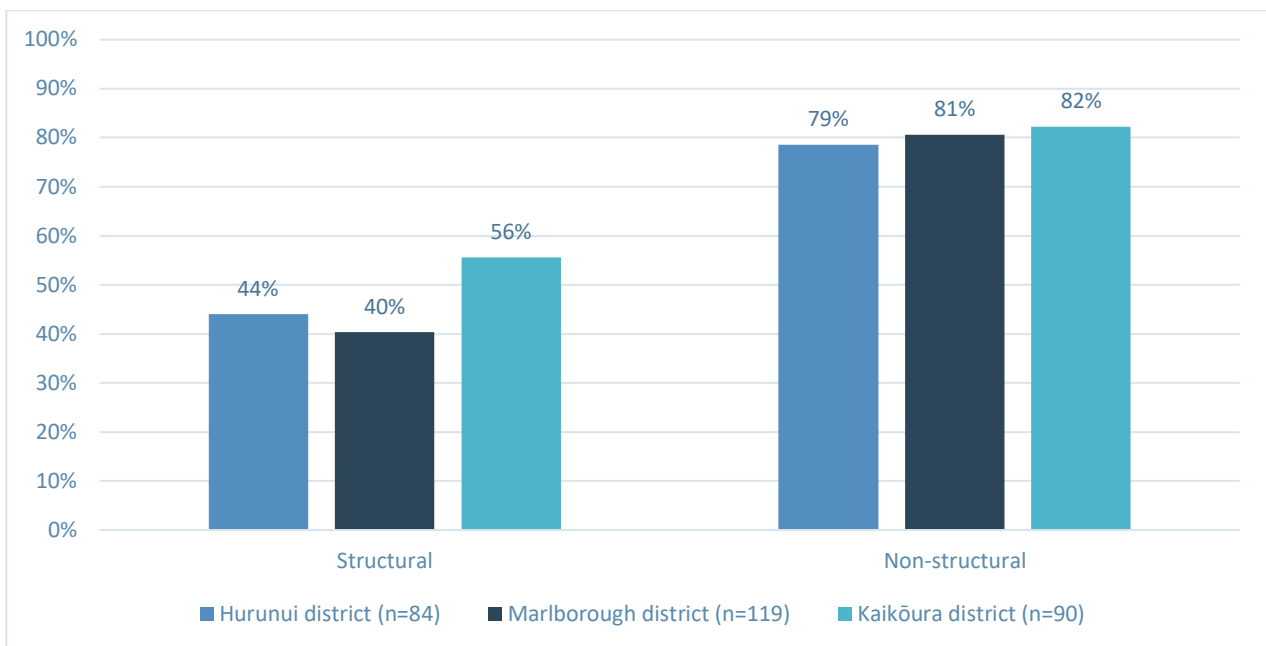


Figure 12: Survey responses for structural and non-structural damage incurred for each of the three districts (Kaikōura, Hurunui and Marlborough) (n=293). This question was tick all that apply; this is the percent of houses within each district that had each type of damage.

## 3.2. Repair strategy

### 3.2.1. Intended repair strategy

Respondents were asked to describe the extent of repair work they undertook or are planning to undertake to their property. Insurer carried out repair claimants were not directly asked this question. However, to give a full picture of repairs undertaken following the earthquake, we have included them, Figure 13. Figure 14 shows repair intentions across Hurunui/Kaikōura/Marlborough districts. In these three districts 77% elected to fully repair/rebuild their properties and 7% did not intend to repair their properties. The remainder were either undecided (2%) or were going to undertake partial repairs (14%).

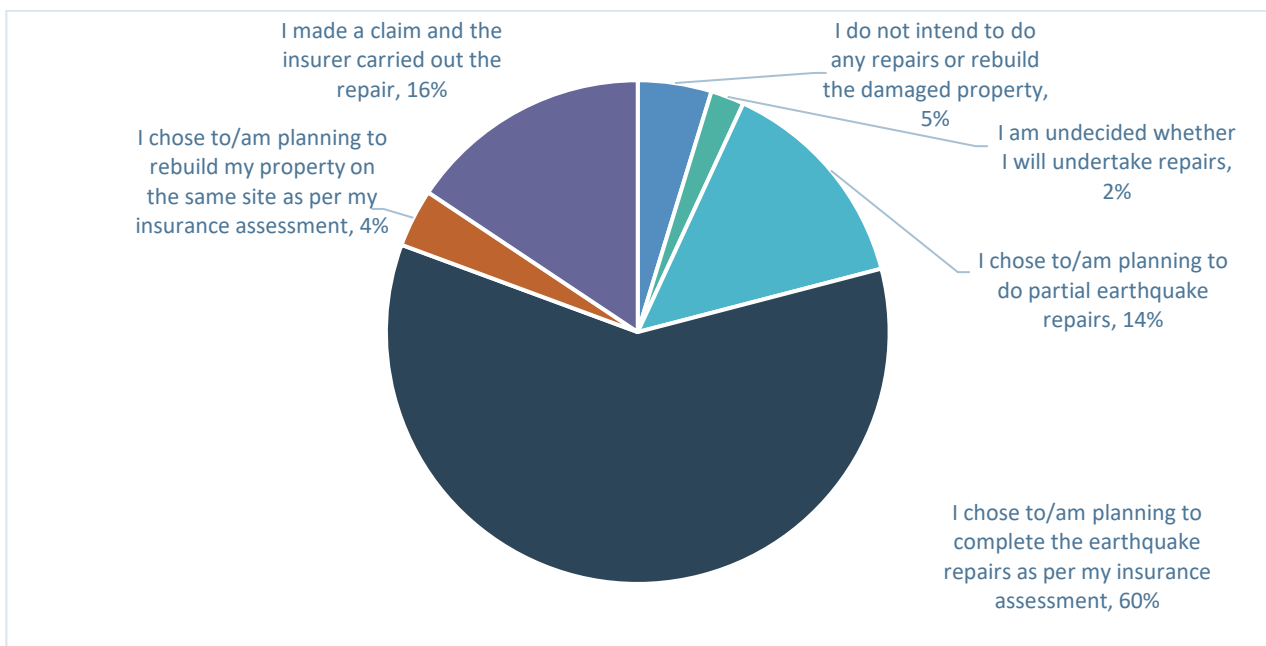
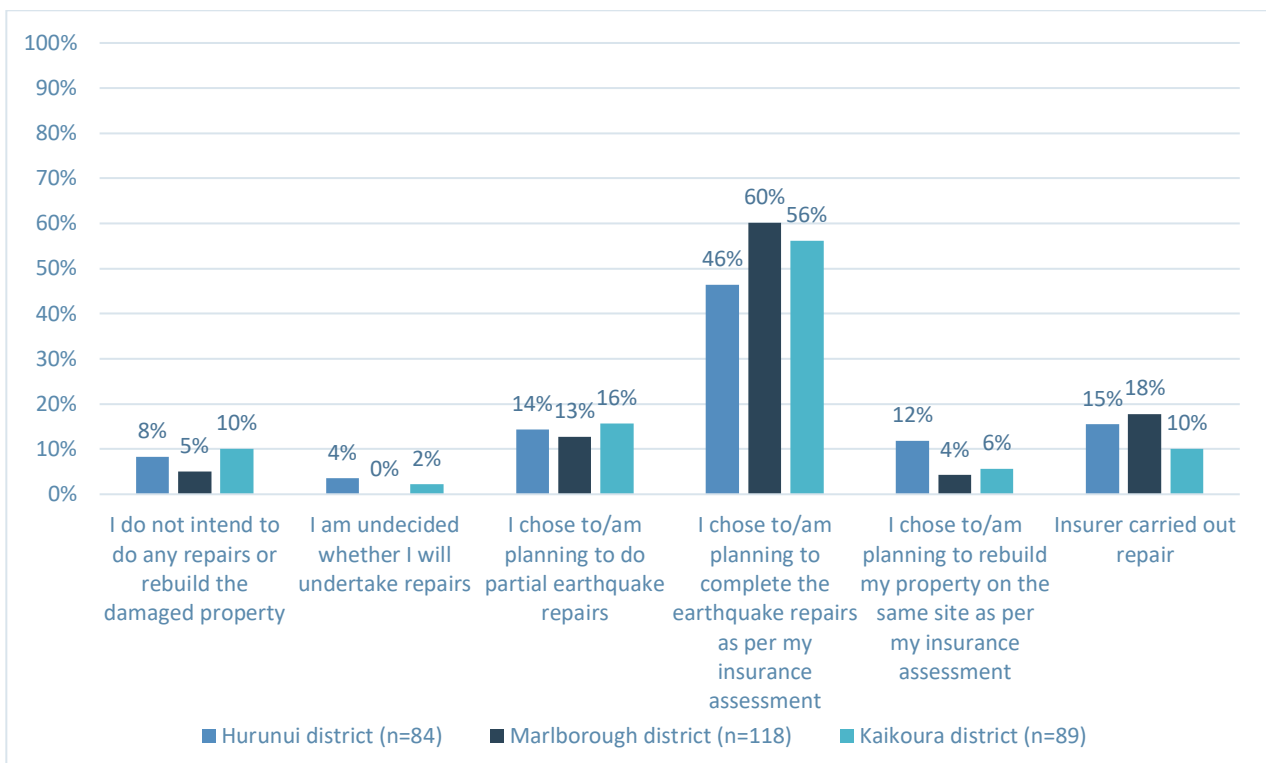


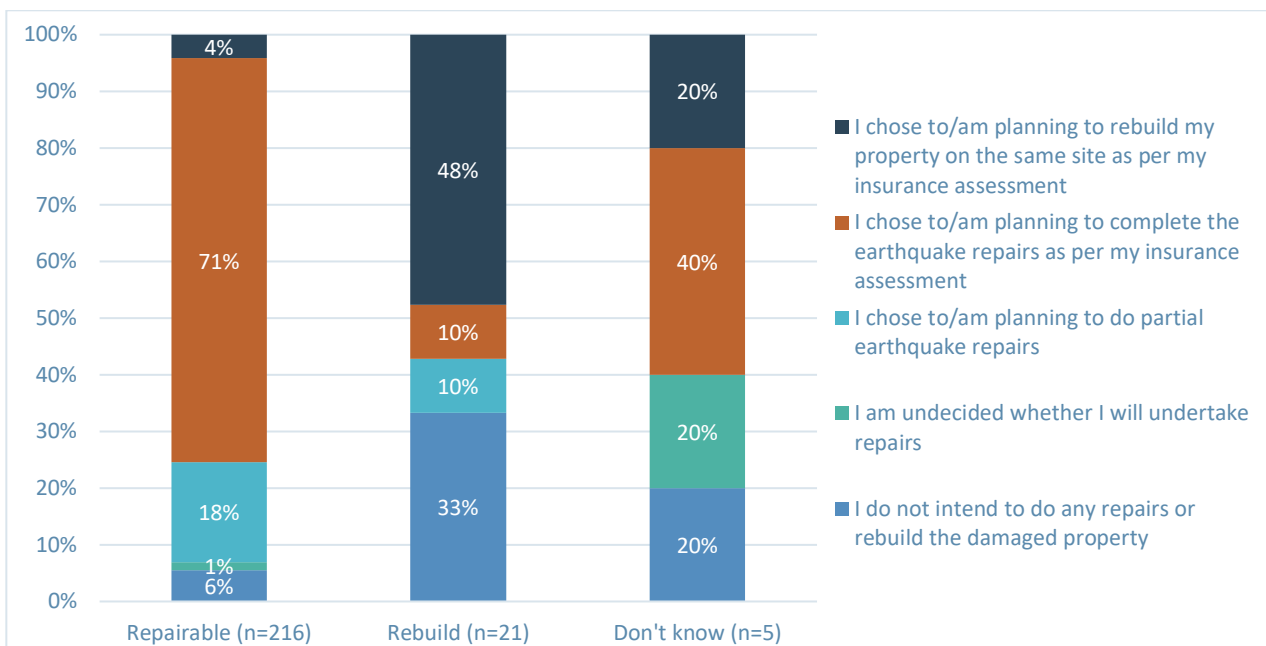
Figure 13: Successful claimants intended repair/rebuild strategy for all claimants (n=697).



**Figure 14: Successful claimants intended repair/rebuild strategy for the three districts (Kaikōura, Hurunui and Marlborough) (n=291).**

To understand the size and nature of repairs being repaired (and not being repaired), Figure 15, compares the intended repair/rebuild strategy to the insurance claim repair scope in the three most affected districts. For this analysis, insurer managed repairs were not included so that repair decisions reflected only those with the choice afforded to them through cash settled insurance claims. The analysis shows that generally properties deemed repairable were repaired, with only a small proportion choosing to rebuild (4%) and 6% choosing not to undertake repairs. Properties with higher levels of damage, and deemed a rebuild, had a much wider range of outcomes. Less than half intended to undertake a full build, a further 20% indicating they will undertake some or full repairs, and 33% not intending to repair or rebuild their property.

As this research’s primary focus is the impact of cash settlement, the remainder of the report will generally focus on cash settled claims (that is, insurer managed repairs will generally be excluded).



**Figure 15: Repair/rebuild strategy compared to the claim assessment for the three districts (Kaikōura, Hurunui and Marlborough) (n=244). Cash settled claimants only.**

### 3.2.2. Claim value and intended repair strategy

Building on the analysis above, and to better understand the impact of repair strategies (and decisions not to repair), we have compared repair strategies to the claim value. In this analysis there is an inference that the higher the claim value is, the more severe the damage and subsequent quality concerns for insufficiently repaired properties. For this analysis we are focusing on the three districts with the largest damage Hurunui/Kaikōura/Marlborough. Figure 16 shows that as the claim value increases, the proportion of claimants electing not to repair their property increases (16% of claimants with claims over \$100,000, compared to 4% and 5% for <\$50,000 and \$50,000-\$100,000 respectively). Figure 17 shows the intended repair strategy for properties over \$100,000.

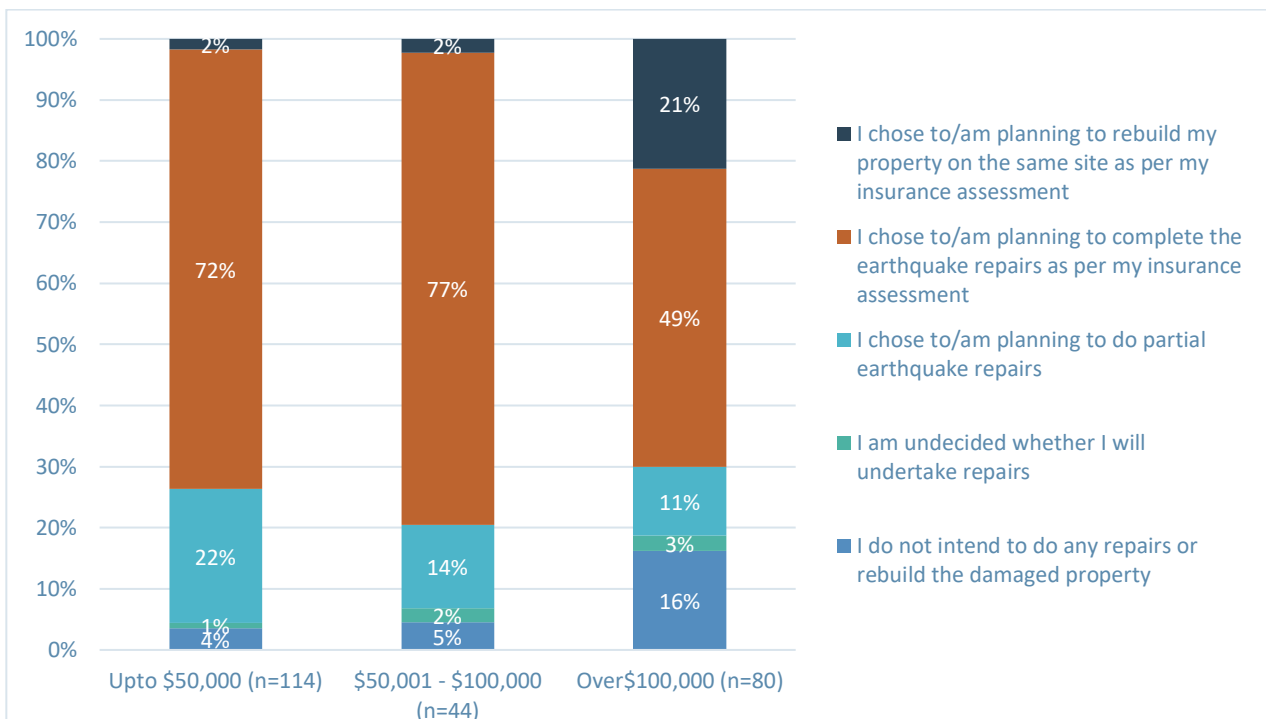


Figure 16: Repair/rebuild strategy and claim value for the three districts (Kaikōura, Hurunui and Marlborough) (n=238). Cash settled claimants only.

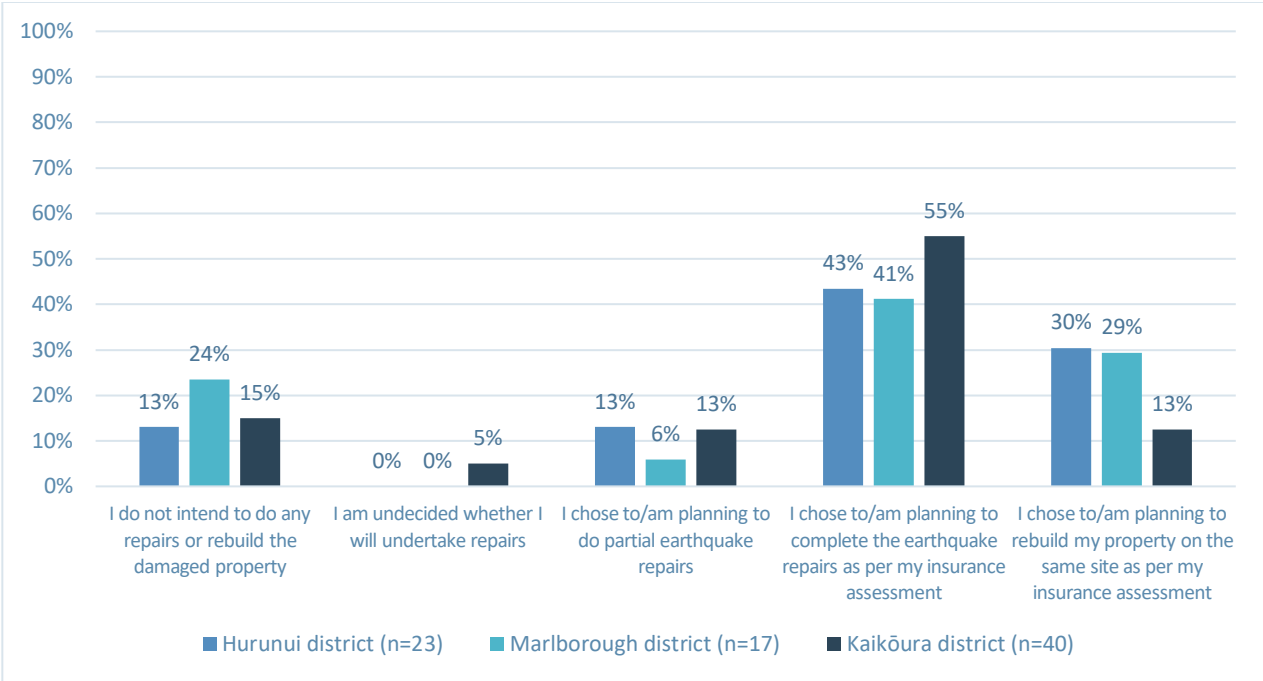


Figure 17: Repair/rebuild strategy for claims over \$100k for the three districts (Kaikōura, Hurunui and Marlborough) (n=80). Cash settled claimants only.

### 3.2.3. Intended repair strategy for properties with structural damage

Similar to claim value, we can compare the intended repair strategy against those who indicated structural damage in the three most affected districts. The intent of this analysis is to understand whether damage that might make the building unsafe now or in a future earthquake, is being repaired or not. Figure 18 shows that the majority of people reporting structural damage chose to undertake repairs (83%). While 17% of those reporting structural damage have elected not to undertake full repairs. Figure 19 shows a breakdown of this data across the three districts.

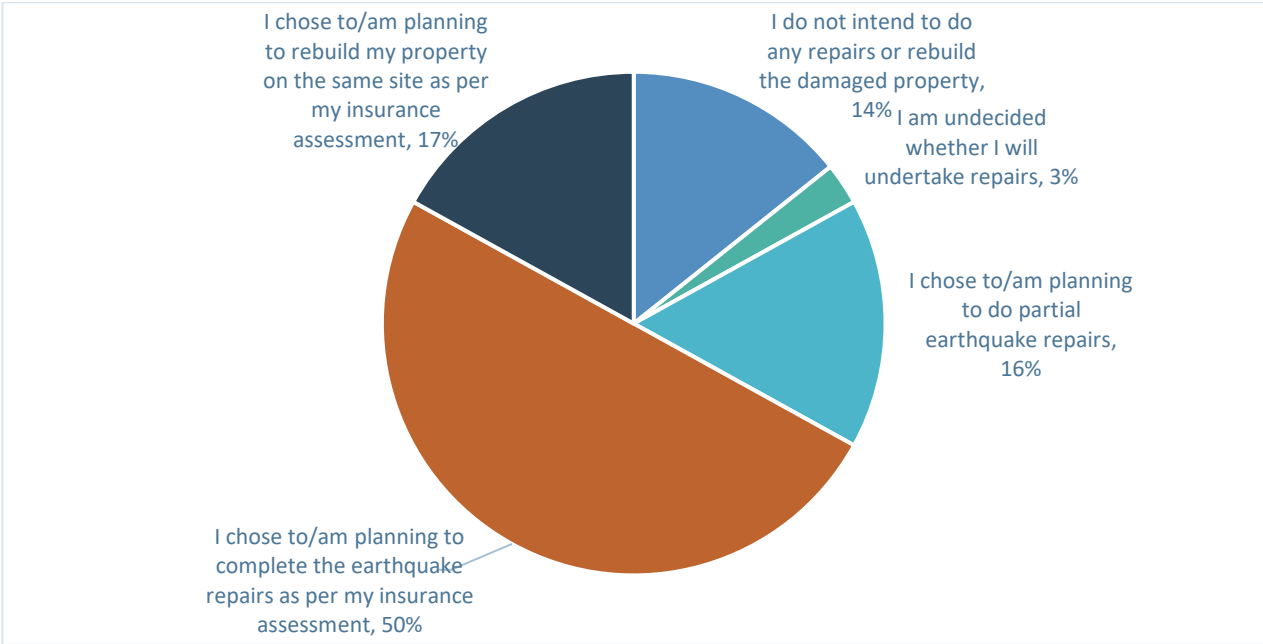
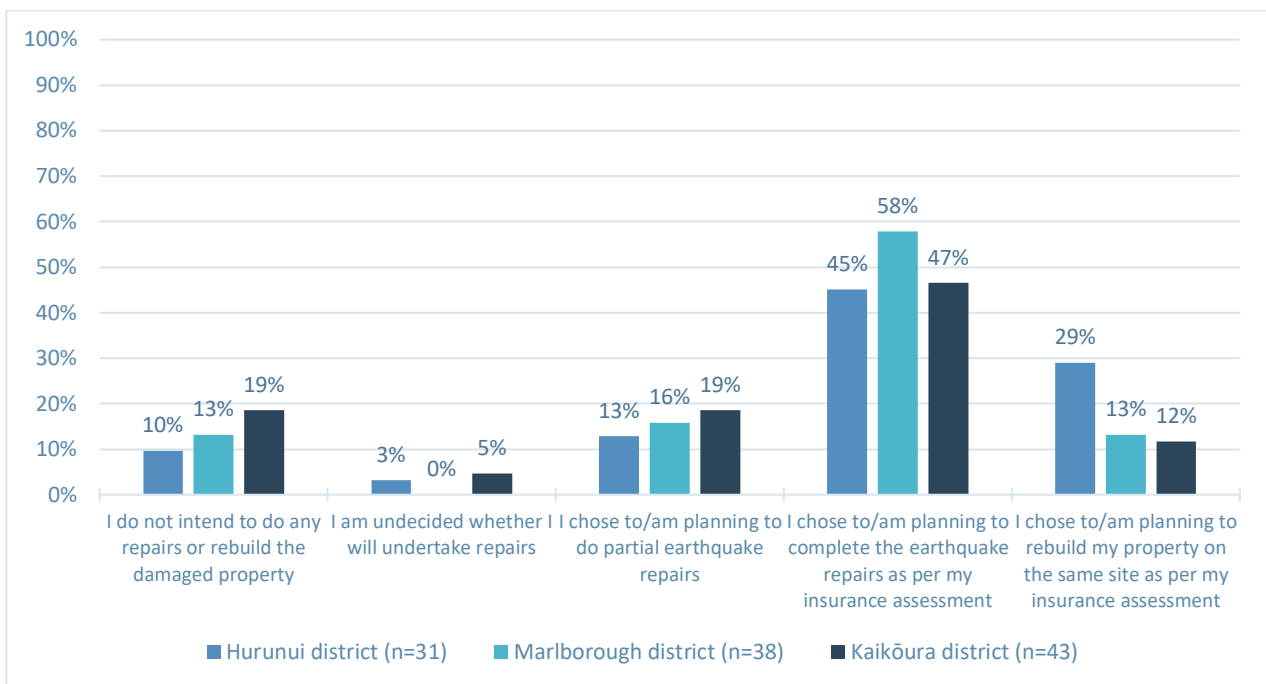
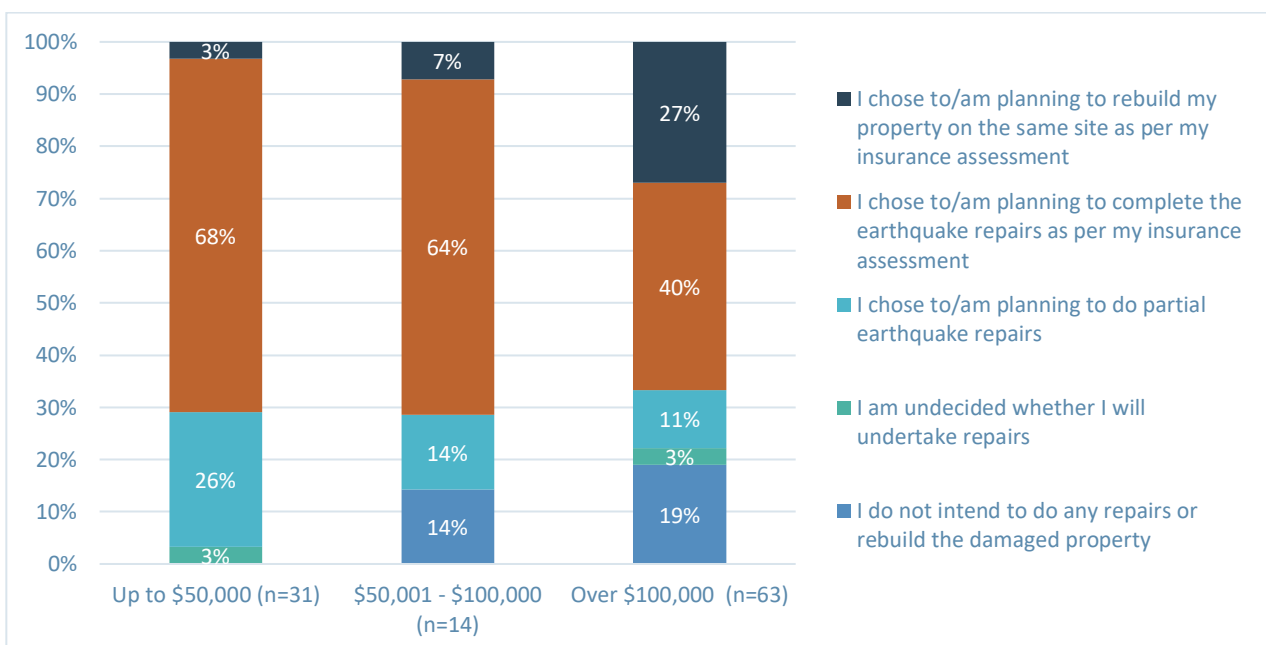


Figure 18: Repair strategy for properties with structural damage for the three districts (Kaikōura, Hurunui and Marlborough) (n=112). Cash settled claimants only.



**Figure 19: Distribution of repair/rebuild strategy for properties with structural damage for the three districts (Kaikōura, Hurunui and Marlborough) (n=112). Cash settled claimants only.**

It is possible that those that reported structural damage did so incorrectly. By combining those with high value claims and those that reported structural damage we are more likely to eliminate any incorrectly reported damage data. Figure 20 shows the intended repair strategies for those reporting structural damage and broken down by claim data. Looking at claims of over \$100,000, the majority of claimants (78%) are undertaking repairs or rebuilds. However, a notable percent (22%) of claimants are not intending to undertake full repairs of earthquake damage.



**Figure 20: Intended repair strategy and claim value for properties with structural damage for the three districts (Kaikōura, Hurunui and Marlborough) (n=108). Cash settled claimants only.**

### 3.2.4. Intended level of repairs for those undertaking partial repairs

Successful claimants that indicated they were intending to undertake partial repairs were asked to indicate the level of repairs they intend to undertake for each damage type. Figure 21 shows that at least

particular repair of structural, non-structural damage and external damage is generally prioritized over other damage.

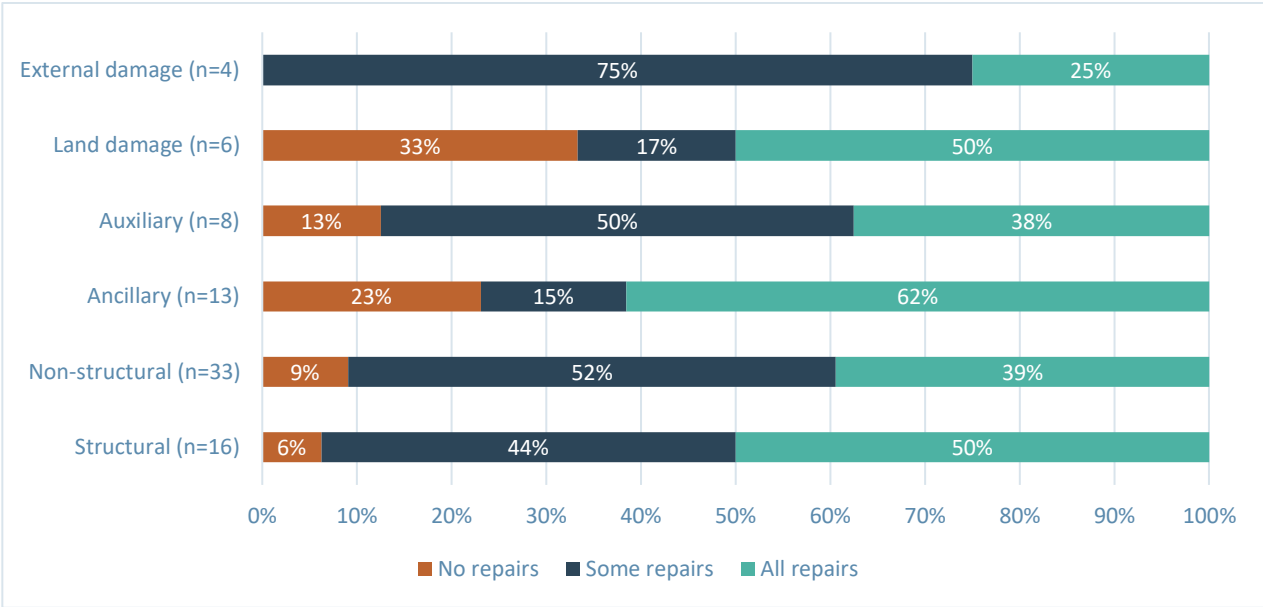


Figure 21: Level of repairs undertaken for each damage type by successful cash settled claimants who indicated they were only undertaking partial repairs in the three districts (Kaikōura, Hurunui and Marlborough). This data is normalised against the damage initially indicated by partial repair respondents in section 3.1.

### 3.3. Building consents

Successful cash settled claimants (including partial repairs and reopened claims) were asked if they had obtained or would be obtaining a building consent (or building consent exemption) for their repairs (Figure 22 and Figure 23Error! Reference source not found.). For the purpose of this analysis (to enable comparison with building consent analysis carried out by Tonkin + Taylor) it is assumed that those that carried out rebuilds obtained a building consent (n=20). Insurer carried out repairs were not asked this question and are therefore not included in these numbers. This is likely to mean that, when compared with the claims and consent analysis, the reported number of building consents is likely to be lower than the actual number of consents obtained across all claimants.

Figure 23 shows that in the three worst affected districts, 24% of claimants obtained a consent for repair work.

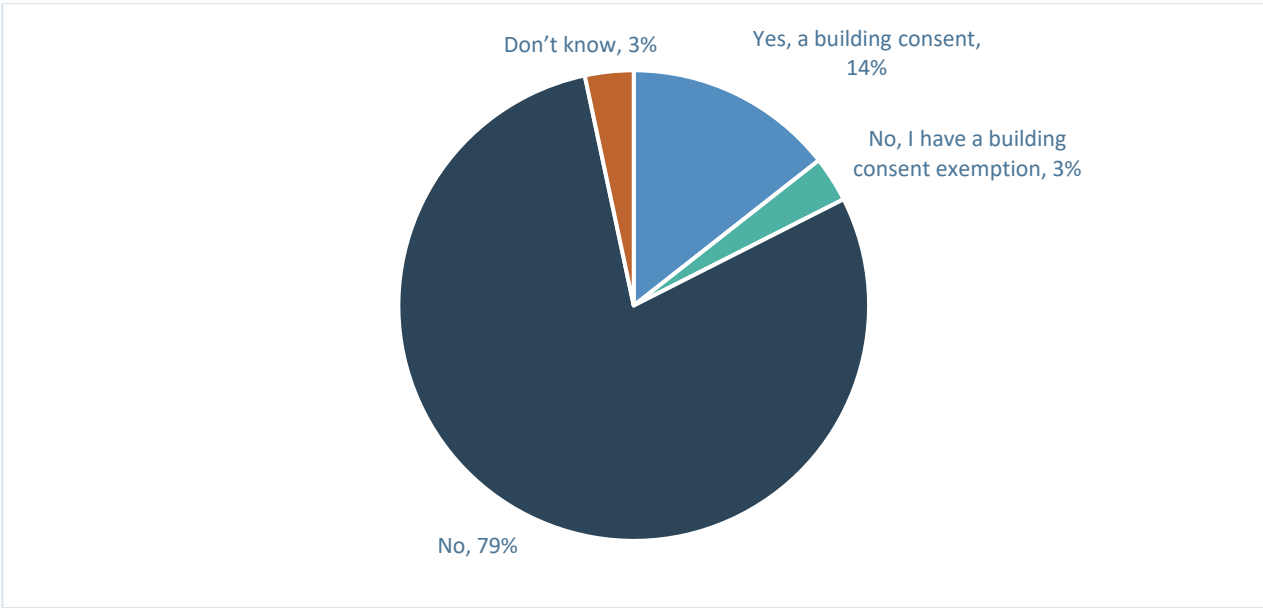


Figure 22: Percentage of cash settled repairs and rebuilds who obtained a building consent for all claimants (n=479).

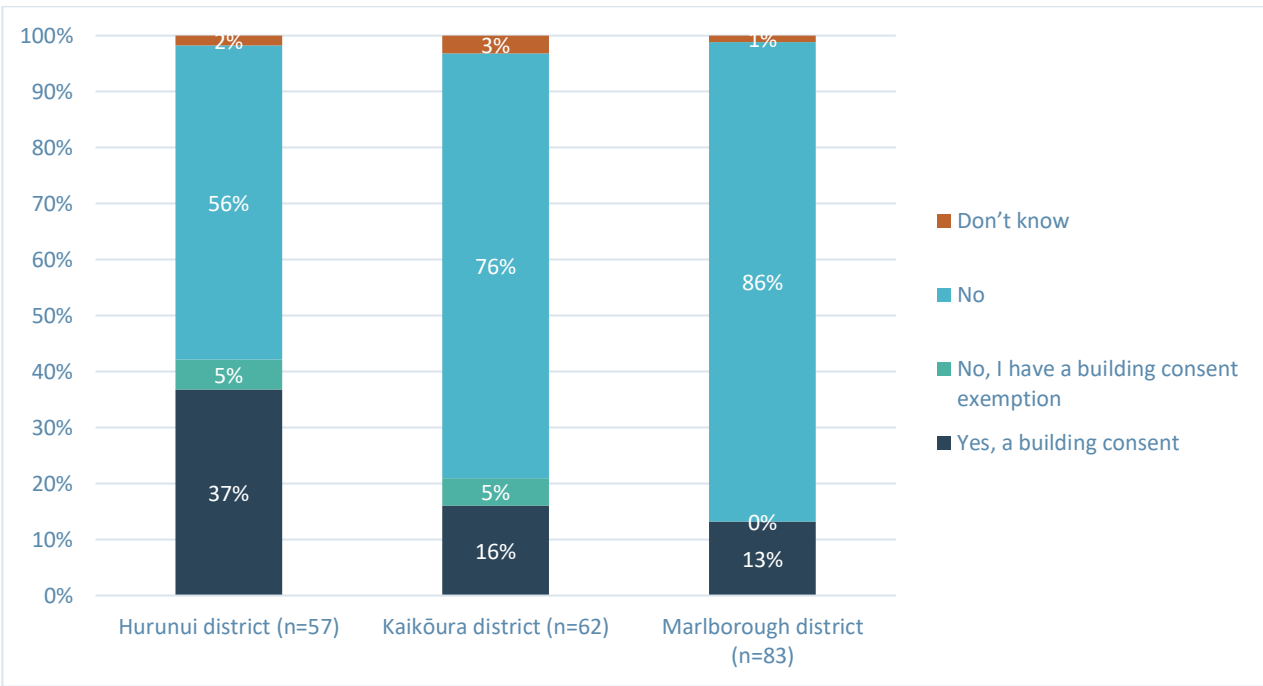


Figure 23: Distribution of building consents obtained in the three districts (Kaikōura, Hurunui and Marlborough) (n=202). Includes cash settled repair and rebuilds.

Figure 24 and Figure 25 show that, as expected, claimants with higher value claims (and likely more severe and structural damage) were more likely to obtain building consents.

Figure 24

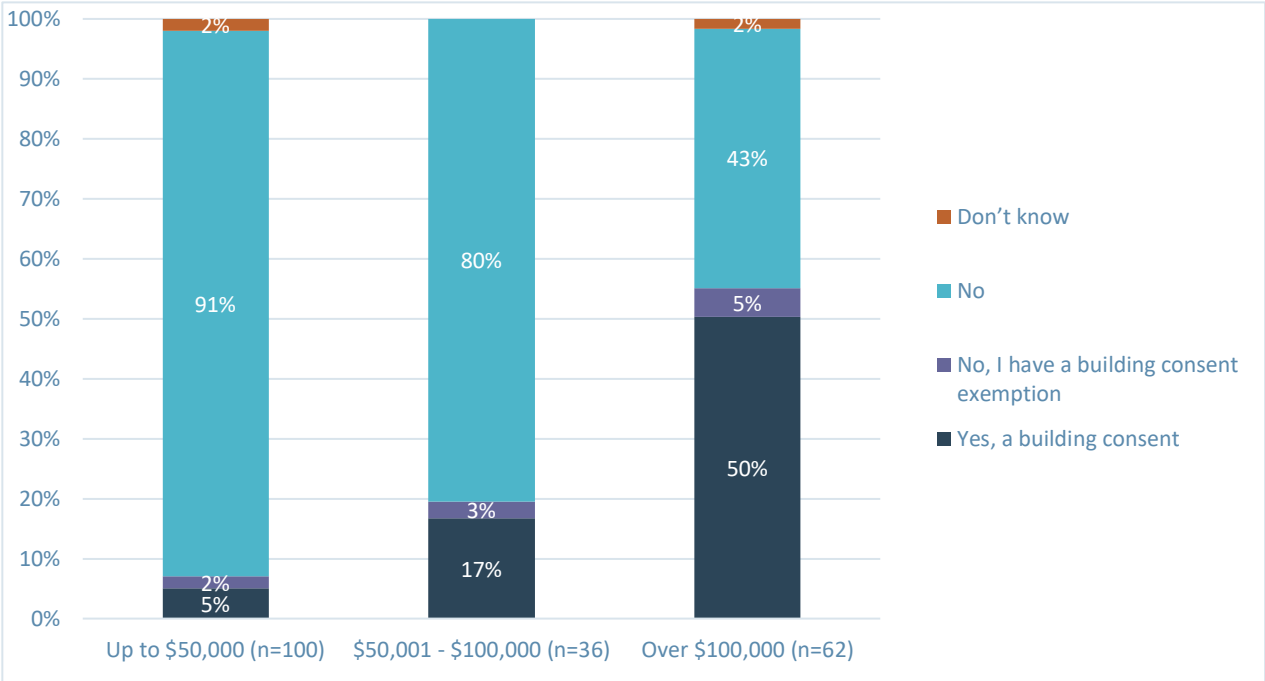


Figure 24: Portion of claim values that obtained a building consent for the three districts (Kaikōura, Hurunui and Marlborough) (n=198). Includes cash settled rebuilds and repairs.

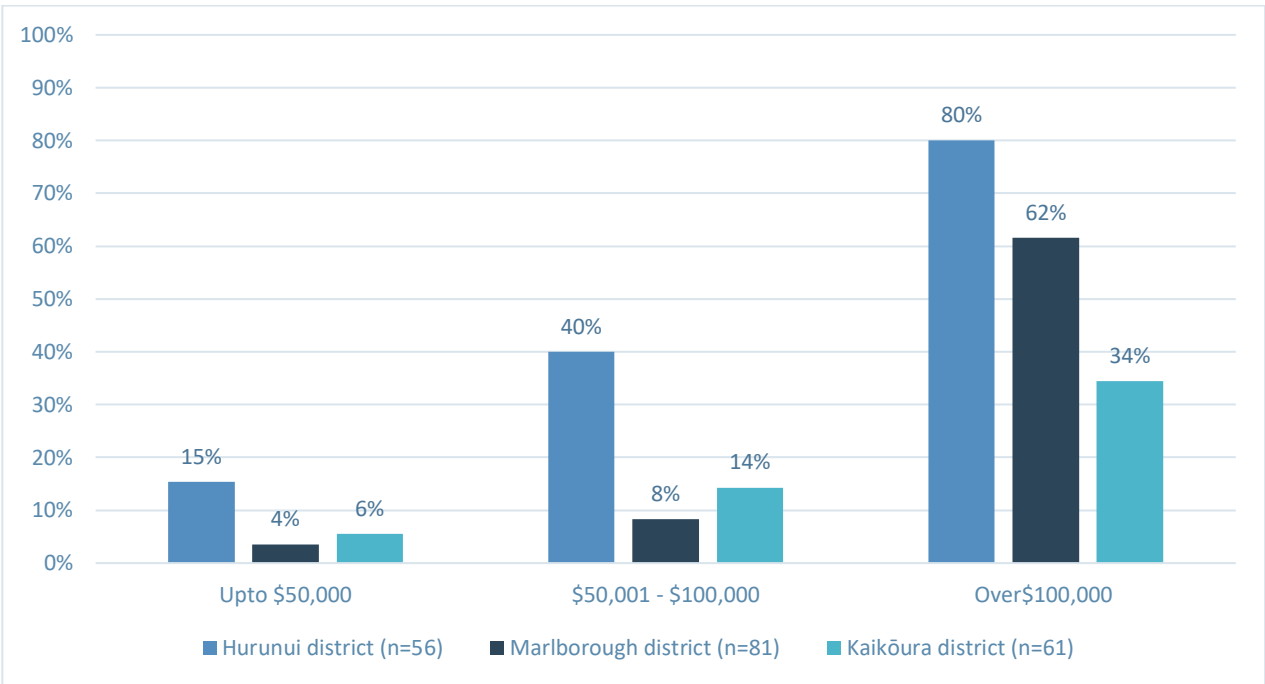


Figure 25: Portion of claim value in each district that obtained a building consent for the three districts (Kaikōura, Hurunui and Marlborough) (n=198). This includes those that obtained a building consent or a building consent exemption for cash settled repairs and rebuilds.



To understand whether any work was carried out without consent when one was needed, we have broken down the analysis further to compare the number of consents obtained by those with structural damage and for those with large claims values.

For the three districts, cash settled claimants who were undertaking repairs for structural damage and obtained a building consent was 24% (n=67); a further 6% obtained a building consent exemption. When including rebuilds in the analysis (n=87), 41% of those with structural damage in the three districts obtained a building consent, 5% received a building consent exemption, 51% did not obtain a building consent, and 3% were unsure whether one was obtained.

Due to potential misunderstanding by survey respondents on what structural damage entails, the following graph (Figure 26) represents those that indicated they had structural damage, and whether a building consent was obtained, broken down by claim value.

If we assume that there is a high likelihood that structural repair work is needed for claims over \$100,000, we would expect a large portion of large claims to have a consent. Figure 26 shows that at least 30% of claimants undertaking repairs did not obtain a building consent.

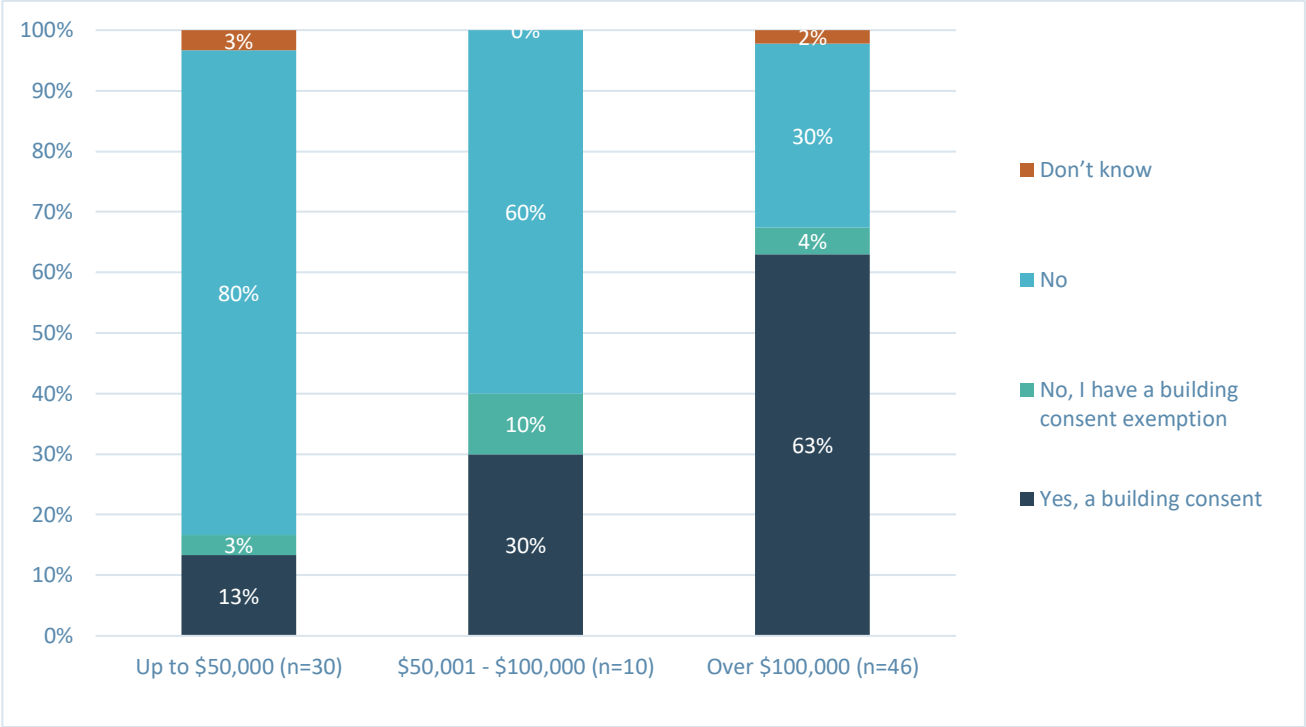
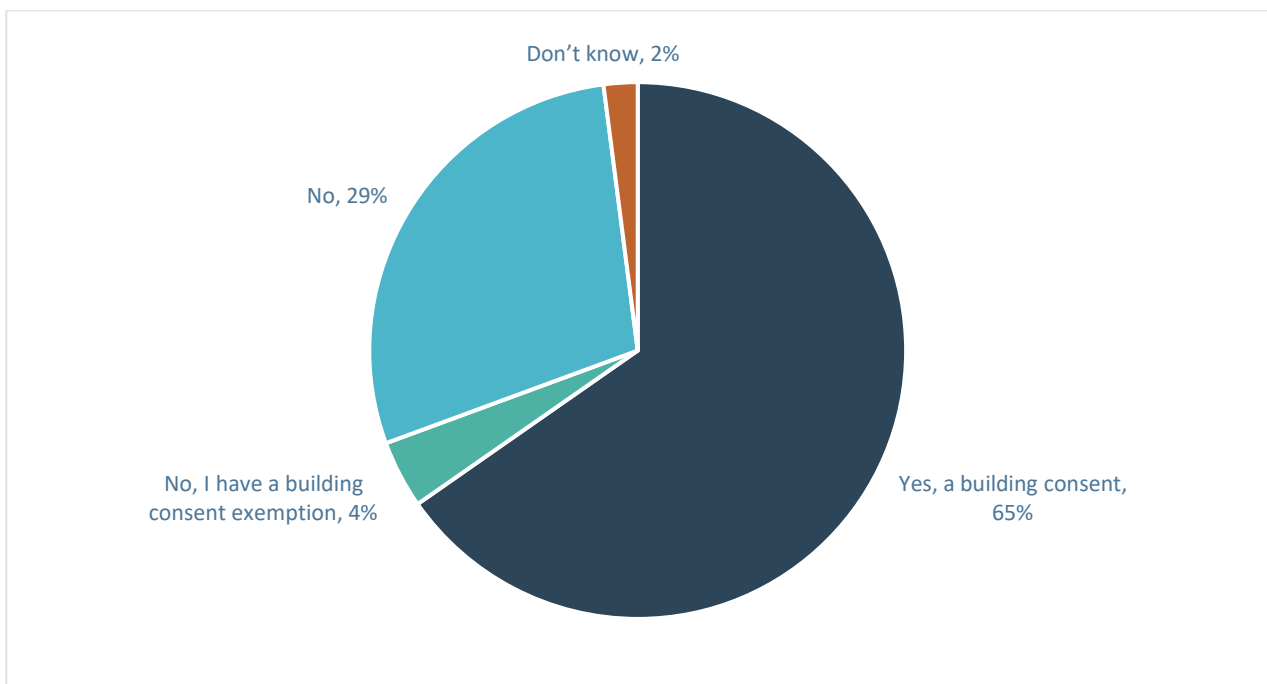


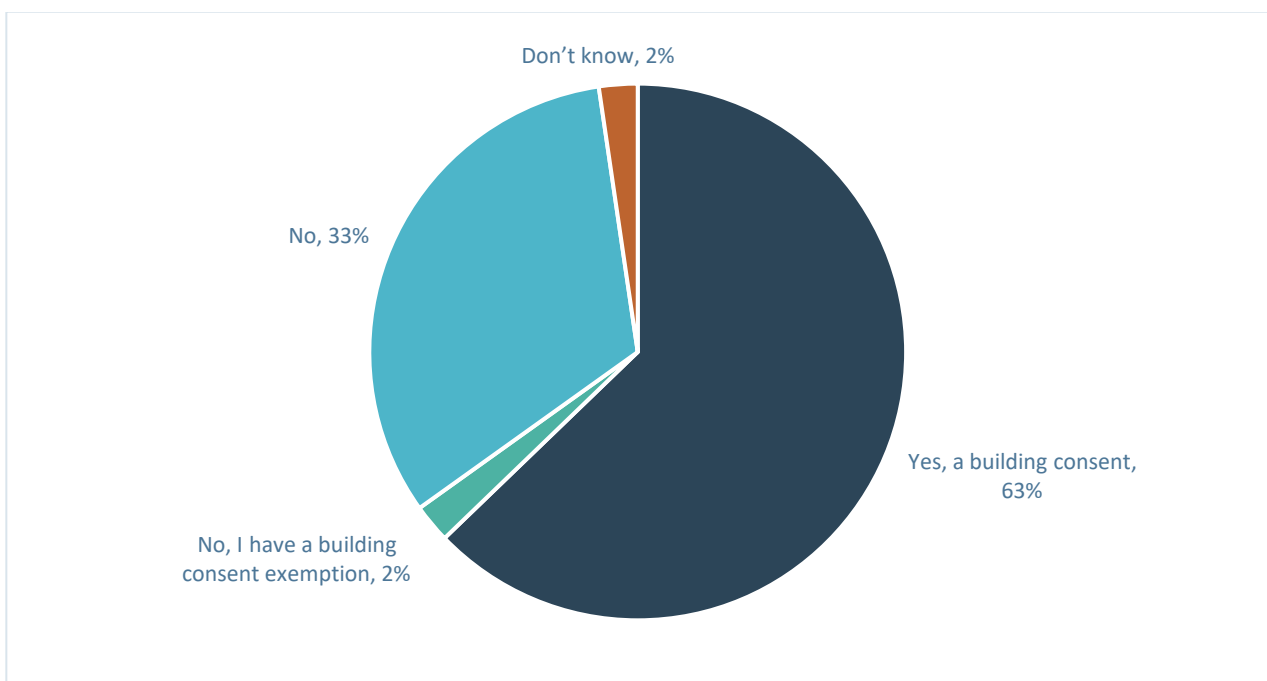
Figure 26: Percent of those that indicated they had structural damage in each claim value that obtained a building consent for the three districts (Kaikōura, Hurunui and Marlborough) (n=86). All cash settled rebuilds for the three districts are included.

If we combine those claimants reporting both structural damage and claims over \$100,000, 29% of claimants (with likely structural damage) did not obtain a consent (Figure 27).



**Figure 27: Building consents obtained for cash settled claims and rebuilds with structural damage and claim values over \$100,000 for the three districts (Kaikōura, Hurunui and Marlborough) (n=49)**

It is possible that claims on large or high specification houses might have large claims without any structural damage (and corresponding need for consent). So, to check the influence of this we have included an analysis that excludes houses over 200 square metres (Figure 28). These analyses all demonstrate that a significant portion of properties with likely structural damage did not obtain a consent.



**Figure 28: Building consents obtained by cash settled repairs and rebuilds with house sizes of less than 200sqm and claim values over \$100,000 for the three districts (Kaikōura, Hurunui and Marlborough) (n=43).**

### 3.4. Personnel engaged to undertake repair work

To understand impacts on housing quality, it is useful to consider who carried out various aspects of the repair works. Cash settled claimants undertaking repairs were asked who undertook the project management, physical works, design and consenting for the repair of their property, Figure 29. For this analysis rebuilds are excluded under the assumption that the majority of rebuilds will be carried out by Licenced Building Practitioners and quality will be assured through the Building Consent process.

Note: this question was 'tick all that apply'. Respondents who ticked multiple categories were put into the 'multiple' category.

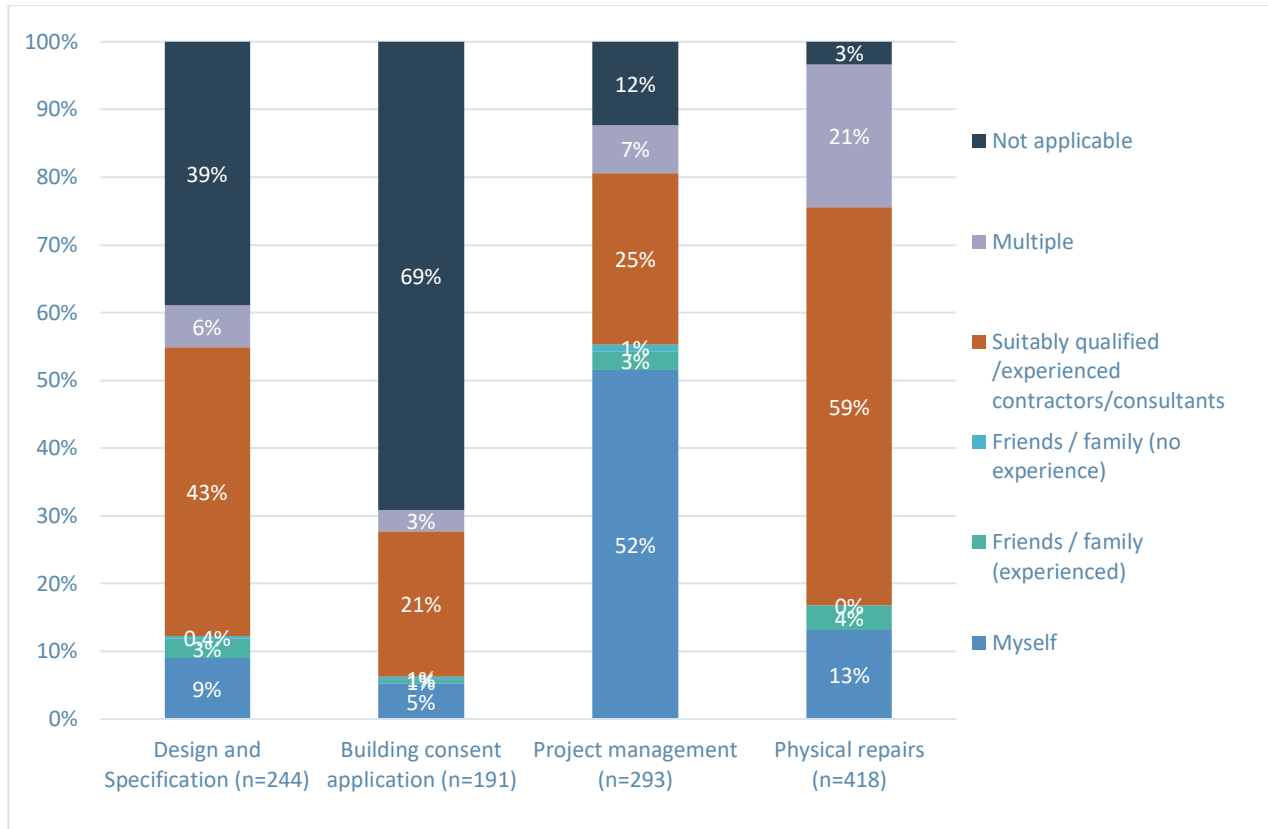


Figure 29: Personnel engaged to undertake cash settled repair work related to design and specification, building consent application, project management and physical repairs (All claimants, rebuilds excluded).

Focussing on the physical works, Figure 30 looks at personnel engaged to do repairs and compares this to the damage reported at the property. Here we see slightly lower number of claimants reporting that they or friends/family undertook structural works.

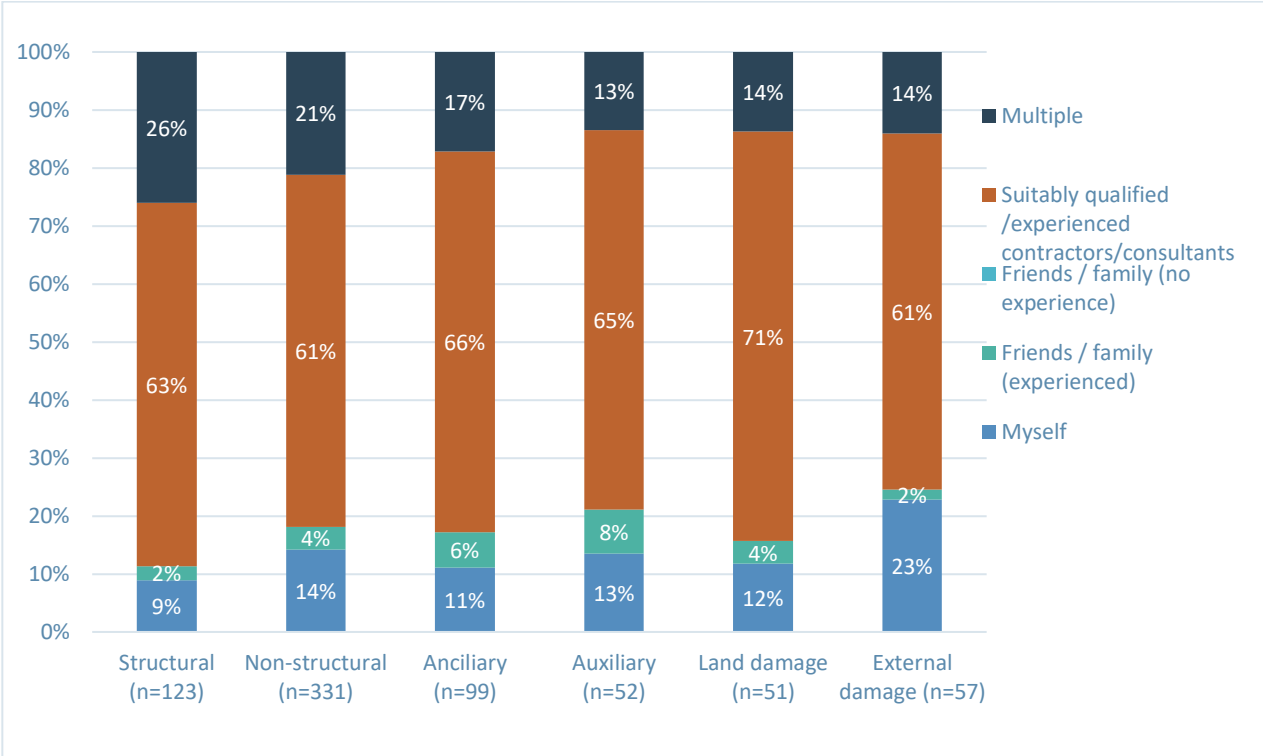


Figure 30: Type of damage and personnel engaged to undertake the physical repairs for cash settled claims. (All claimants, rebuilds excluded)

Now focussing on the three worst affected districts (n=152), a total of 82 respondents (54%) indicated they engaged suitably qualified/experienced contractors to complete the works, 25 respondents (16%) completed the works themselves, 5 respondents (3%) used friends and/or family with experience in building/renovations, and 40 respondents (26%) used a combination of the above options. No respondents indicated they solely engaged friends or family who had little or no building experience to complete repairs or rebuilds.

For those repairing structural damage,

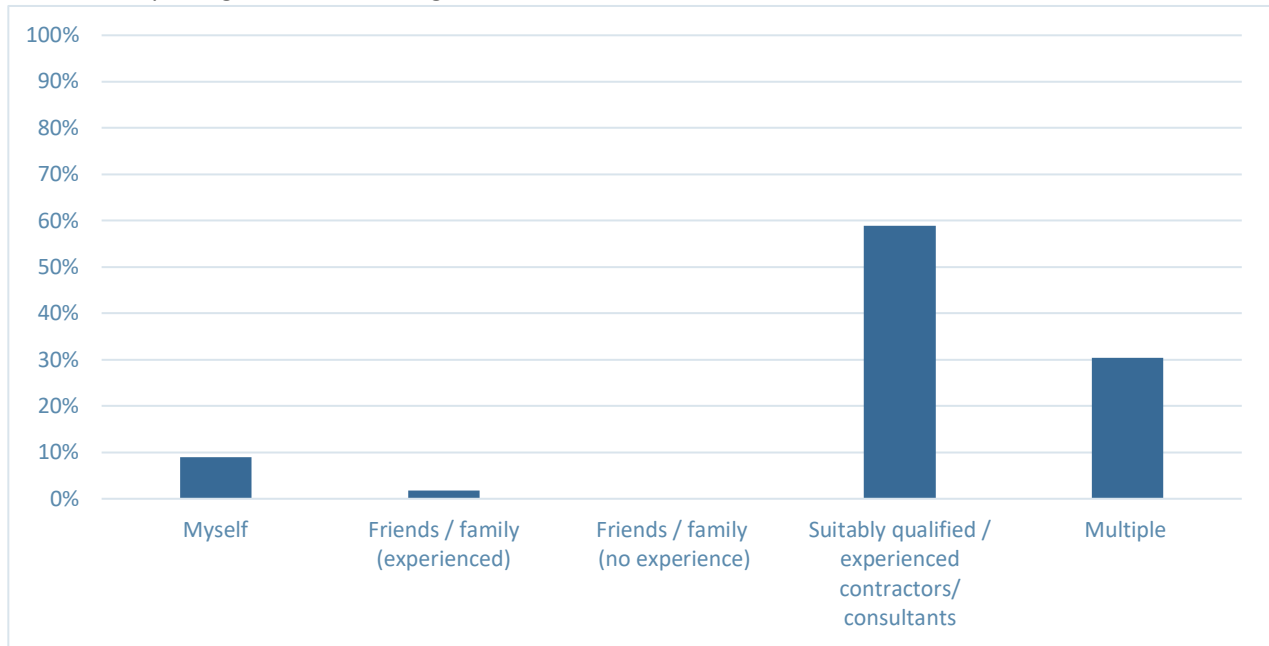
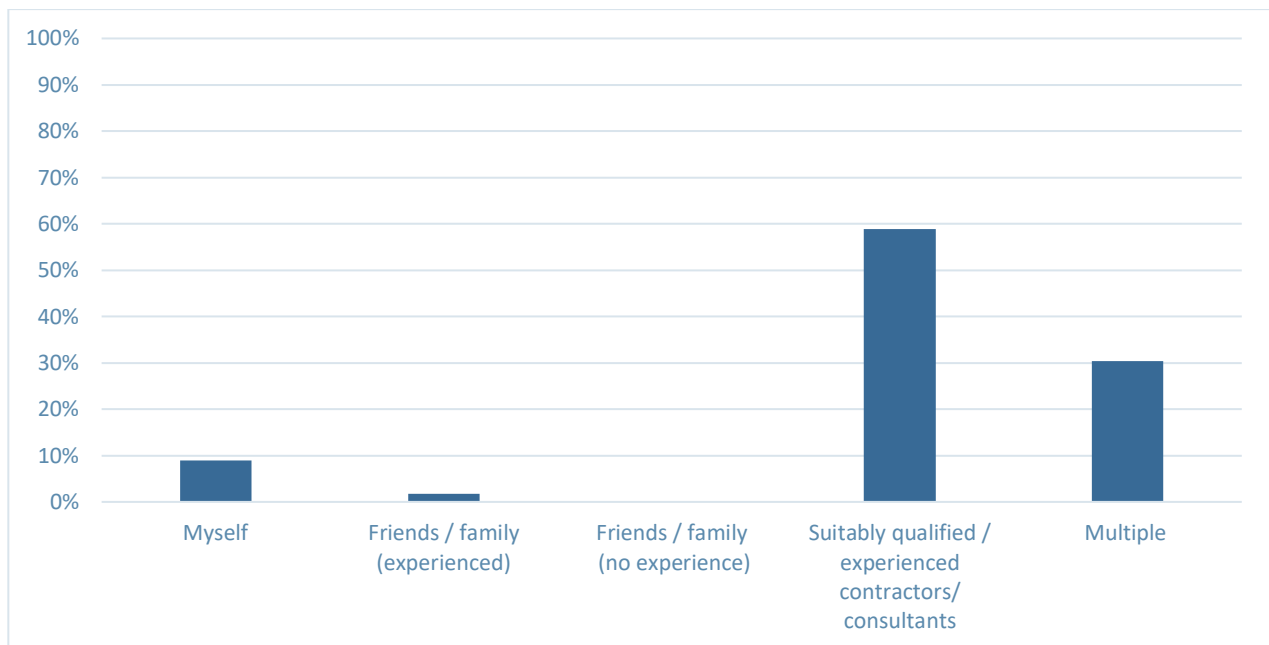


Figure 31 shows that suitably qualified persons were engaged by at least 59% of claimants with structural damage. 24% of those that indicated multiple persons were involved in the repair work, included suitably qualified persons.

This analysis includes cash settled claimants undertaking repairs only. Cash settled rebuilds (n=16) in the three districts all used suitably qualified persons.



**Figure 31: Personnel engaged to do structural repairs in the three districts (Kaikōura, Hurunui and Marlborough) (n=56). Excludes cash settled rebuild.**

To account for the potential of misinterpretation of the damage type questions, we can again look at the value of repairs as a proxy for structural damage. Figure 32 shows the personnel engaged to do physical repairs for different claim values. The results show a similar portion of claimants using qualified personnel.

This analysis includes cash settled claimants undertaking repairs for the three districts. Rebuilds are excluded.

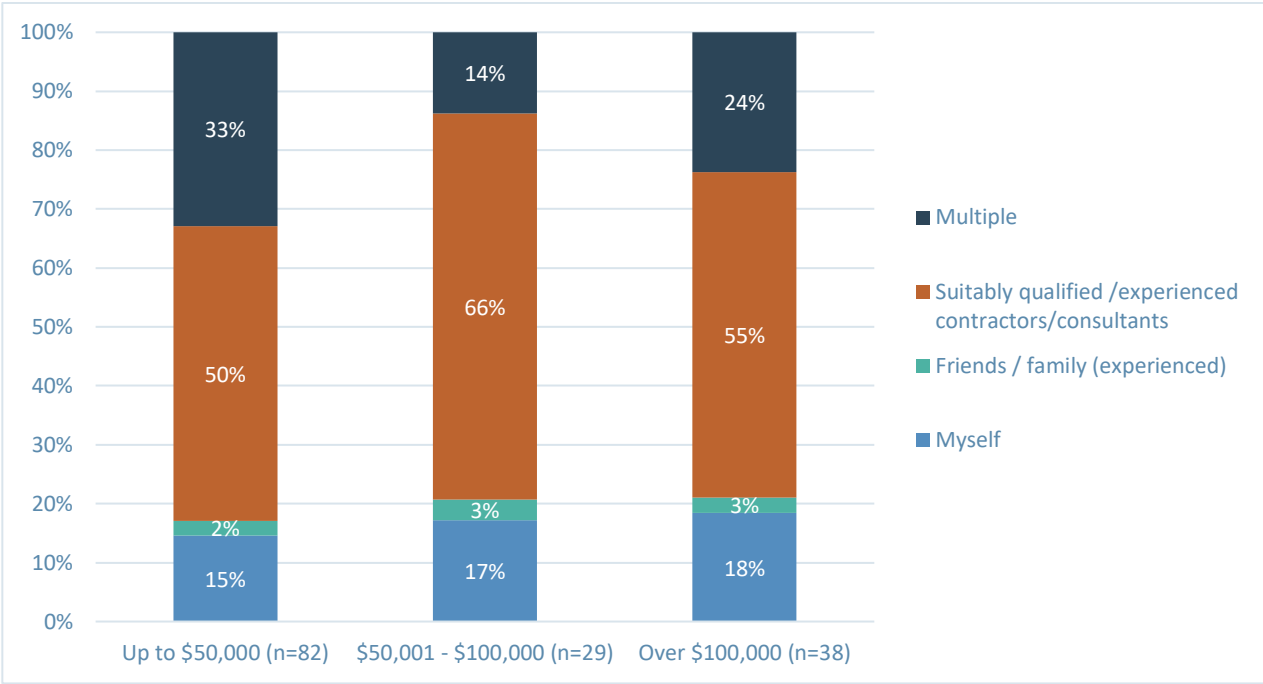


Figure 32: Personnel engaged to undertake the physical repairs for each claim value for the three districts (Kaikōura, Hurunui and Marlborough) (n=149). Excludes cash settled rebuild.

### 3.5. Remediation

Cash settled claimants undertaking repairs were asked if the initial repair work, based on the insurance scope, required remediation. Figure 33 shows that 6% of claimants required remediation. For the three worst affected districts 3% required remediation (Figure 34). Note, all cash settled rebuilds did not require remediation (answered either no or still in process of rebuilding).

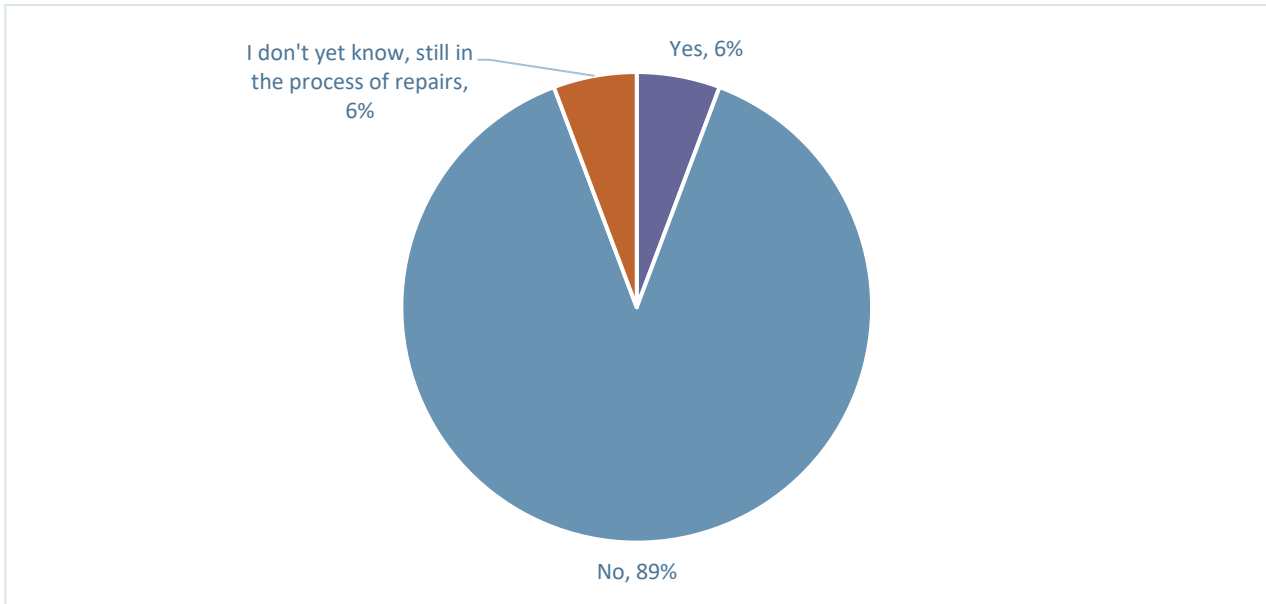


Figure 33: Remediation required for cash settled repairs for all claimants, rebuilds excluded (n=454).

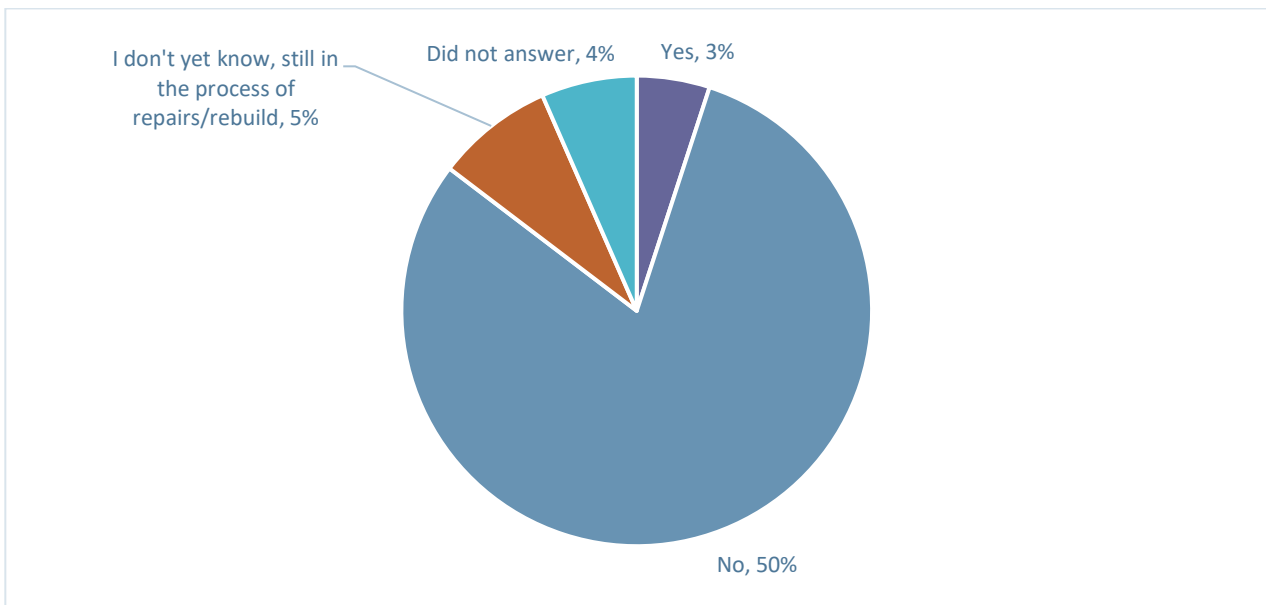
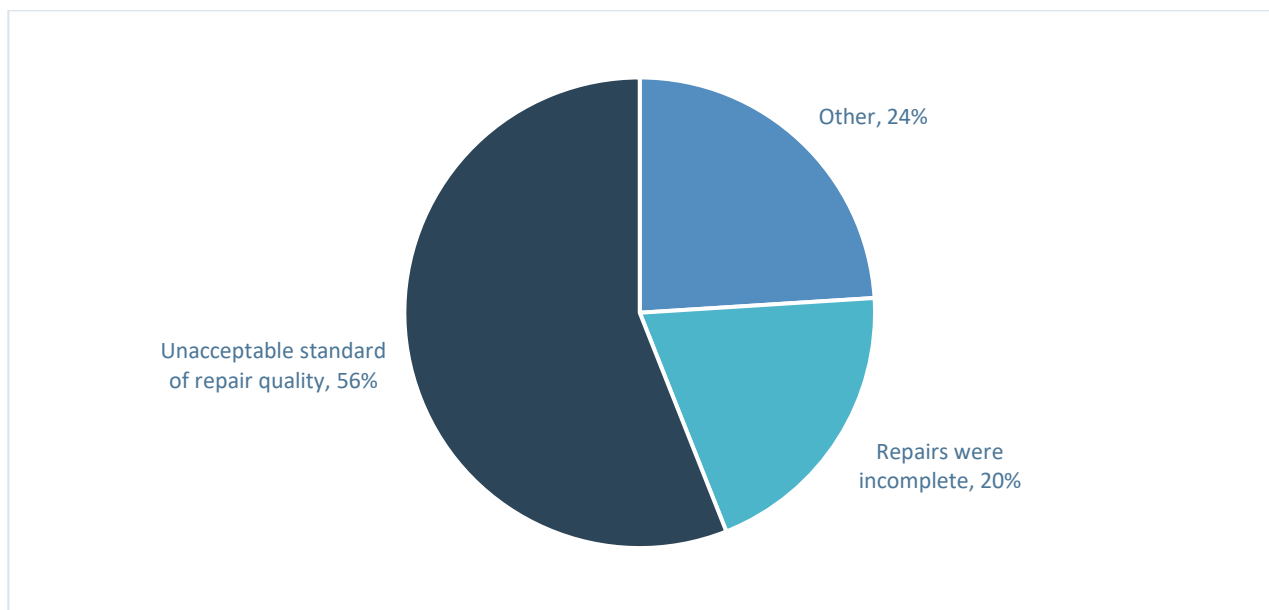
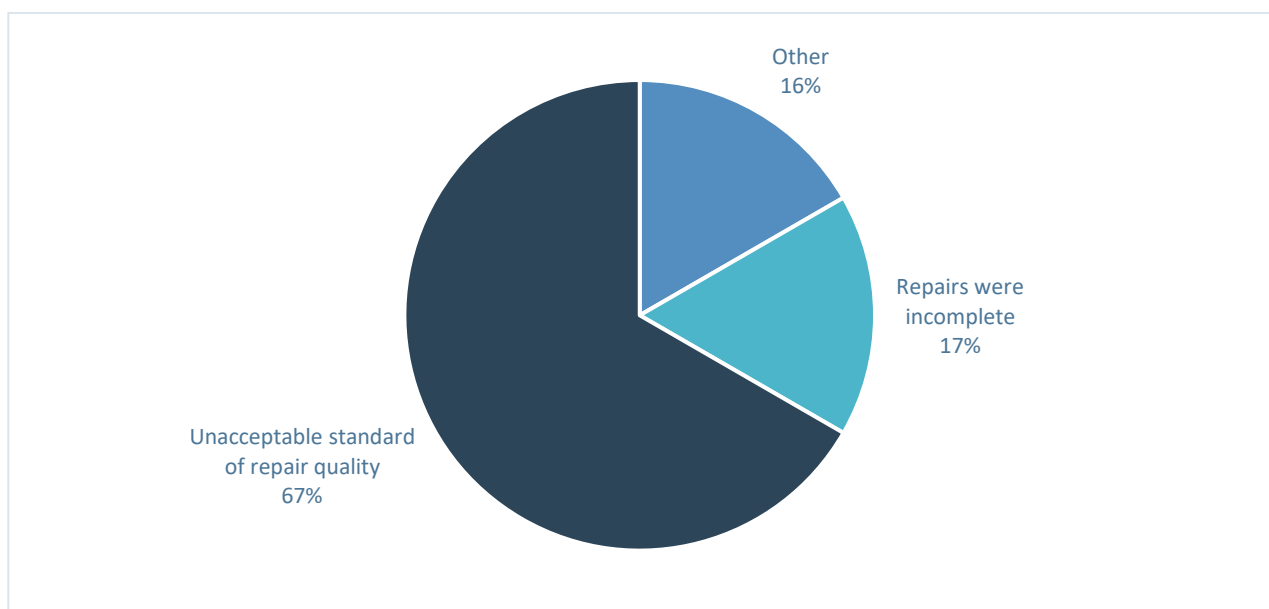


Figure 34: Remediation required for cash settled repairs for the three districts (Kaikōura, Hurunui and Marlborough, rebuilds excluded) (n=200).

Figure 35 summarises the reasons why remediation was required. Primarily the reason given was an unacceptable standard of repairs. This was also the most common reason in the three worst affected districts (Figure 36). Note that cash settled rebuilds were not asked this question.



**Figure 35: Reason for remediation for cash settled repairs for all claimants (n=25). Rebuilds excluded.**



**Figure 36: Reason for remediation for cash settled repairs for the three districts (Kaikōura, Hurunui and Marlborough) (n=6). Rebuilds excluded.**

Cash settled repair claimants who required remediation were asked what types of repairs required remediation (note: cash settled rebuilds were not asked this question) (Table 4). For all claimants, the damage that required the most remediation was auxiliary damage, followed by structural damage then non-structural and external damage not covered by EQC. This followed a similar pattern for the three districts, with auxiliary damage requiring the most remediation, followed by non-structural then structural damage.



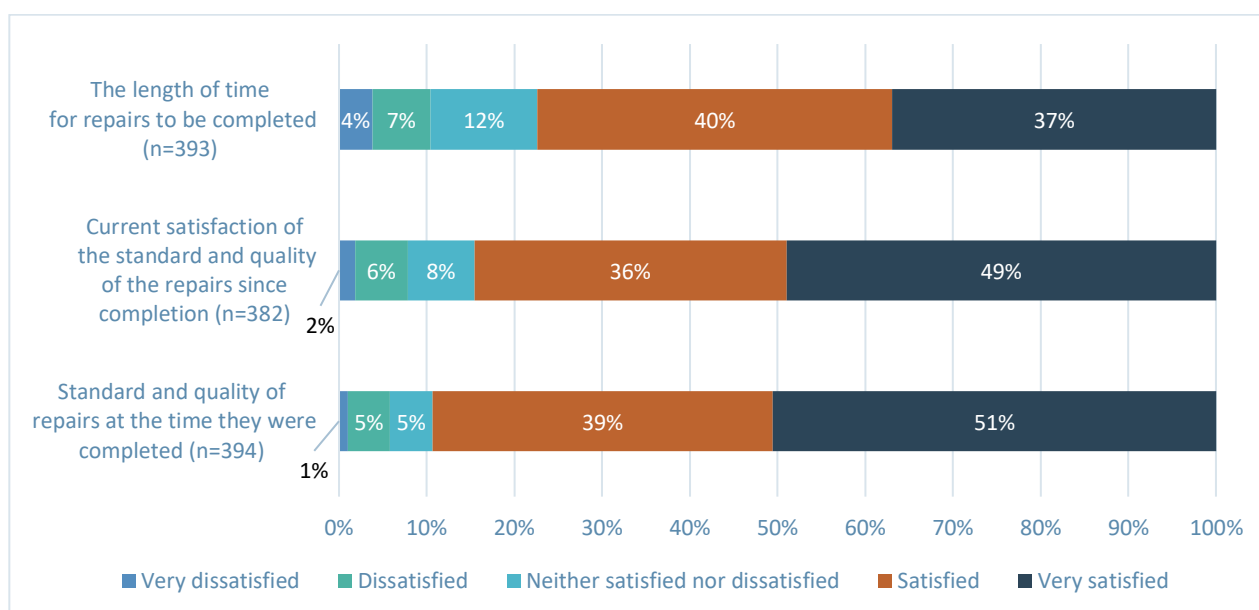
**Table 4: Damage requiring remediation for cash settled repairs. Rebuilds excluded.**

		Structural damage	Non-structural damage	Ancillary damage	Auxiliary buildings/ feature damage	Land damage	External damage not covered by the EQC
<b>All claimants (cash settled repairs)</b>	Remediation (n)	7	17	3	4	0	3
	Total population with damage (n)	152	388	117	62	58	72
	Percent (%)	5%	4%	3%	6%	0%	4%
<b>Three districts (cash settled repairs)</b>	Remediation (n)	1	4	0	1	0	0
	Total population with damage (n)	71	164	70	38	25	37
	Percent (%)	1%	2%	0%	3%	0%	0%

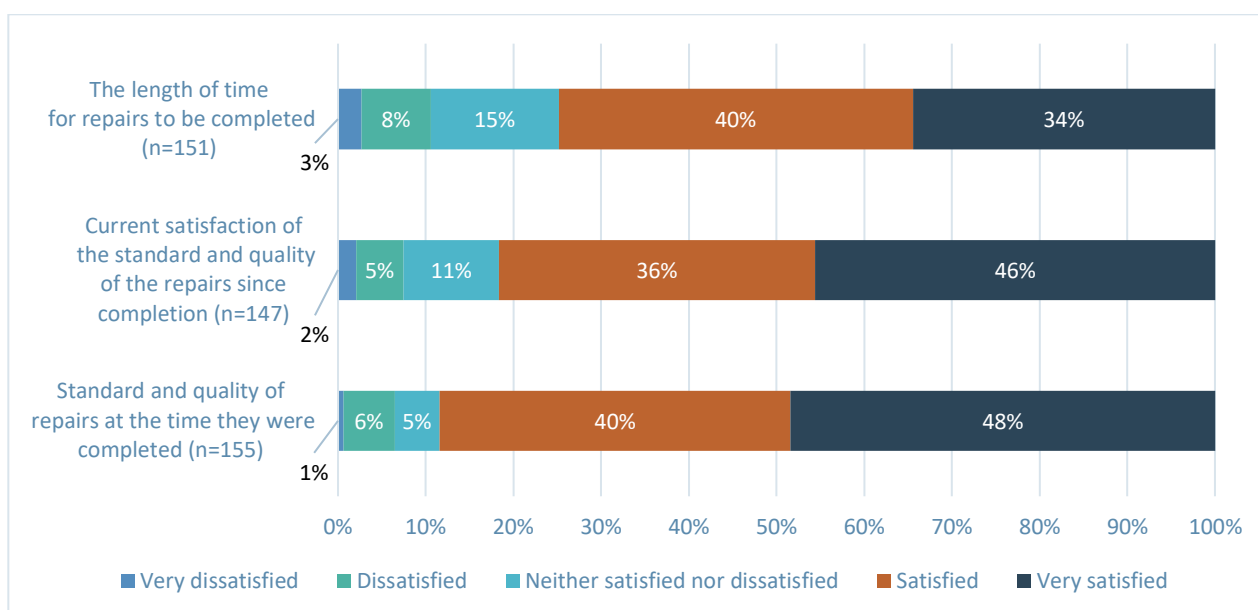
For those that required remediation (all claimants), physical repairs were undertaken by suitably qualified/experienced contractors/consultants (58%, n=11) and multiple different people (42%, n=8) (e.g., myself and suitably qualified people). For those that required remediation in the three districts, physical repairs were undertaken by suitably qualified/experienced contractors/consultants (66%, n=2) and multiple different people (33%, n=1).

## 3.6. Satisfaction

Cash settled repair claimants were asked how satisfied they were with the length of time for repairs to be completed (n=393), the standard and quality of the repairs at the time they were completed (n=394) and current satisfaction (n=382). Figure 37 shows that the majority of claimants were satisfied with their repairs. There was a slight reduction in satisfaction in quality of repairs over time. The levels of satisfaction and reduction in satisfaction in quality of repairs over time was also seen in the three worst affected districts (Figure 38).



**Figure 37: Percentage scores for satisfaction levels of cash settled claimants undertaking repairs for length of time for repairs to be completed (n=393), the standard and quality of the repairs at the time they were completed (n=394) and current satisfaction (n=382) for all claimants.**



**Figure 38: Percentage scores for satisfaction levels of cash settled claimants undertaking repairs for length of time for repairs to be completed (n=151), the standard and quality of the repairs at the time they were completed (n=147) and current satisfaction (n=155) for the three districts (Kaikōura, Hurunui and Marlborough).**

Satisfaction scores were compared for those requiring remediation and those that did not require remediation. Those requiring remediation had statistically significant lower levels of satisfaction than those that did not require remediation (Table 5 and Figure 39). This was also the case for the three worst affected districts (Table 6 and Figure 40).

**Table 5: Statistical analysis (t.test) of satisfaction of cash settled claimants undertaking repairs that required remediation and those that did not for the following statements: length of time for repairs to be completed (n=379), the standard and quality of the repairs at the time they were completed (n=380) and current satisfaction (n=371).**

	Remediation	n	Mean	SD	T.test
Standard and quality of repairs at the time they were completed	Yes	22	15.91	60.526	t (22.12) =-4.157, p<0.001
	No	358	70.25	39.630	
Standard and quality of the repairs since completion (i.e., current satisfaction)	Yes	22	-13.64	63.960	t (22.184) =-5.867, p<0.001
	No	349	67.48	42.493	
The length of time for repairs to be completed	Yes	23	6.52	72.777	t (23.281) =-3.153, p <0.05
	No	356	55.06	48.525	

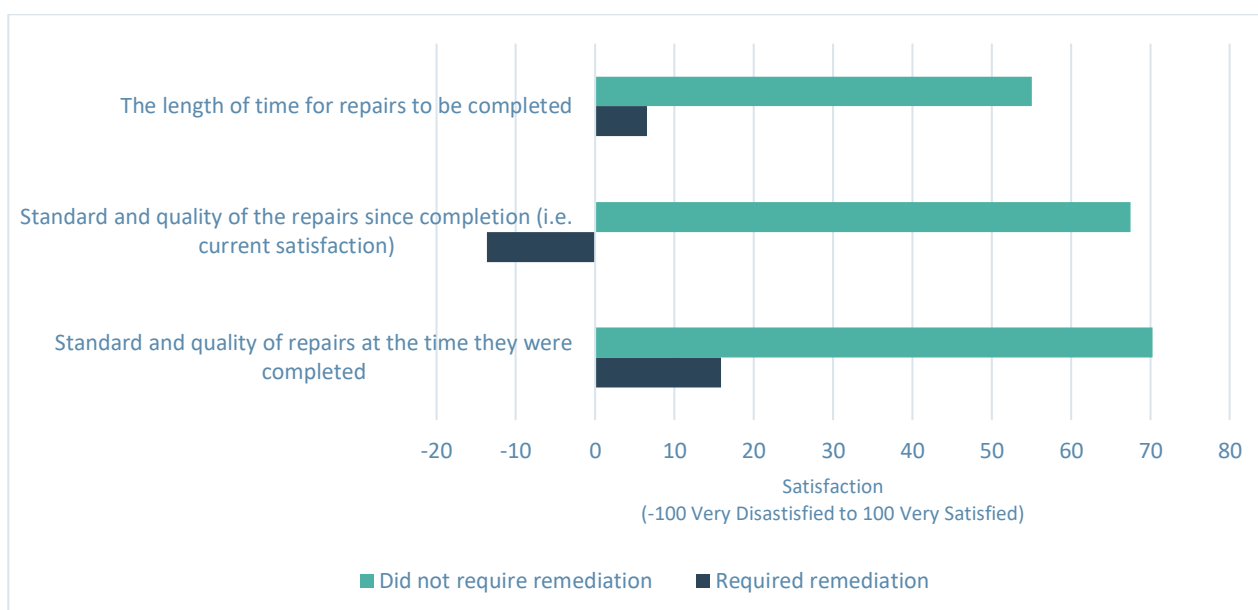


Figure 39: Average satisfaction of cash settled claimants undertaking repairs that required remediation and those that did not for the following statements: length of time for repairs to be completed (remediation required n=23; remediation not required n=356), the standard and quality of the repairs at the time they were completed (remediation required n=22; remediation not required n=358) and current satisfaction (remediation required n=22; remediation not required n=349).

Table 6: Statistical analysis (t-test) of satisfaction of cash settled claimants undertaking repairs in the three districts (Kaikōura, Hurunui and Marlborough) that required remediation and those that did not for the following statements: length of time for repairs to be completed (n=147), the standard and quality of the repairs at the time they were completed (n=380) and current satisfaction (n=141).

	Remediation	n	Mean	SD	T-test
Standard and quality of repairs at the time they were completed	Yes	5	0	93.541	t (4.050) = -1.636, p=0.176
	No	142	68.66	39.325	
Standard and quality of the repairs since completion (i.e., current satisfaction)	Yes	5	-30.00	57.009	t (139) = -4.546, p=<0.001
	No	136	63.97	45.007	
The length of time for repairs to be completed	Yes	5	10.00	82.158	t (4.098) = -1.16, p=0.309
	No	139	52.88	47.689	

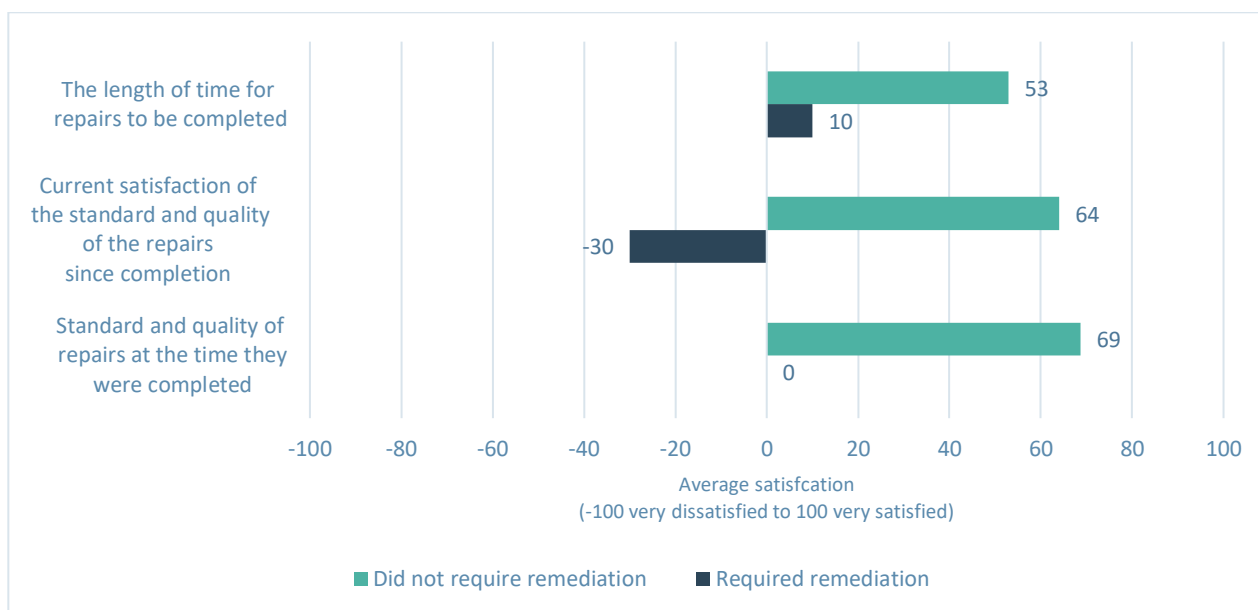


Figure 40: Average satisfaction of cash settled claimants undertaking repairs that required remediation and those that did not for the following statements: length of time for repairs to be completed (remediation required n=5; remediation not required n=139), the standard and quality of the repairs at the time they were completed (remediation required n=5; remediation not required n=142) and current satisfaction (remediation required n=5; remediation not required n=136).

### 3.7. Insurance

Successful cash settled claimants (excluding those that indicated they would rebuild their property) were asked whether they still had property insurance for their damaged property.

Figure 41 shows that 93% of claimants continue to have insurance, while 4% no longer have insurance. Figure 42 shows that in the three worst affected districts the portion of claimant who no longer have insurance is 8%. The insurance status across the three districts is shown in Figure 43.

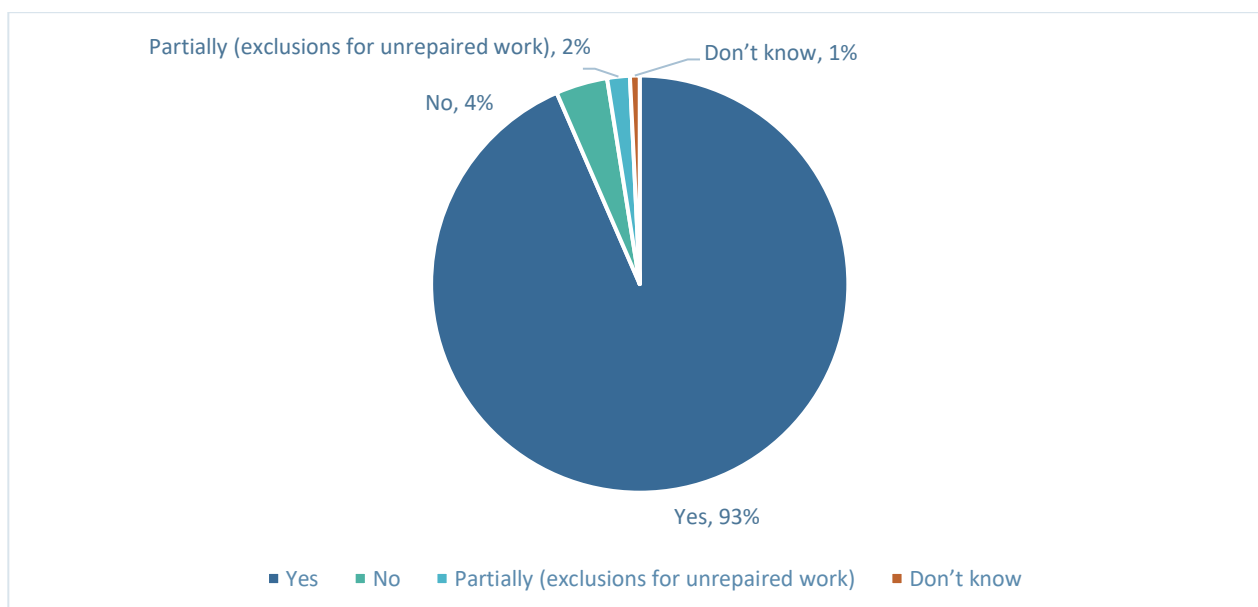
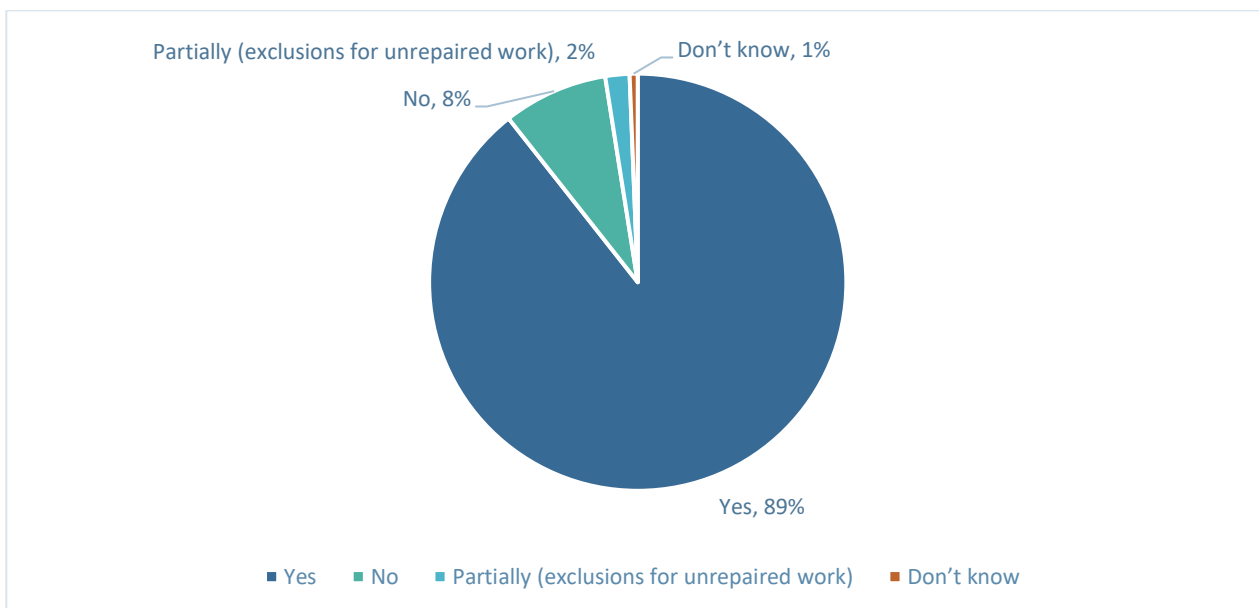
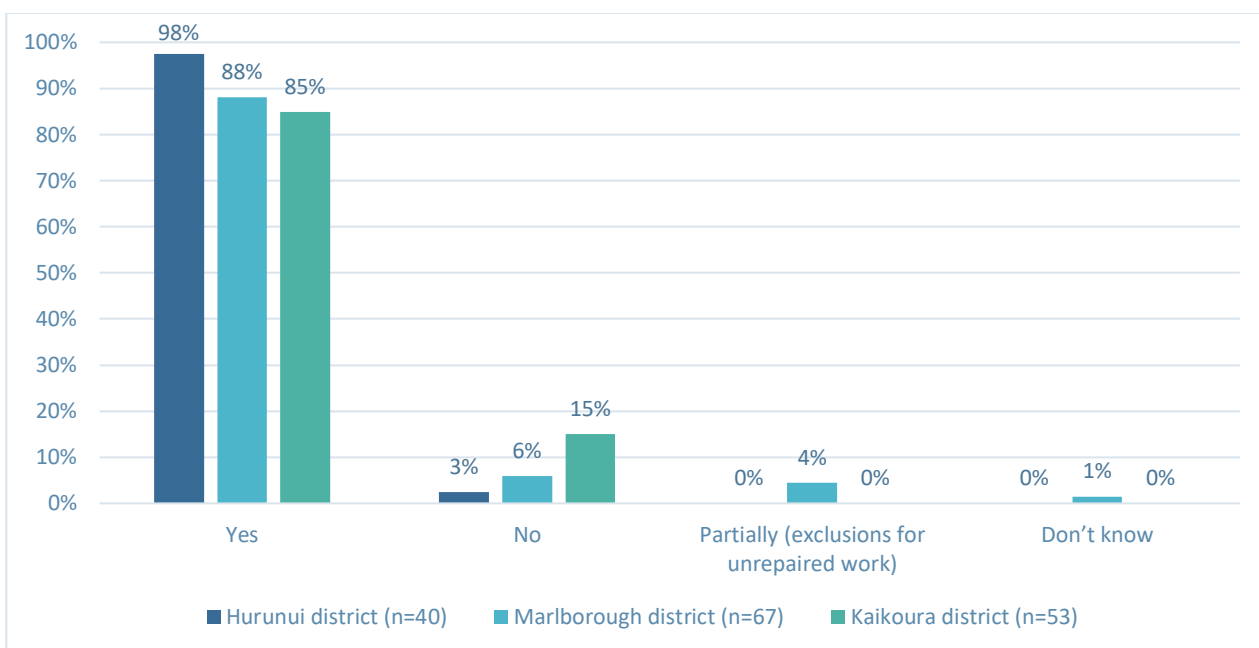


Figure 41: Insurance status of successful claimants who were cash settled (including those undertaking repairs, intending to undertake repairs, don't intend to undertake repairs, or have reopened their claim) (n=399) (all claimants). This does not include cash settled rebuilds.

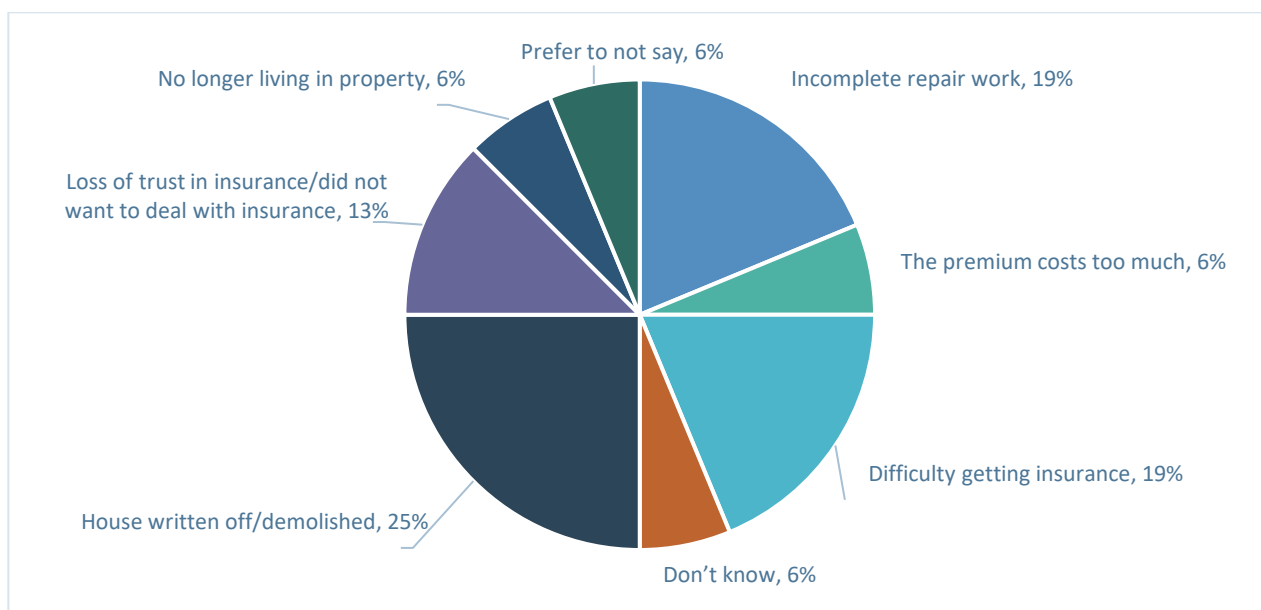


**Figure 42: Insurance status of successful claimants who were cash settled (including those undertaking repairs, intending to undertake repairs, don't intend to undertake repairs, or have reopened their claim) for the three districts (Kaikōura, Hurunui and Marlborough) (n=160). This does not include cash settled rebuilds.**

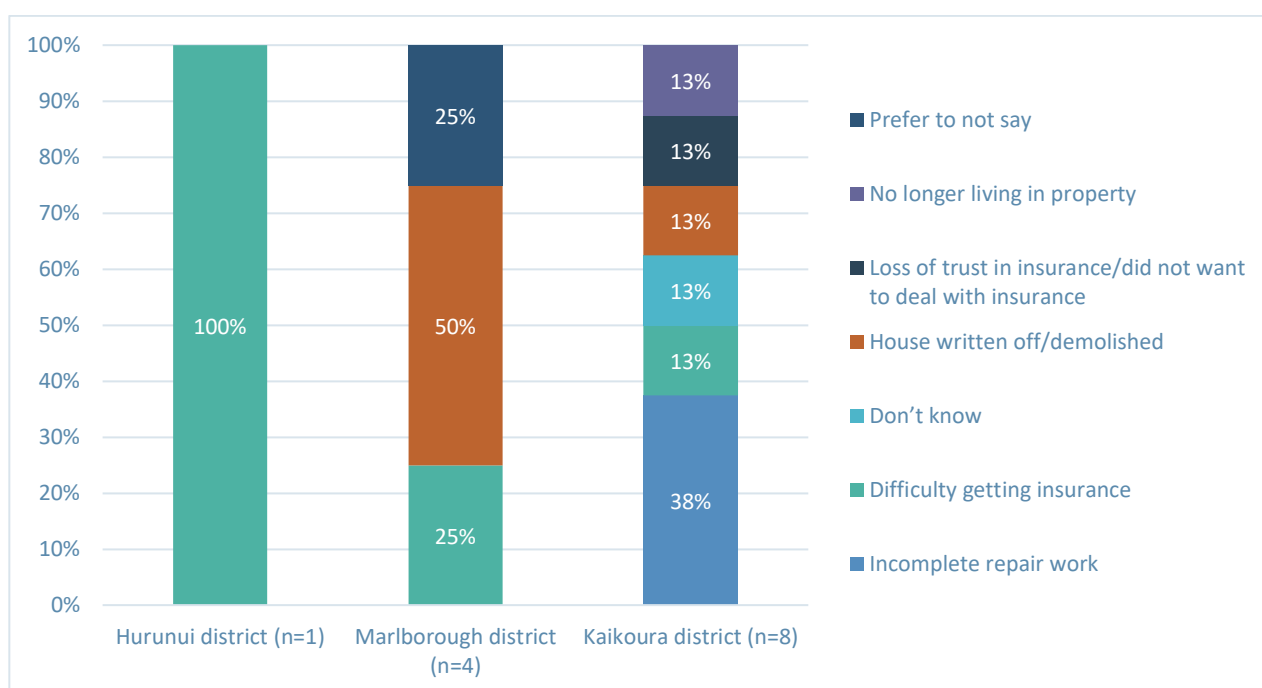


**Figure 43: Insurance status of successful claimants who were cash settled (including those undertaking repairs, intending to undertake repairs, don't intend to undertake repairs, or have reopened their claim) for the three districts (Kaikōura, Hurunui and Marlborough) (n=160). This does not include cash settled rebuilds.**

Those that indicated that they were no longer insured were asked why they were no longer insured. The responses for all claimants and the three main districts are shown in Figure 44 and Figure 45 respectively.

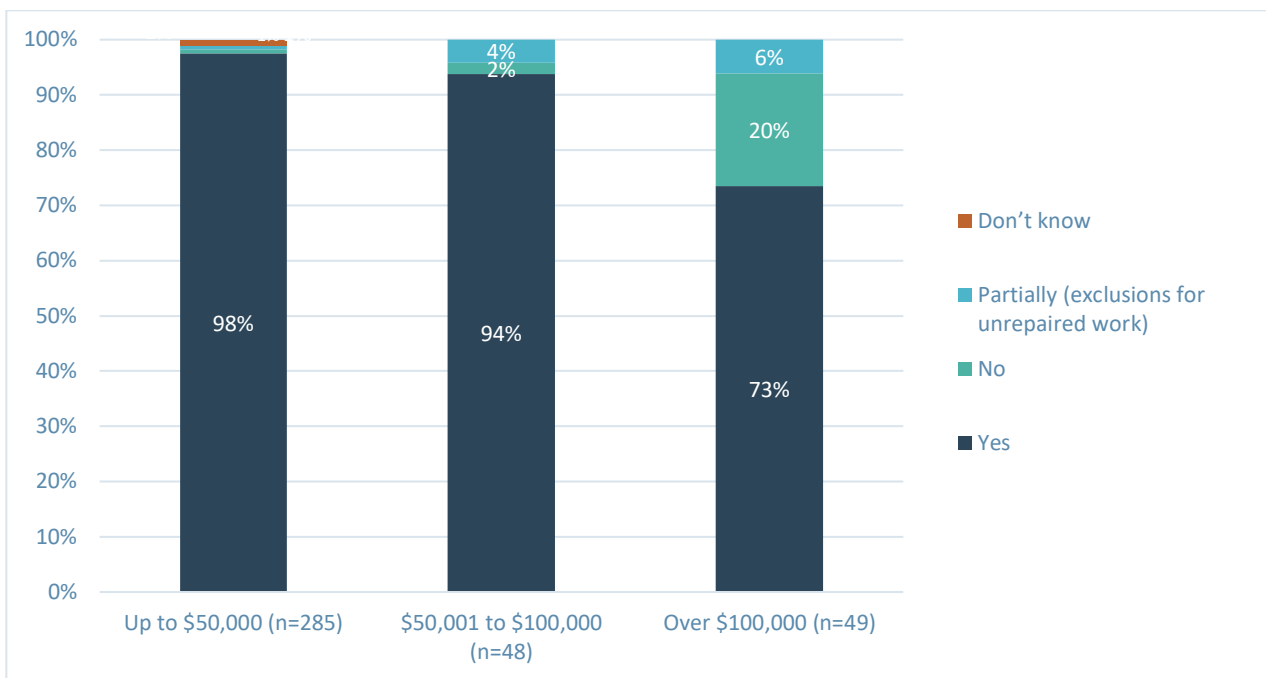


**Figure 44: Reason for no insurance for successful claimants who were cash settled (including those undertaking repairs, intending to undertake repairs, don't intend to undertake repairs, or have reopened their claim) that indicated that they no longer have insurance (n=16). This does not include cash settled rebuilds.**

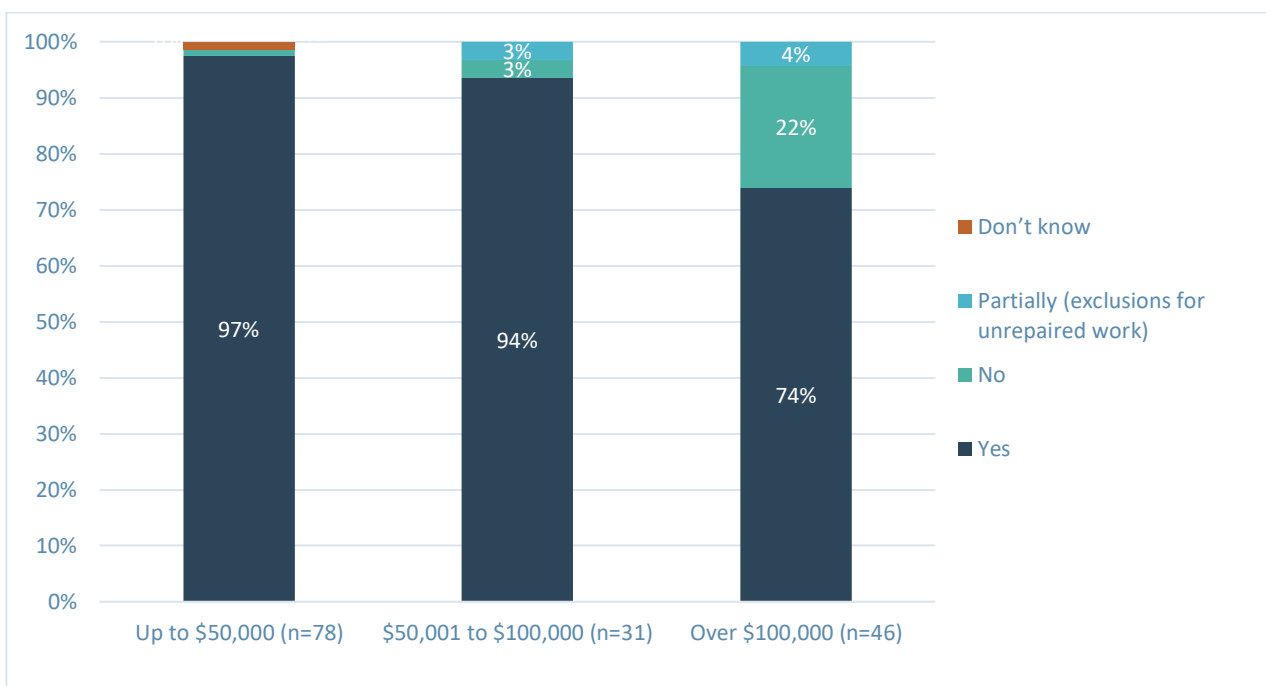


**Figure 45: Reason for no insurance for successful claimants who were cash settled (including those undertaking repairs, intending to undertake repairs, or have reopened their claim) that indicated that they no longer have insurance for the three districts (Kaikōura, Hurunui and Marlborough) (n=14). This does not include cash settled rebuilds.**

Figure 46 compares the claim value and insurance status of claimants who were undertaking cash settled repairs, intending to undertake repairs or do not intend to undertake repairs and those who have reopened claims (n=382). The data shows that the percentage of houses without insurance increases as claim value increases (20% of claim values over \$100,000 no longer have insurance, compared to 2% and 1% for \$50,000-\$100,00 and <\$50,000 respectively). There was a similar pattern in the three districts with 22% of over \$100,000 claim values no longer insured, 3% \$50,000 to \$100,000, and 1% of less than \$50,000 (Figure 47).



**Figure 46: Insurance status and claim values of cash settled claimants (n=382). This does not include cash settled rebuilds.**



**Figure 47: Insurance status and claim values of cash settled claimants for the three districts (Kaikōura, Hurunui and Marlborough) (n=155). This does not include cash settled rebuilds.**

Figure 48 shows the insurance status and repair strategy for successful cash settled claimants. The majority of those no longer insured elected not to repair their property or only complete partial repairs. This was also the case for the three worst affected districts (Figure 49)

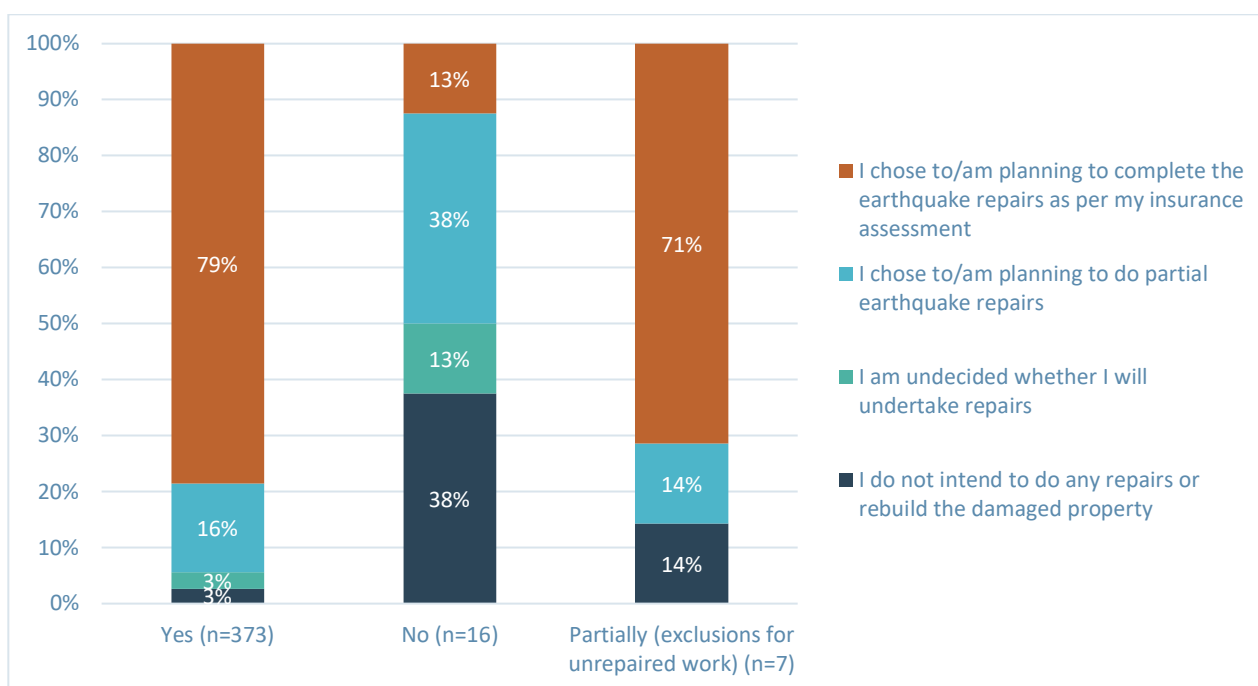


Figure 48: Insurance status and repair strategy of successful cash settled claimants (n=399). This does not include cash settled rebuilds.

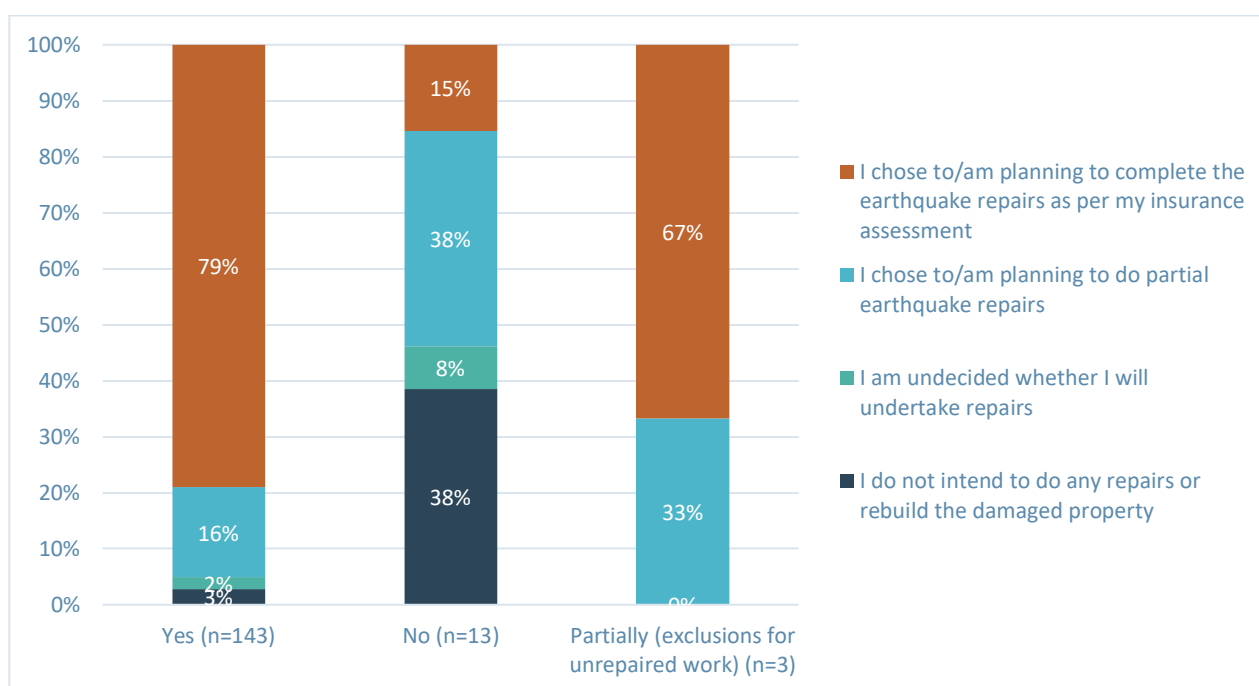


Figure 49: Insurance status and repair strategy of successful cash settled claimants for the three districts (Kaikōura, Hurunui and Marlborough) (n=160). This does not include cash settled rebuilds.

## 3.8. Property sales

### 3.8.1. Location and damage state of sold properties

Cash settled claimants undertaking repairs, insurer carried out repairs and claimants who don't intend to undertake repairs/rebuild (n=557) and non-claimants (i.e., unsuccessful claims, didn't make a claim, or didn't know if they made a claim) (n=103) were asked about if they had sold their damaged property.



Figure 50 shows that 24% of respondents had sold their earthquake damaged properties across all districts. In Hurunui, Kaikōura and Marlborough, 23% of damage properties had since been sold (Figure 51). The location of sold properties across the three districts is shown in Figure 52.

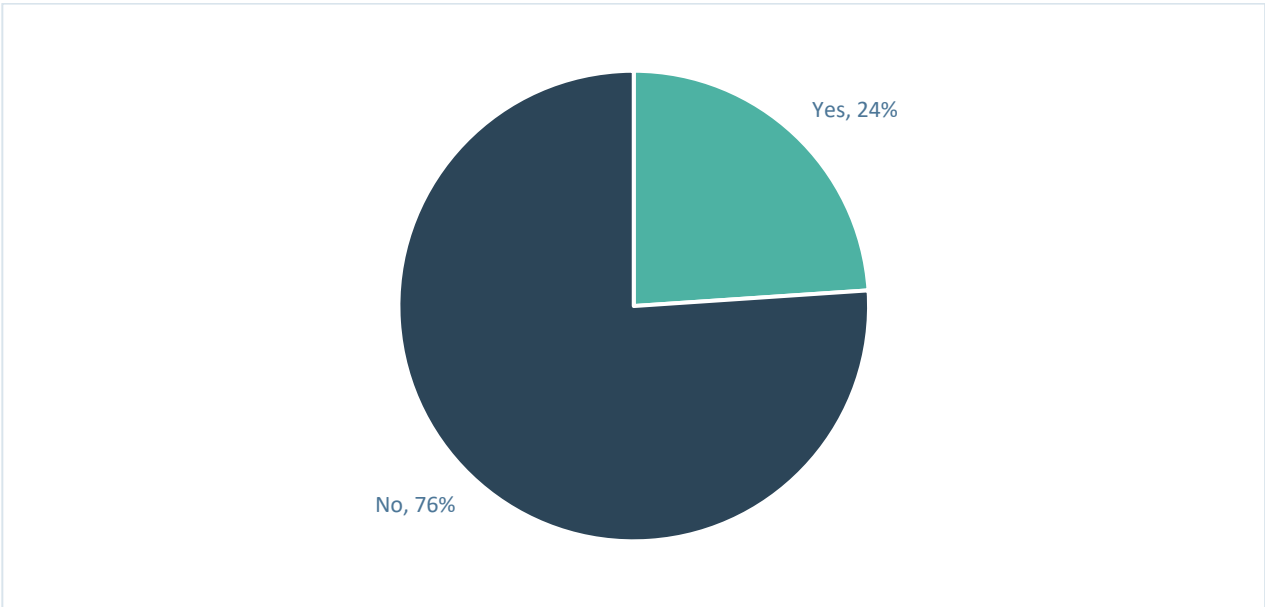


Figure 50: Property sales of cash settled claimants undertaking repairs, insurer carried out repairs and claimants who don't intend to undertake repairs/rebuild (n=557) and non-claimants (i.e., unsuccessful claims, didn't make a claim, or didn't know if they made a claim) (n=103) (All claimants, total n=660).

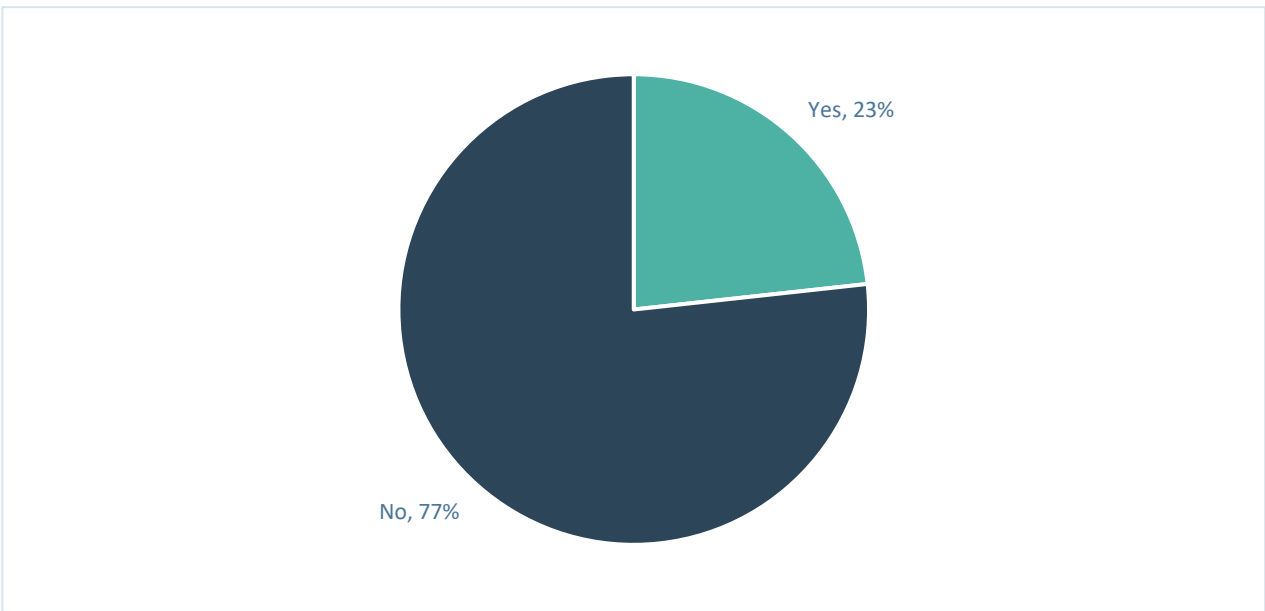
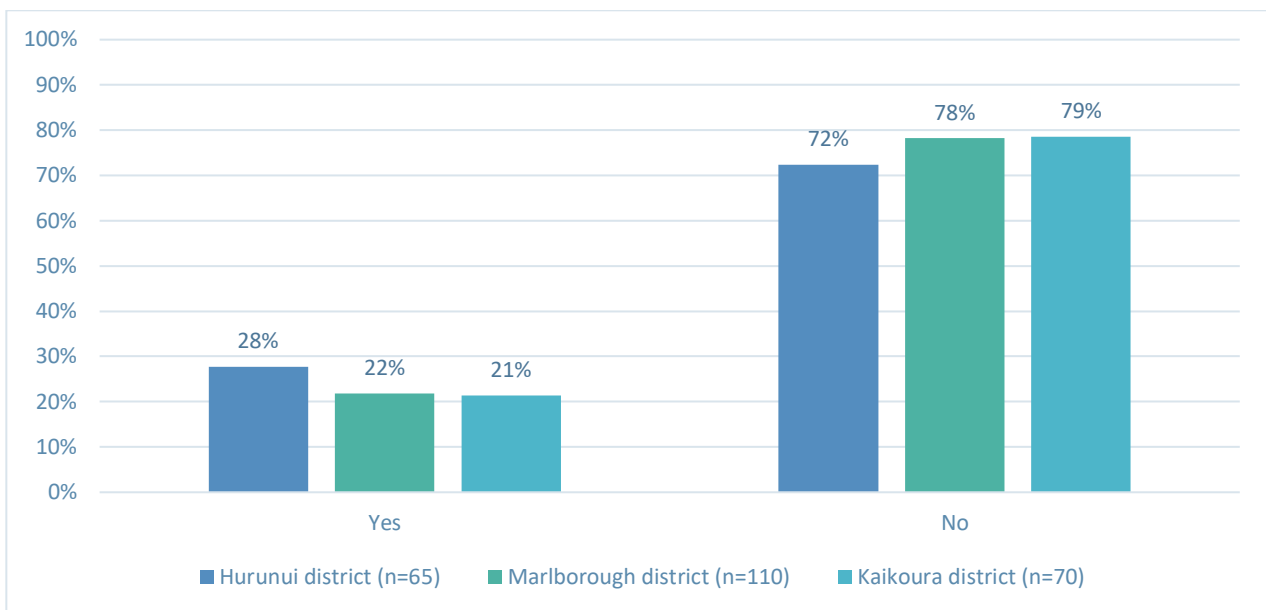
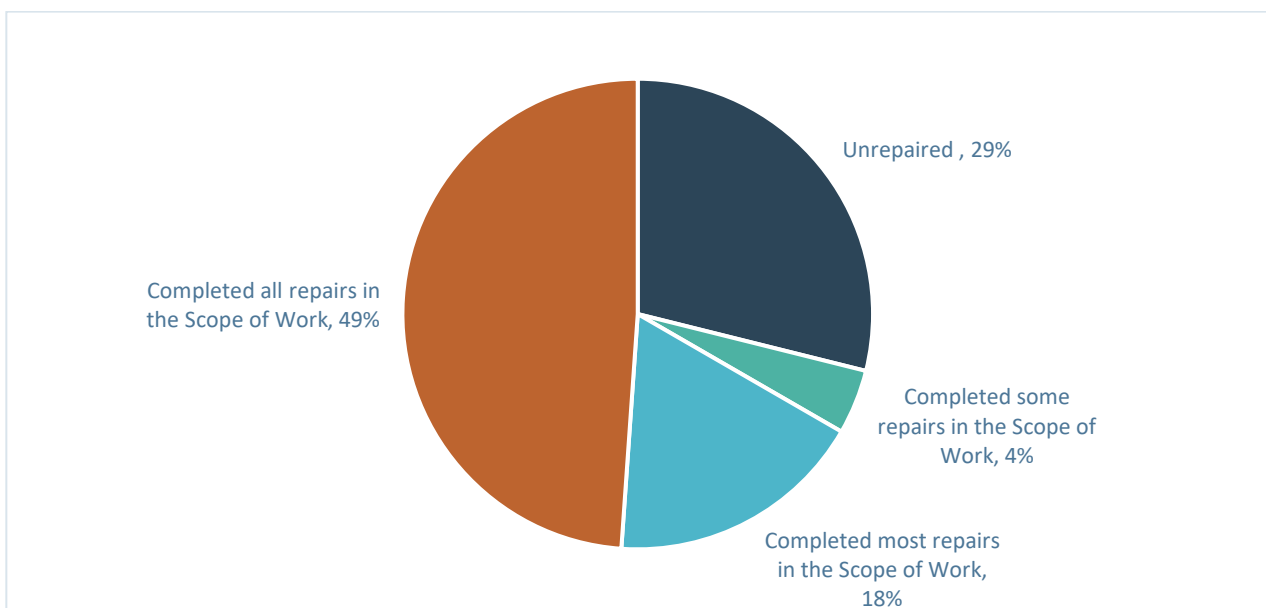


Figure 51: Property sales of cash settled claimants undertaking repairs, insurer carried out repairs and claimants who don't intend to undertake repairs/rebuild (n=225) and non-claimants (i.e., unsuccessful claims, didn't make a claim, or didn't know if they made a claim) (n=20) for the three districts (Kaikōura, Hurunui and Marlborough) (total n=245).

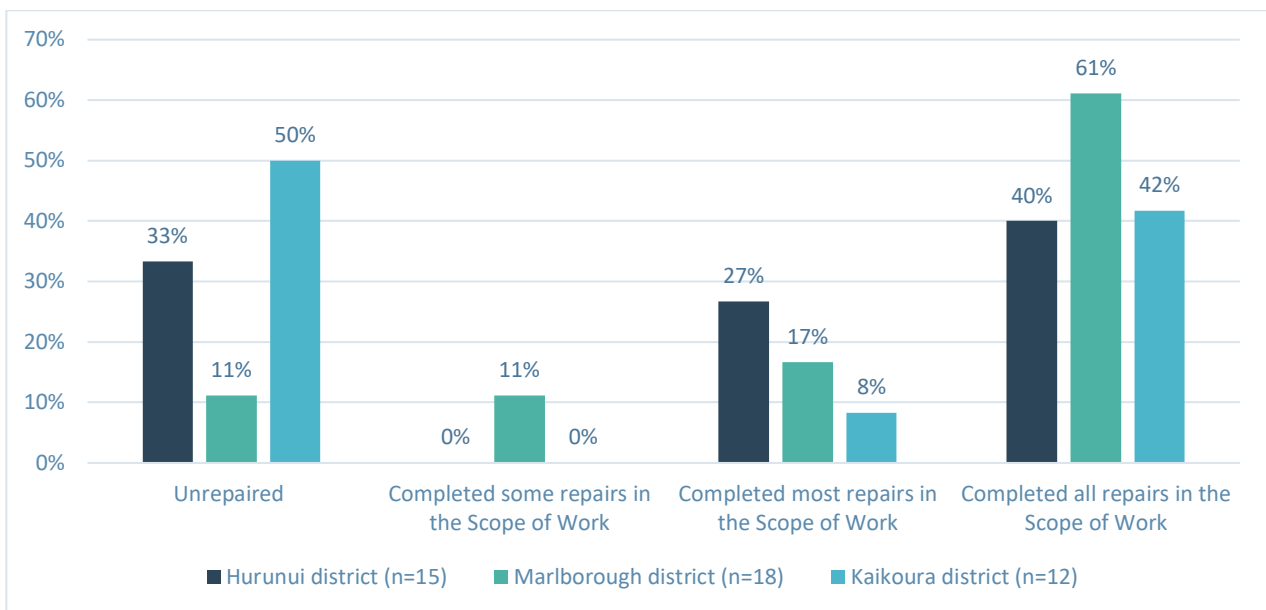


**Figure 52: Location of sold properties for cash settled claimants undertaking repairs, insurer carried out repairs, and claimants who don't intend to undertake repairs/rebuild (n=225) and non-claimants (i.e., unsuccessful claims, didn't make a claim, or didn't know if they made a claim) (n=20) (total n=245).**

Focussing now on cash settled claimants only and the three districts with highest damage, claimants who sold their property were asked what damage state they sold their property in. In the three worst affected districts, under half the properties sold were fully repaired. Figure 53 shows that 29% of properties were sold unrepaired. Figure 54 further breaks this damage down by district.



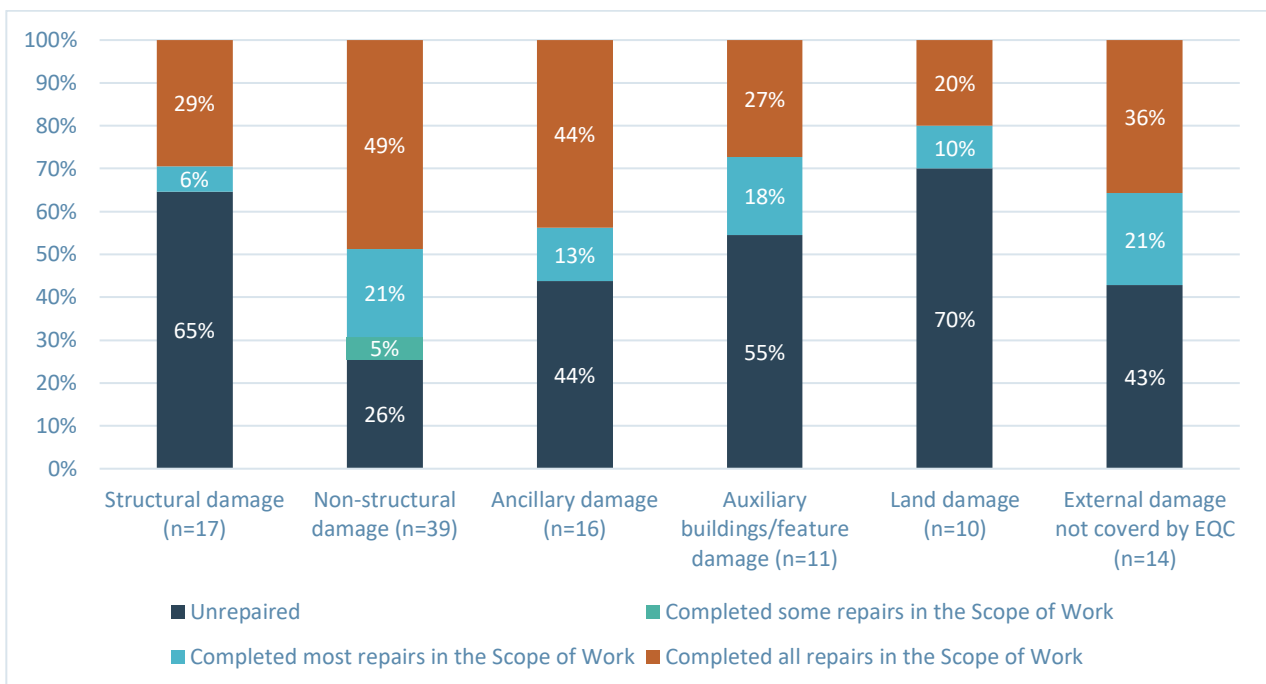
**Figure 53: Damage state of sold properties for cash settled claimants in the three districts (Kaikōura, Hurunui and Marlborough) (n=45). This does not include cash settled rebuilds.**



**Figure 54: Distribution of damage state of sold properties for cash settled claimants in the three districts (Kaikōura, Hurunui and Marlborough) (n=45). This does not include cash settled rebuilds.**

Figure 55 shows the types of damage and the damage state of the sold properties for cash settled claimants in the three worst affected districts.

Note: Tick all that apply so respondents can be represented in the different damage types.



**Figure 55: Types of damage incurred and damage state of sold properties for cash settled claimants in the three districts (Kaikōura, Hurunui and Marlborough) (n=45). This does not include cash settled rebuilds.**

Figure 56 compares claim value and the damage state of the sold properties for successful claimants only. The graph shows that properties with higher damage values are more likely to be sold unrepaired.



Figure 56: Claim value and damage state of sold properties for cash settled claimants in the three districts (Kaikōura, Hurunui and Marlborough) (n=42). This does not include cash settled rebuilds.

### 3.8.2. Assignment of claims to new owners

Successful claimants that sold their properties were asked if the claim was assigned to the new owner. Figure 57 shows that almost half of all sold properties did have the insurance claim assigned to the purchasers. Within the three districts assignment of claims is slightly higher (Figure 58). Figure 59 breaks this down into each district.

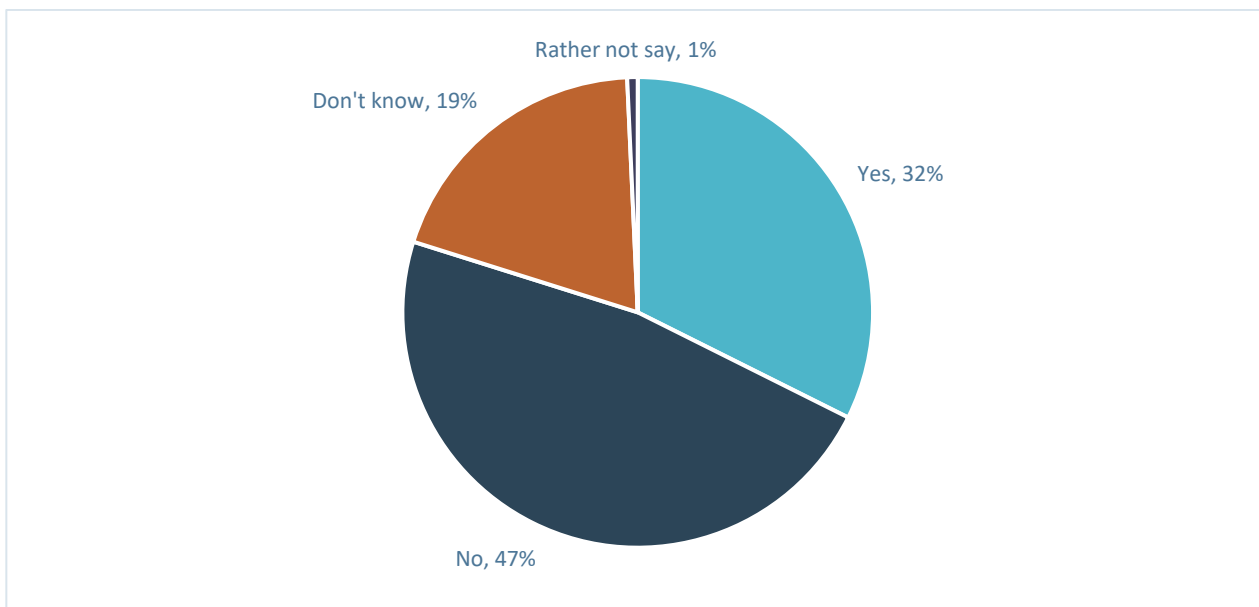
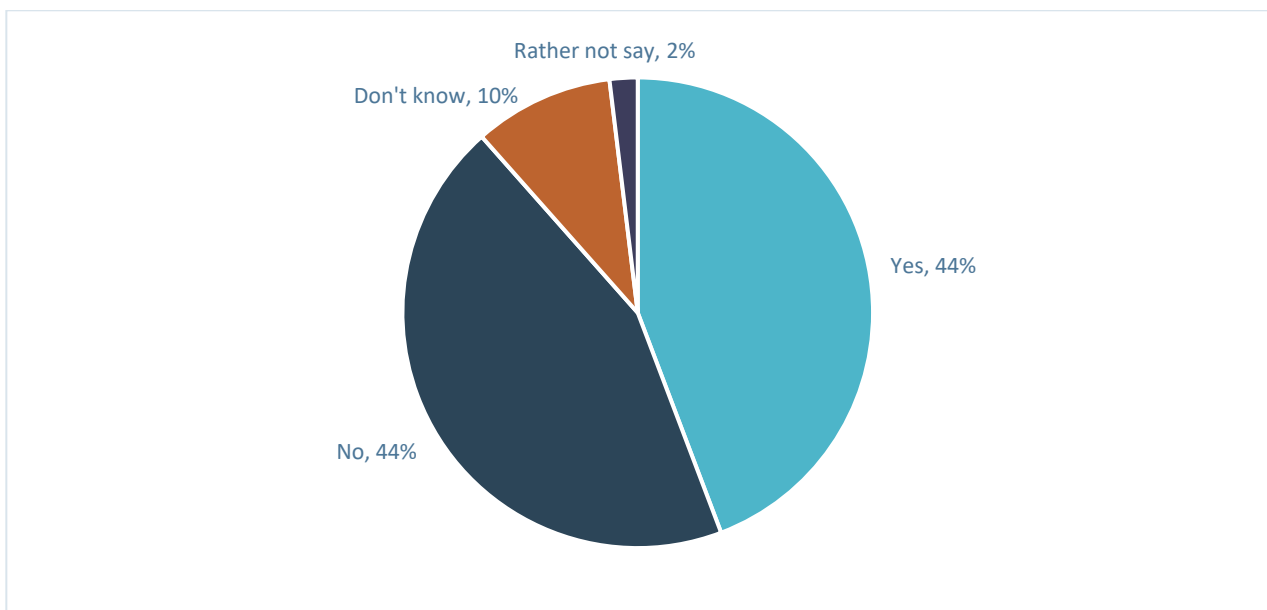
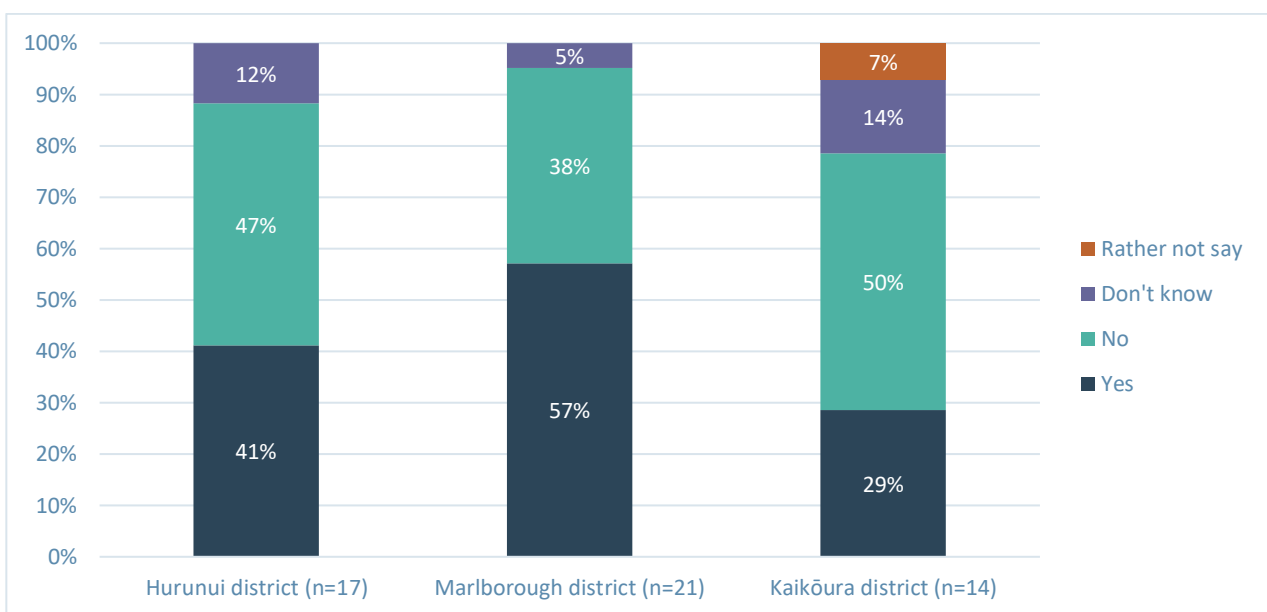


Figure 57: Assignment of claim to new owners for sold properties of cash settled claimants and insurer carried out (n=139). This does not include cash settled rebuilds.

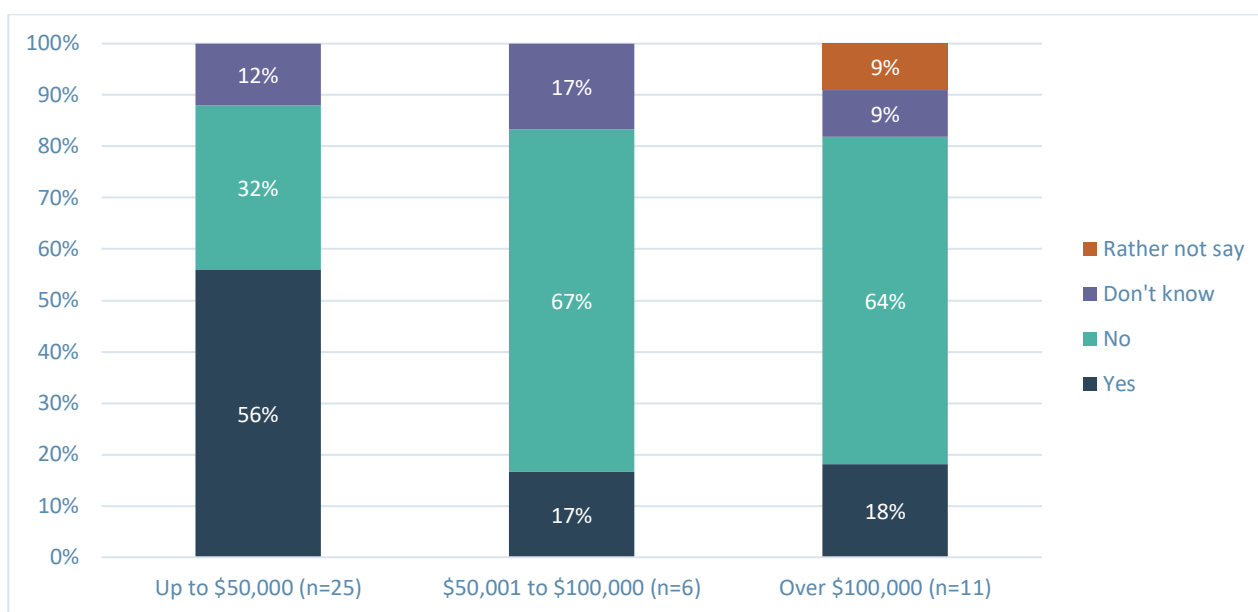


**Figure 58: Assignment of claim to new owners for sold properties of cash settled claimants and insurer carried out repairs in the three districts (Kaikōura, Hurunui and Marlborough) (n=52). This does not include cash settled rebuilds.**

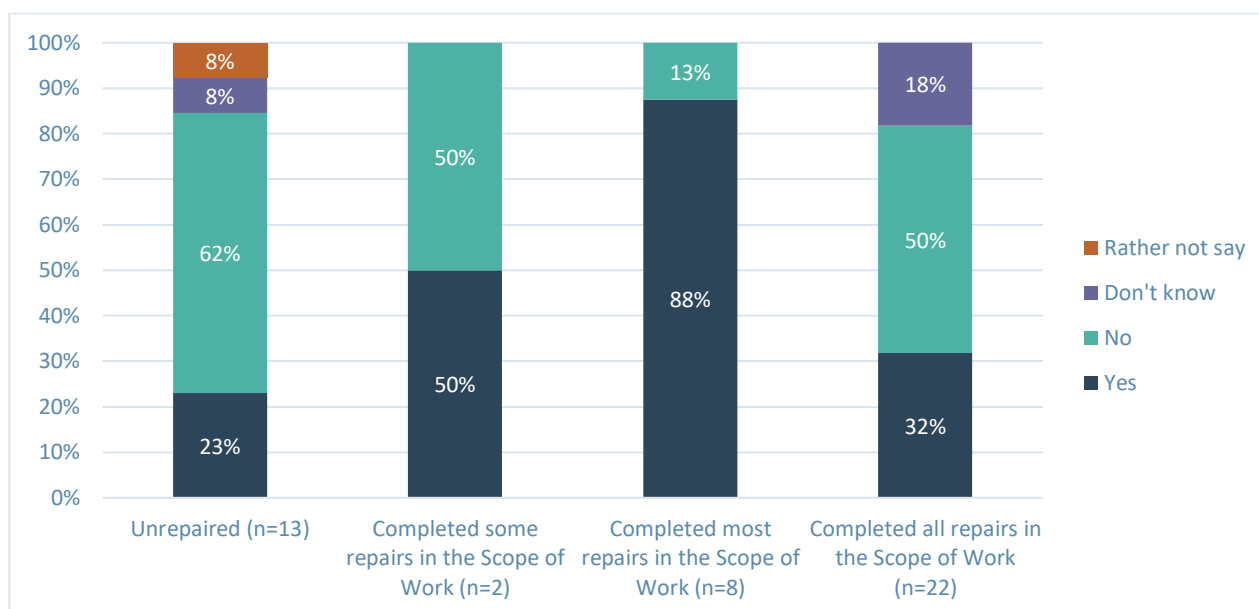


**Figure 59: Distribution of claim assignment for sold properties of cash settled claimants and insurer carried out repairs in the three districts (Kaikōura, Hurunui and Marlborough) (n=52). This does not include cash settled rebuilds.**

Focussing now on cash settled claimants only and the three districts with highest damage Figure 60 compares the claim value and whether a claim was assigned to the new owner of an earthquake damaged property. Figure 61 summaries the damage state of assigned and unassigned claims for the 3 districts. The high proportion of unrepaired properties that did not assign an insurance claim indicates the number of properties sold 'as-is-where-is'.



**Figure 60: Assignment of claim to new owners and the claim value of sold properties for cash settled claimants in the three districts (Kaikōura, Hurunui and Marlborough) (n=42). This does not include cash settled rebuilds.**



**Figure 61: Assignment of claim to new owners and the damage state for sold properties of cash settled claimants in the three districts (Kaikōura, Hurunui and Marlborough) (n=52). This does not include cash settled rebuilds.**

Across the three districts (Kaikōura, Hurunui and Marlborough) 3.5% of houses with successful insurance claims were sold unrepaired with no assignment of claim to the new owners (8 houses out of 225). Broken down for each district, unrepaired properties sold to new owners with no assignment of claim represented 5% of Hurunui's (n=3), 6% of Kaikōura (n=4), and 1% of Marlborough's (n=1) successful claimants.

Cash settled claimants who sold their house and did not complete all repairs in the scope of work were asked whether any of the claim value was transferred to the new owners. Figure 62 shows that half of house sales did not include transfer of claim money. For the three worst affected districts, less than half of house sales did not include transfer of claim money however, a smaller percent of sold houses included a transfer of all the claim money (Figure 63). Figure 64 shows that transfer of the balance of any claim was less likely as the degree of unrepaired damage increased.

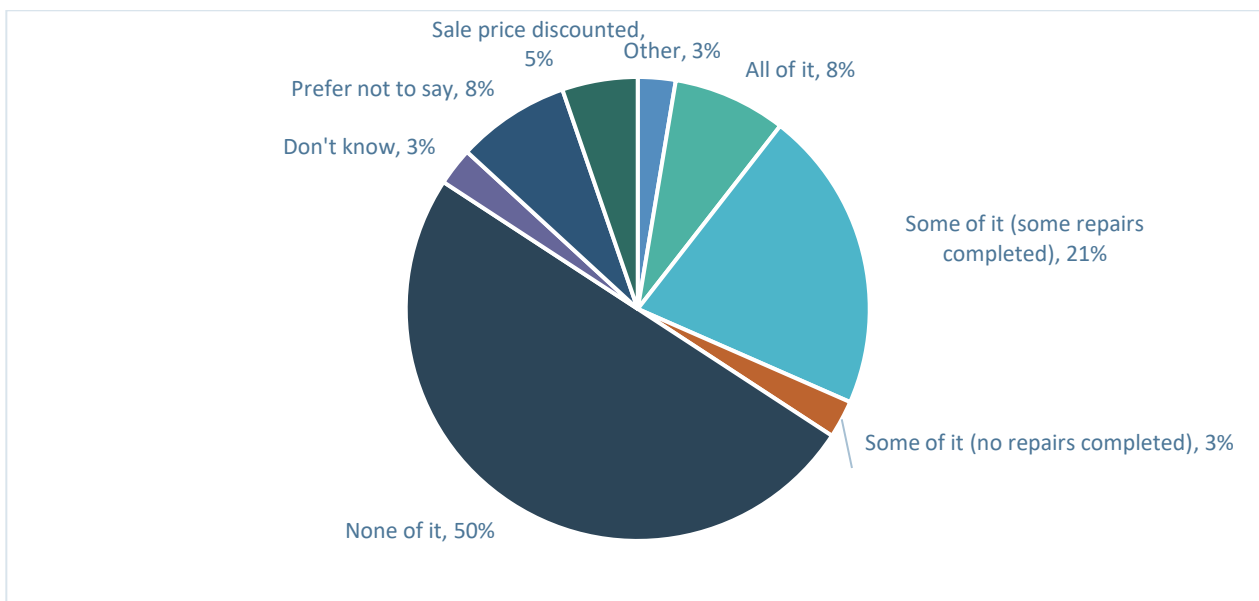


Figure 62: Transfer of claim value for sold properties that did not complete all repairs in the scope of works; cash settled claimants only (n=38). This does not include cash settled rebuilds.

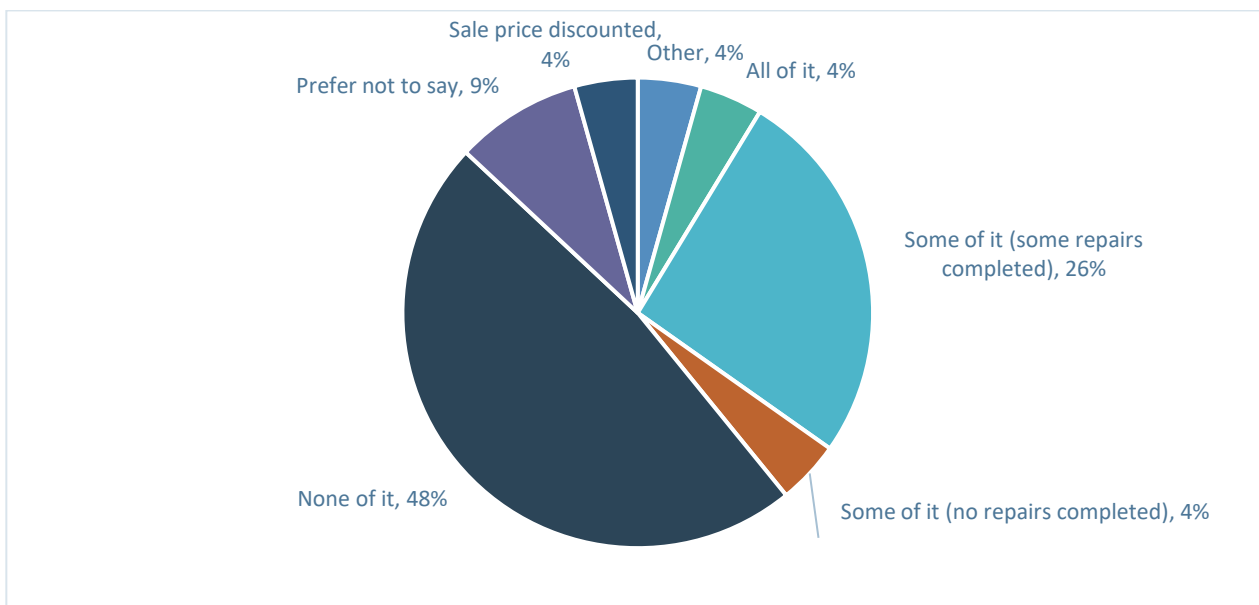
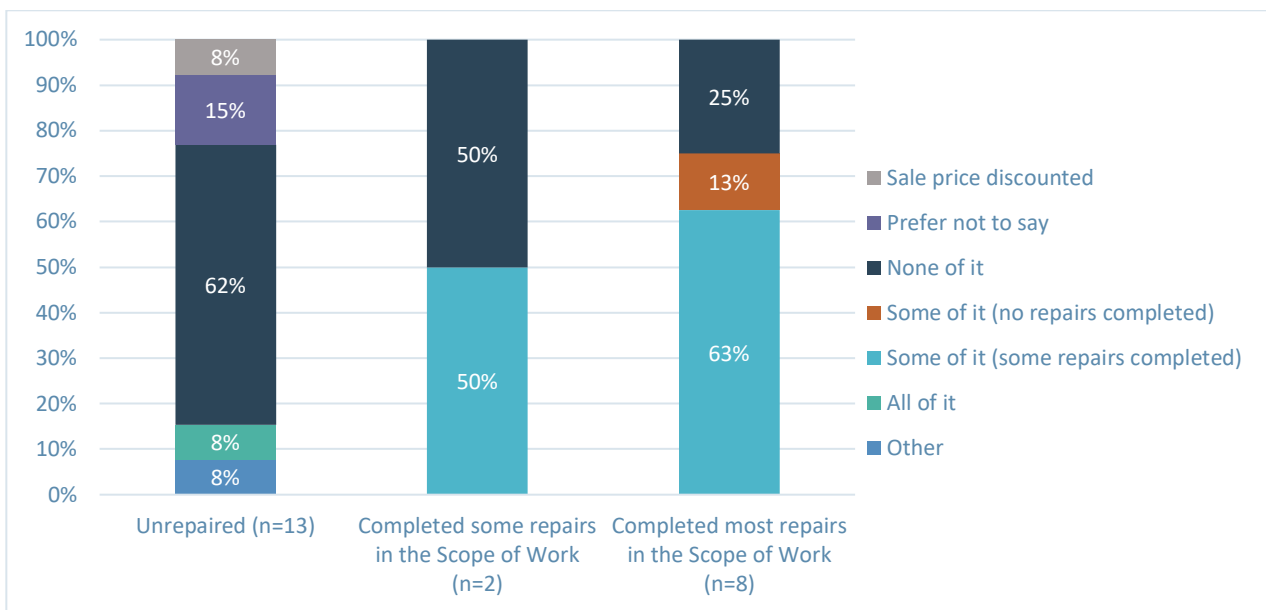


Figure 63: Transfer of claim value for sold properties that did not complete all repairs in the scope of works; cash settled claimants in the three districts only (Kaikōura, Hurunui and Marlborough) (n=23). Does not include cash settled rebuilds.



**Figure 64: Damage state and transfer of claim value for sold properties where the scope of repairs were not completed before being sold; cash settled claimants in the three districts only (Kaikōura, Hurunui and Marlborough) (n=23). Does not include cash settled rebuilds.**



## 4. Summary

This data report provides a comprehensive summary of housing quality findings from the claimant survey undertaken as part of the Kaikōura/Hurunui earthquake claims settlement research.

The data demonstrates what claimants did with their settlements, whether repair work was undertaken and when, were consents obtained and who undertook the work, how repair scope corresponded to assessed damage, how many houses were sold unrepaired and whether those that had insurance at the time of the event are still insured.

### **This report highlights:**

- The survey has a slight bias toward larger claims and those who followed due process and got a building consent for their work. Results from the survey are likely to be somewhat conservative when considering impacts on housing quality.
- The majority of claimants who received a cash settlement have already or intend to undertake full repairs/rebuild of their property (64% of all claimants).
- Overall 7% of claimants elected not to repair their property.
- Within the three most affected districts, 77% of claimants undertook full repairs/rebuild, 7% of claimants elected not to repair their property.
- In the three most affected districts, higher value and higher damage (structural damage) claims are less likely to be repaired.
- A large portion of properties (up to 55%) with likely structural damage did not obtain a building consent.
- Despite not getting building consents, the majority of structural works were carried out by tradespeople claimants believed to be 'suitably qualified'.
- Approximately 6% of all claimants (and 3% within the worst affected districts) had earthquake repairs remediated.
- The majority of claimants were satisfied with their repairs, although satisfaction diminished over time.
- 93% of all claimants continue to have full insurance. 4% (all claimants) and 8% (within Hurunui/Kaikōura/Marlborough) no longer hold insurance.
- Those who no longer hold insurance tended to be those with higher claim values and elected to do partial or no repairs on their property.
- 24% of all claimants have since sold their earthquake damage repairs. Most properties were sold fully repaired.
- In the three worst affected areas, 29% of homes were sold unrepaired. Properties with higher levels of damage are more likely to be sold unrepaired.
- Almost half of all properties sold were sold without the assignment of an insurance claim.
- Half of all properties sold with damage were sold without the transfer of some or all claim money.

# 5. Project Report References

## Research Reports

### LITERATURE REVIEW REPORT

Eade, C., Brown, C., Bird, E., Brunsdon, D., and Brunsdon, N. 2022. 2016 Kaikōura/Hurunui earthquake claims settlement research: Understanding the outcomes of managed residential repair following the Canterbury earthquakes (*Literature Review Report*). <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/2016-kaikoura-hurunui-earthquake-claims-settlement-research-literature-review-report/>

### HOUSING QUALITY REPORT

Eade, C., Bird, E., Horsfall, S., Brown, C., Brunsdon, D., and Brunsdon, N. 2022. 2016 Kaikōura/Hurunui earthquake claims settlement research: Evaluating the impacts of cash settlements on the long-term quality of the housing stock (*Housing Quality Report*). <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/2016-kaikoura-hurunui-earthquake-claims-settlement-research-housing-quality-report/>

### IMPACTS REPORT

Eade, C., Brown, C., and Horsfall, S. 2022. 2016 Kaikōura/Hurunui earthquake claims settlement research: Claimant and community experiences and impacts from the Kaikōura/Hurunui earthquake residential repair process (*Impacts Report*). <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/2016-kaikoura-hurunui-earthquake-claims-settlement-research-residential-repair-process-impacts-report/>

### DISCUSSION PAPER

Brunsdon, D., and Bird, E. 2022. 2016 Kaikōura/Hurunui earthquake claims settlement research: Key principles and considerations for residential claims settlement following future events (*Discussion Paper*). <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/2016-kaikoura-hurunui-earthquake-claims-settlement-research-discussion-paper/>

### SUMMARY REPORT

Brunsdon, D., Horsfall, S., Brown, C., Bird, E., Eade, C., and Brunsdon, N. 2023. 2016 Kaikōura/Hurunui earthquake claims settlement research: Overall project summary report. <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/2016-kaikoura-hurunui-earthquake-claims-settlement-research-project-summary-report/>

## Supplementary Data Reports

Bird, E. 2023. Claims and Consent Data Report for 2016 Kaikōura/Hurunui Earthquake Claims Settlement Research. Tonkin & Taylor Ltd. <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/claims-and-consent-data-report-for-2016-kaikoura-hurunui-earthquake-claims-settlement-research/>

Brunsdon, N. 2022. Kaikōura earthquake as-is-where-is listings analysis for EQC Kaikōura claims settlement project. Infometrics. <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/kaikoura-earthquake-as-is-where-is-listings-analysis-for-EQC-Kaikoura-claims-settlement-project/>

Horsfall, S., and Brown, C. 2022. 2016 Kaikoura/Hurunui earthquake claims settlement research: claimant survey, Survey Analysis on Housing Quality. Resilient Organisations. <https://www.eqc.govt.nz/resilience-and-research/research/search-all-research-reports/2016-kaikoura-hurunui-earthquake-claims-settlement-research-claimant-survey-analysis-on-housing-quality/>

# Appendix 1: Survey map

Survey sections/questions are listed on the left, respondent groups and pathways are shown in the column headings. Coloured boxes indicate the questions each group of respondents were asked.

Section	Theme	Cash Settled Repairs		Rebuild		In claims process	Insurer carried out repairs	Don't intend to undertake repairs/rebuild	Ineligible/Out of scope respondents			
		Overall	Intend to repair/not started	Overall	Not Started				Apart-ments	Unsuc-cessful Claimants	Didn't make claim	Contents and/or Land Damage Only
Property Information	Damage incurred following the Kaikōura Earthquake											
	Dwelling Type (e.g. semi-detached, multi-unit complex)											
	Dwelling Occupancy											
	Dwelling Setting (e.g., rural, town)											
	Dwelling location											
	Dwelling size											
	Was an insurance claim made?											
In Claims Process	Why currently in the insurance claims process?											
	Type of damage incurred											
Claim not made	Why was a claim not made?											
Insurer managed repair	Type of damage incurred											
	Claim value											
	Assessed repairs required (e.g. repair, rebuild etc.)											
	Year repair/rebuild completed											
	Repair satisfaction											
	Remediation required											
	Why remediation required?											
	What remediation was required?											
	Who paid for remediation?											
	Repair issues											

		Cash Settled Repairs		Rebuild		In claims process	Insurer carried out repairs	Don't intend to undertake repairs/rebuild	Ineligible/Out of scope respondents			
Section	Theme	Overall	Intend to repair/not started	Overall	Not Started				Apartments	Unsuccessful Claimants	Didn't make claim	Contents and/or Land Damage Only
Personal impact	Impacts on mental and physical health											
	Impact of interactions/factors on everyday life											
Future Event	Preferred claim settlement process for future event											
Insurance Process	Type of damage incurred											
	Claim value											
	Assessed repairs required (e.g. repair, rebuild etc.)											
	Year claim settled											
Repair Strategy	Chosen repair strategy											
Don't intend to undertake repairs/rebuild	Drivers for not undertaking repairs/rebuild											
	Occupancy in damaged property											
Partial Repairs	What repairs are being undertaken for partial repairs?	Partial repairs only										
	Why partial repairs?											
Repairs Process	Current state of repairs											
	How long for repairs to be completed?	Only those completed repairs										
	Confidence in managing earthquake repair process											
	Was a building consent obtained?											
	Who undertook repair services (e.g., physical repairs, consents etc.)?											
	Experience engaging professional services and tradespeople											
	Insurance claim scope compared to actual											

		Cash Settled Repairs		Rebuild		In claims process	Insurer carried out repairs	Don't intend to undertake repairs/rebuild	Ineligible/Out of scope respondents			
Section	Theme	Overall	Intend to repair/not started	Overall	Not Started				Apart-ments	Unsuc-cessful Claimants	Didn't make claim	Contents and/or Land Damage Only
	<i>earthquake damage and repair required</i>											
	<i>Was the claim reopened due to increased scope?</i>	Only those that have reopened their claim										
	<i>Repair scope comments</i>											
	<i>Remediation required</i>											
	<i>Why remediation was required?</i>	Only those that needed remediation										
	<i>What remediation was required?</i>											
	<i>Who paid for remediation?</i>											
	<i>Repair priorities</i>											
	<i>Repair satisfaction</i>											
	<i>Repair issues</i>											
	<i>Was support accessed during the repair process?</i>											
	<i>What support would have made the repair process easier?</i>											
Cost	<i>Was the initial claim settlement sufficient?</i>											
	<i>Why was the claim insufficient?</i>	Only those with insufficient claim settlement										
	<i>Was the claim reopened?</i>											
	<i>What was included in the settlement (e.g. project management)?</i>											
	<i>Cost of repair work compared to cash settlement value</i>											
	<i>Was there a particular item/piece of work that cost more/less than allowed for in the claim?</i>											

		Cash Settled Repairs		Rebuild		In claims process	Insurer carried out repairs	Don't intend to undertake repairs/rebuild	Ineligible/Out of scope respondents			
Section	Theme	Overall	Intend to repair/not started	Overall	Not Started				Apart-ments	Unsuc-cessful Claimants	Didn't make claim	Contents and/or Land Damage Only
Personal impact	Impacts on mental and physical health											
	Impact of interactions/factors on everyday life											
Future Event	Preferred claim settlement process for future event											
House Sales	Was the property sold?											
	Reason for selling	Only those that have sold their property (go to demographic questions)					Only those that have sold their property (go to demographic questions)	Only those that have sold their property (go to demographic questions)				
	Was the claim transferred?											
	What was the damage state of the sold property?											
	Was any of the claim value transferred?											
Not started repairs	Barriers to starting repairs											
Insurance	Is the property still insured?											
	Why is the property not insured?	Only those with no insurance	Only those with no insurance			Only those with no insurance	Only those with no insurance	Only those with no insurance				
	Comments about insurance											
Mortgage	Is the property mortgaged?											
	Was there any impacts to the mortgage?	Only those with a mortgage	Only those with a mortgage			Only those with a mortgage		Only those with a mortgage				
	Why were their impacts to the mortgage?											
Rebuild	Current state of rebuild											
	How long for rebuild to be completed?			Completed rebuild only								
	Confidence in managing earthquake rebuild process											
	Who undertook rebuild services (e.g., physical repairs, consents etc.)?											
	Experience engaging professional services and tradespeople											

		Cash Settled Repairs		Rebuild		In claims process	Insurer carried out repairs	Don't intend to undertake repairs/rebuild	Ineligible/Out of scope respondents			
Section	Theme	Overall	Intend to repair/not started	Overall	Not Started				Apart-ments	Unsuc-cessful Claimants	Didn't make claim	Contents and/or Land Damage Only
	Remediation required											
	Why remediation was required?			Remediation only								
	Rebuild priorities											
	Rebuild satisfaction											
	Was support accessed during the rebuild process?											
	What support would have made the rebuild process easier?											
Cost	Was the initial claim settlement sufficient?											
	Cost of rebuild compared to cash settlement value											
	Why was the claim insufficient?											
Not started rebuild	Barrier to starting rebuild											
Demo-graphics	Age											
	Income											
	Children											
End of Survey Questions	Apartment dweller experience (open answer)											
	Why claim was unsuccessful?											
	Is the damage going to be repaired?											
	Was the property sold?											
	Reason for selling											
	What was the damage state of the sold property?									Only those that sold their property	Only those that sold their property	
	Experience with the insurance claim or settlement process (open answer)											



# Appendix 2: Survey questions

## Property information

**After answering a question please click the 'Next' button. You can use the 'Prev' button to return to past questions (please do not use your browser back button).**

\* 1. Was a residential property you own damaged as a result of the Magnitude 7.8 at 12:02am on the 14th of November 2016, also known as “the Kaikōura Earthquake”?

- ☐ Contents damage only
- ☐ Land damage only
- ☐ Damage to one property (e.g., housing damage, contents, land, auxiliary buildings)  
*Please have this property in mind when answering the rest of the survey*
- ☐ Damage to multiple properties (e.g., housing damage, contents, land, auxiliary buildings)  
*Please select one of your damaged properties (consider a residential building, not an outbuilding or a multi-storey building) and answer all of the following questions with that one property in mind. If you can, choose a property that you have or intend to repair (rather than rebuild).*
- ☐ No

## Property information

\* 2. Which of the following best describes the property damaged in the earthquake? (select one)

- ☐ Separate detached house (e.g., single family home, homestead)
- ☐ Semi-detached dwelling (e.g., dwellings joined via a shared wall (i.e., garage, side wall) such as townhouses or flats)
- ☐ Joined dwelling in a building of three or more storeys (e.g., residential unit in an apartment building)
- ☐ Other (please specify)

## Property information

3. Please indicate the occupancy of the damaged property (select one).

- ☐ Owner occupied
- ☐ Leased/rented
- ☐ Other (please specify)

4. Which of the following statements best describes the setting of your damaged property? (select one)

- ☐ Urban community - town (e.g., up to 20,000 people)
- ☐ Urban community - city (e.g., greater than 20,000 people)
- ☐ Rural (e.g., farm, lifestyle block, homestead)
- ☐ Other (please specify)

5. Where is/was the damaged property located?

- ☐ Greater Christchurch (Christchurch City, Selwyn, Waimakariri)
- ☐ Hurunui district
- ☐ Kaikōura district
- ☐ Marlborough district
- ☐ Wellington region
- ☐ Other (please specify)

6. What is the approximate size (sqm, square meters) of your house?

- ☐ Under 100sqm
- ☐ Between 100 and 199sqm
- ☐ Between 200 and 299sqm
- ☐ Over 300sqm

\* 7. Have you made an insurance claim for the damaged property?

*Select the option that best applies to you.*

- ☐ I do not have insurance
- ☐ I have not made a claim
- ☐ I am currently in the claims process, yet to settle
- ☐ I made a claim, but my claim was not successful
- ☐ I made a claim and the insurer carried out the repair
- ☐ I accepted a cash settlement and have received the money
- ☐ I have reopened my claim
- ☐ I don't know

## In claims process

8. Why are you currently in the insurance claims process?

- ☐ The claims process has been too confusing
- ☐ My insurer and I have not come to an agreement on claim value
- ☐ There is a dispute/disagreement over policy wording
- ☐ It's not a priority for me at the moment
- ☐ The damage was only recently found
- ☐ The damage is major/complex
- ☐ I have only just bought the property
- ☐ No reason
- ☐ Not applicable
- ☐ Other (please specify)

\* 9. What type(s) of earthquake damage did you claim on your insurance? Select all that apply.

- ☐ House damage (structural - i.e., foundations, walls, etc.)
- ☐ House damage (non-structural - i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- ☐ House damage (ancillary - i.e., hot water cylinder, heat pump, water/power connections, etc.)
- ☐ Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- ☐ Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- ☐ External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- ☐ Contents damage
- ☐ Other (please specify)

### Decided to not make a claim

\* 10. Why did you decide not to make a claim?

- ☐ I decided to sell my property
- ☐ I do not have insurance
- ☐ The damage was not covered by my insurance
- ☐ There was only minimal damage
- ☐ I discovered damage after the claim period closed (within 3 months of the earthquake)
- ☐ I do not want to say
- ☐ Other (please specify)

## Managed repair

11. What type(s) of earthquake damage did you claim on your insurance? Select all that apply.

- ☐ House damage (structural - i.e., foundations, walls, etc.)
- ☐ House damage (non-structural - i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- ☐ House damage (ancillary - i.e., hot water cylinder, heat pump, water/power connections, etc.)
- ☐ Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- ☐ Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- ☐ External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- ☐ Contents damage
- ☐ Other (please specify)

12. Please indicate the value of your initial claim(s) or settlement(s) (including GST) for damage to property (excluding land, contents, and driveways):

- ☐ Up to \$10,000
- ☐ \$10,001 - \$50,000
- ☐ \$50,001 - \$100,000
- ☐ \$100,001 - \$200,000
- ☐ \$200,001 and over
- ☐ My claim has not been settled yet
- ☐ Don't know
- ☐ Prefer not to say

13. Was your house assessed as:

- ☐ Rebuild
- ☐ Repairable
- ☐ No damage
- ☐ Don't know

14. What year were your repair or rebuild works completed?

- ☐ 2016  
☐ 2017  
☐ 2018  
☐ 2019  
☐ 2020  
☐ 2021  
☐ 2022  
☐ Repairs/rebuild are still being completed

15. How satisfied were you with the following aspects of the managed repair/rebuild process?

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	N/A
The professional services (e.g. building contractors and tradespeople) that worked on my repair/rebuild	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standard and quality of repairs/rebuild <b>at the time they were completed</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standard and quality of the repairs/rebuild <b>since completion (i.e. current satisfaction)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The length of time for repairs/rebuild to be completed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 16. Did the repair/rebuild work require remediation (e.g., the repair work itself was not up to standard and needed to be reworked at a later date)?

- ☐ Yes  
☐ No  
☐ I don't yet know, still in the process of repairs/rebuild



## Managed repair

17. Why was remediation required? (tick all that apply)

- ☐ Repairs/rebuild were incomplete
- ☐ Unacceptable standard of repair/rebuild quality
- ☐ Other (please specify)

18. What types of remediation works were further required? (tick all that apply)

- ☐ House damage (structural – i.e., foundations, walls, etc.)
- ☐ House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- ☐ House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- ☐ Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- ☐ Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- ☐ External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- ☐ Other (please specify)

19. Who paid for the remediation work? (tick all that apply)

- ☐ Contractor
- ☐ Insurer
- ☐ Myself
- ☐ Work is still not done
- ☐ Other (please specify)

20. Are there any particular issues you'd like to mention (e.g. material delays, availability of contractors etc)?

*This section may be difficult to reflect on. It may raise issues that cause distress when thinking back, but the results from this survey will assist in reducing any future trauma during earthquake/disaster recovery. If you are affected by these questions, please call Need to Talk at 1737 to receive some support.*

21. What level of impact has each of the following issues had or continues to have on your everyday life as a result of the managed repair/rebuild process?

	Did not experience this	Experienced this but it had/has a minimal impact	This had/has a minor negative impact	This had/has a moderate negative impact	This had/has a major negative impact
Reduced energy levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical health impacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Burnout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other mental wellbeing issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

22. To what extent have the following interactions and factors had or continue to have on your everyday life as a result of the managed repair/rebuild process:

	No negative impact	Minor negative impact	Moderate negative impact	Major negative impact	Don't know	N/A
Dealing with private insurer(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dealing with damage assessors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dealing with tradespeople	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dealing with local / district council	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concerns over quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concerns over timeliness or delay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

\* 23. If you experienced a future damage event and repairs were required to your property, what would be your preferred method for undertaking the work?

- ☐ I would prefer to manage the process myself
- ☐ I would prefer a third party (e.g., insurer, government entity or their agent) to manage the process for me

## Insurance process

24. What type(s) of earthquake damage did you claim on your insurance? Select all that apply.

- ☐ House damage (structural - i.e., foundations, walls, etc.)
- ☐ House damage (non-structural - i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- ☐ House damage (ancillary - i.e., hot water cylinder, heat pump, water/power connections, chimneys etc.)
- ☐ Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- ☐ Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- ☐ External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- ☐ Contents damage
- ☐ Other (please specify)

25. Please indicate the value of your initial claim(s) or settlement(s) (including GST) for damage to property (excluding land, contents, and driveways):

- ☐ Up to \$10,000
- ☐ \$10,001 - \$50,000
- ☐ \$50,001 - \$100,000
- ☐ \$100,001 - \$200,000
- ☐ \$200,001 and over
- ☐ My claim has not been settled yet
- ☐ Don't know
- ☐ Prefer not to say

26. What was your house assessed as?

- ☐ No damage
- ☐ Repairable
- ☐ Rebuild
- ☐ Don't know

27. What year was your initial claim settled?

- ☐ 2016
- ☐ 2017
- ☐ 2018
- ☐ 2019
- ☐ 2020
- ☐ 2021
- ☐ 2022
- ☐ My claim has not been settled yet

## Repairs process

\* 28. Which option most accurately describes the extent of repair work you undertook or are planning to undertake on your property? (select one)

- ☐ I do not intend to do any repairs or rebuild the damaged property
- ☐ I am undecided whether I will undertake repairs
- ☐ I chose to/am planning to do partial earthquake repairs
- ☐ I chose to/am planning to complete the earthquake repairs as per my insurance assessment
- ☐ I chose to/am planning to rebuild my property on the same site as per my insurance assessment

Do not intend to undertake rebuild/repairs

29. Thinking about your decision not to repair or rebuild, or your hesitation to begin repair works, to what extent do you agree or disagree with the following statements?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The building/repair process is too confusing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am not confident in managing repairs/a rebuild by myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not have suitable alternative accommodation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have insufficient insurance funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have insufficient personal funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still deciding how much to spend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still deciding on the extent of repairs or scope of the rebuild that I want to complete	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still planning my repairs or rebuild	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost of tradespeople is too high	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost of materials is too high	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The availability of trades people is scarce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
For health or age reasons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't have the energy at the moment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It's not a priority for me at the moment / I am too busy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have other financial priorities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The damage is minor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other personal reasons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

\* 30. Are you, or someone else, currently living in the unfinished/damaged property?

- ☐ I was/am living in the unfinished/damaged property
- ☐ Someone else was/is living in the unfinished/damaged property
- ☐ No one was/is living in the unfinished/damaged property
- ☐ Prefer not to say



## Repairs process

31. How much damage were/are you intending to repair?

	No repairs	Some repairs	All repairs	N/A
House damage (structural - i.e., foundations, walls, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
House damage (non-structural - i.e., roof, plasterboard, cladding, flooring, windows, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
House damage (ancillary - i.e., hot water cylinder, heat pump, water/power connections, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

32. Are there any particular reasons why you are only doing partial repairs?

\* 33. Indicate the current state of the repairs.

- ☐ I have completed repairs
- ☐ I am currently undertaking repairs
- ☐ I haven't started but intend to undertake repairs
- ☐ I would rather not say
- ☐ Don't know

## Repairs process

34. From the time you received your claim settlement money, how long did it take for your repairs to be completed?

- ☐ Less than 3 months
- ☐ Between 3 - 6 months
- ☐ Between 6 - 12 months
- ☐ Between 12 - 24 months
- ☐ Longer than 24 months
- ☐ Rather not say
- ☐ I do not remember/I don't know
- ☐ Not applicable

35. How confident did you feel/do you feel in managing the earthquake repair process?

- ☐ Not confident at all
- ☐ Not very confident
- ☐ Slightly confident
- ☐ Mostly confident
- ☐ Very confident
- ☐ Not applicable

36. Did you get or do you need a building consent for your repairs?

- ☐ Yes, a building consent
- ☐ No, I have a building consent exemption
- ☐ No
- ☐ Don't know

37. Who undertook the project management, physical works, design, and consenting for the repair of your property? Select all that apply.

	Design and specification (e.g. structural, geotechnical, architectural)	Building consent application	The project management (e.g. overseeing the project)	The physical repairs
Myself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friends / family (with experience in building/renovations)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friends / family (with no or little experience in building/renovations)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Suitably qualified /experienced contractors/consultants (e.g., tradespeople, building firm engineer, architect)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

38. To what extent do you agree or disagree with the following statements in relation to engaging professional services and tradespeople for earthquake repairs?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
There was a suitable number of building contractors and tradespeople to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to engage building contractors and tradespeople within a suitable time frame	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The building contractors and tradespeople I engaged were affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There was a suitable number of design professionals to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to engage design professionals within a suitable time frame	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The design professionals I engaged were affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 39. How did the initial scope of the insurance claim (i.e., the earthquake damage and required repairs initially assessed by insurance assessors) compare to the actual earthquake damage and repairs required?

- ☐ There was less earthquake repair work required than the initial insurance claim scope
- ☐ The extent of earthquake repair completed was about the same as the initial insurance claim scope
- ☐ There was more earthquake repair work required than the initial insurance claim scope
- ☐ I don't know the extent of the earthquake repair required

## Repairs process

40. Have you reopened your insurance claim due to this increased scope?

- ☐ Yes, the claim is being reassessed
- ☐ Yes, the claim has been approved/settled
- ☐ Yes, but the claim was denied
- ☐ No

41. Do you have any other comments on the repair scope? If yes, please describe below.

\* 42. Did the initial repair work, based on the insurance scope, require remediation (i.e., the repair work itself was not up to standard and needed to be reworked at a later date)?

- ☐ Yes
- ☐ No
- ☐ I don't yet know, still in the process of repairs

## Repairs process

43. Why was remediation or rework of repairs required? (tick all that apply)

- ☐ Repairs were incomplete
- ☐ Unacceptable standard of repair quality
- ☐ Other (please specify)

44. What types of remediation works were further required? (tick all that apply)

- ☐ House damage (structural – i.e., foundations, walls, etc.)
- ☐ House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- ☐ House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- ☐ Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- ☐ Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- ☐ External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- ☐ Other (please specify)

45. Who paid for the remediation work? (tick all that apply)

- ☐ Contractor
- ☐ I got a further amount from my insurer/EQC
- ☐ Myself
- ☐ Work is still not done
- ☐ Other (please specify)

46. When carrying out repairs, how important were each of the following factors?

	Not at all important	Slightly important	Fairly important	Important	Very important	Don't know	N/A
Certainty in cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Duration of the repair process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to start repairs when I wanted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confidence in builder	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confidence in architect or engineer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

47. How satisfied were you with the following aspects of the repair process?

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	N/A
The professional services (e.g. building contractors and tradespeople) that I engaged	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standard and quality of repairs/rebuild <b>at the time they were completed</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standard and quality of the repairs <b>since completion (i.e. current satisfaction)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The length of time for repairs to be completed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

48. Are there any particular issues you'd like to mention (e.g., material delays, availability of contractors etc)?

49. Did you use or seek out any support during the repairs process? If so, please describe.

50. Is there any support you did not have but would have made the repairs process easier?  
If yes, please describe



## Cost

\* 51. The money I received from my initial claim settlement was:

- ☐ Insufficient to complete insurer-assessed earthquake repair work
- ☐ Sufficient to complete insurer-assessed earthquake repair work
- ☐ In excess of the insurer-assessed earthquake repair work
- ☐ It is hard to say because the scope of repairs changed
- ☐ Don't yet know, still in the process of repairs
- ☐ Prefer not to say

## Cost

52. Why were the funds insufficient to complete insurer-assessed earthquake repair work? (tick all that apply)

- ☐ Repair scope was larger than assessed
- ☐ Further damage was discovered when repairs were being undertaken
- ☐ Inflationary pressures (e.g., cost changes to materials or labour)
- ☐ Time taken to secure builders/start the repairs
- ☐ Changes to repair strategy
- ☐ Building regulation changes
- ☐ Other (please specify)

53. Have you re-opened your insurance claim to get a top-up or submitted a new claim to cover the increased cost of repair?

- ☐ Yes, I re-opened or submitted a new claim
- ☐ No, but I plan to submit a new claim
- ☐ No, I did not re-open or submit a new claim and do not plan to
- ☐ I was not aware that I was able to reopen my claim for a further top-up

54. What did your settlement include costs for? (tick all that apply)

	Yes	No	Don't know	N/A
Professional services (e.g., engineer, Geotech, architect)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Project management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Contingency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

55. The cost of my repair work, compared to the original cash settlement value, was/is:

- ☐ Much lower (e.g., more than \$100k less)
- ☐ Lower (e.g., \$51-100k less)
- ☐ Somewhat lower (e.g., \$26-50k less)
- ☐ Slightly lower (e.g., \$10-25k less)
- ☐ About the same (e.g., less than \$10k and up to \$10k more)
- ☐ Slightly higher (e.g., \$10-25k more)
- ☐ Somewhat higher (e.g., \$26-50k more)
- ☐ Higher (e.g., \$51-100k more)
- ☐ Much higher (e.g., more than \$100k)
- ☐ Don't know
- ☐ Not applicable

56. Do you know of any particular item, or piece of work (e.g. material costs, labour, professional services etc), that cost more or less than allowed for in the claim?

## Personal impact/circumstance

***This section may be difficult to reflect on. It may raise issues that cause distress when thinking back, but the results from this survey will assist in reducing any future trauma during earthquake/disaster recovery.***

***If you are affected by these questions, please call Need to Talk at 1737 to receive some support.***

57. Please indicate the level of impact each of the following issues had or continues to have on your everyday life as a result of the insurance claim and repair process:

	Did not experience this	Experienced this but it had/has a minimal impact	This had/has a minor negative impact	This had/has a moderate negative impact	This had/has a major negative impact
Reduced energy levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical health impacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Burnout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other mental wellbeing issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

58. To what extent have the following interactions and factors had or continue to have on your everyday life as a result of the insurance claim and repair process?

	No negative impact	Minor negative impact	Moderate negative impact	Major negative impact	Don't know	N/A
Dealing with tradespeople	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dealing with local / district council	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concerns over quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concerns over timeliness or delay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

\* 59. If you experienced a future damage event and repairs were required to your property, what would be your preferred method for undertaking the work?

- ☐ I would prefer to manage the process myself
- ☐ I would prefer a third party (e.g., insurer, government entity, or their agent) to manage the process for me



## House sales

\* 60. Have you sold the property in question?

☐ Yes

☐ No

## House sales

61. What was your reason for selling? (Tick all that apply)

- ☐ Claims settlement process was too challenging
- ☐ Difficulty managing repair/rebuild process
- ☐ Lack of confidence in ability to repair/rebuild property
- ☐ Lack of energy to go through repair/rebuild
- ☐ Financial reasons
- ☐ Moving out of region
- ☐ Simply moving house
- ☐ Other (please specify)

62. Was your earthquake damage claim legally assigned to the new owners?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Rather not say

\* 63. What was the state of the earthquake damage when you sold your property?

- ☐ Unrepaired ('as is, where is')
- ☐ Completed some repairs in the Scope of Work
- ☐ Completed most repairs in the Scope of Work
- ☐ Completed all repairs in the Scope of Work

## House sales

\* 64. Was any of the claim value transferred to the new owners?

- |   |   |
|---|---|
| <input type="radio"/> All of it                           | <input type="radio"/> None of it        |
| <input type="radio"/> Some of it (some repairs completed) | <input type="radio"/> Don't know        |
| <input type="radio"/> Some of it (no repairs completed)   | <input type="radio"/> Prefer not to say |
| <input type="radio"/> Other (please specify)              |   |



## Intend to repair but have not started yet

65. Thinking about why you have not started the repair process, to what extent do you agree or disagree with the following statements?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The building/repair process is too confusing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am not confident in managing the repairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not have suitable alternative accommodation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have insufficient insurance funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have insufficient personal funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still deciding how much to spend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still deciding on the extent of repairs that I want to complete	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still planning my repairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost of trades people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have already spent some/all of the insurance funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The availability of trades people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
For health or age reasons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't have the energy at the moment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It's not a priority for me at the moment / I am too busy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have other financial priorities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other personal reasons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No reason	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)



## Insurance

\* 66. Is your property still insured?

- ☐ Yes
- ☐ No
- ☐ Partially (exclusions for unrepaired work)
- ☐ Don't know

## Insurance

67. Why is your property not insured?

- ☐ Incomplete repair work
- ☐ The premium costs too much
- ☐ Difficulty getting insurance
- ☐ Don't know
- ☐ Other (please specify)

68. Do you have any other comments regarding insurance?

## Mortgage

\* 69. Do you have a mortgage on the property in question?

☐ Yes

☐ No

## Mortgage

70. Has the claim settlement, repairs process, or insurability impacted your mortgage?

- ☐ Yes
- ☐ No
- ☐ Don't know

71. If yes, please explain how your mortgage was impacted:

## Rebuild

\* 72. Please indicate the current state of your rebuild:

- ☐ I have completed a rebuild
- ☐ I am currently undertaking a rebuild
- ☐ I haven't started but intend to undertake a rebuild
- ☐ I would rather not say
- ☐ Don't know

## Rebuild

73. From the time you received your claim settlement money, how long did it take for your rebuild to be completed?

- ☐ Less than 12 months  
☐ Between 12 - 24 months  
☐ 24 -36 months  
☐ Longer than 36 months  
☐ Rather not say  
☐ I do not remember/I don't know  
☐ Not applicable

74. How confident did you feel/do you feel in managing the earthquake rebuild process?

- ☐ Not confident at all  
☐ Not very confident  
☐ Slightly confident  
☐ Mostly confident  
☐ Very confident  
☐ Not applicable

75. Who undertook the project management, physical works, design, and consenting for the rebuild of your property? Select all that apply in each column.

	Design and specification (e.g. structural, geotechnical, architectural)	Building consent application	The project management (e.g. overseeing the project)	The physical repair
Myself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friends / family (with experience in building/renovations)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friends / family (with no or little experience in building/renovations)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Suitably qualified /experienced contractors/consultants (e.g., tradespeople, building firm engineer, architect)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



76. To what extent do you agree or disagree with the following statements in relation to engaging professional services and tradespeople for your earthquake rebuild?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
There was a suitable number of building contractors and tradespeople to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to engage building contractors and tradespeople within a suitable time frame	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The building contractors and tradespeople I engaged were affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There was a suitable number of design professionals to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to engage design professionals within a suitable time frame	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The design professionals I engaged were affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

\* 77. Did the rebuild require remediation (i.e., the rebuild work itself was not up to standard and needed to be reworked at a later date)?

- ☐ Yes
- ☐ No
- ☐ I don't yet know, still in the process of rebuilding

## Rebuild

78. Please explain why remediation was required:

79. When carrying out your rebuild, how important were each of the following factors to you?

	Not at all important	Slightly important	Fairly important	Important	Very important	Don't know	N/A
Certainty in cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Preventing future damage (e.g., higher seismic design requirements)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Duration of rebuild process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to start rebuild when I wanted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confidence in builder	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Confidence in architect or engineer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

80. How satisfied were you with the following aspects of the rebuild process?

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	N/A
Dealings with my local/district council	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The professional services (e.g. building contractors and tradespeople) that I engaged	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standard and quality of rebuild at the time they were completed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standard and quality of the rebuild since completion	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The process of rebuild	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The length of time for rebuild to be completed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

81. Did you use or seek out any support during the rebuild process? If so, please describe.

82. Is there any support you did not have but would have made the rebuild process easier?

83. The money I received from my claim settlement was:

- ☐ Not enough to complete rebuild
- ☐ Sufficient to complete rebuild
- ☐ More than needed to rebuild
- ☐ I chose to spend more than my insurance claim value
- ☐ I chose to spend less than my insurance claim value
- ☐ I don't yet know, still in the process of rebuilding
- ☐ Prefer not to say

84. The cost of my rebuild, compared to the original cash settlement value, was/is:

- ☐ Much lower (e.g., more than \$100,000 less)
- ☐ Lower (e.g., \$51,000-\$100,000 less)
- ☐ Somewhat lower (e.g., \$26,000-\$50,000 less)
- ☐ Slightly lower (e.g., \$10,000-\$25,000 less)
- ☐ About the same (e.g., less than \$10,000 and up to \$10,000 more)
- ☐ Slightly higher (e.g., \$10,000-\$25,000 more)
- ☐ Somewhat higher (e.g., \$26,000-\$50,000 more)
- ☐ Higher (e.g., \$51,000-\$100,000 more)
- ☐ Much higher (e.g., more than \$100,000)
- ☐ Don't know
- ☐ Not applicable

85. If your rebuild cost was lower than allowed for in your original claim settlement, please indicate reasons why (e.g. material costs, labour, professional services, insufficient sum insured, reduced size of property)?

## Not started rebuild

86. Thinking about why you have not started the rebuild process, to what extent do you agree or disagree with the following statements?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The building/rebuild process is confusing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am not confident in managing a rebuild	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not have suitable alternative accommodation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concerned about rebuilding in the same place (e.g. earthquake risk)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have insufficient insurance funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have insufficient personal funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still deciding how much to spend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still deciding on the scope of the rebuild that I want to complete	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am still planning my rebuild	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost of trades people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The availability of tradespeople	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
For health or age reasons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't have the energy at the moment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It's not a priority for me at the moment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have other financial priorities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other personal reasons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No reason	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

## Demographics

*The following section contains demographic questions that will enable the researchers to better understand the context of the survey results.*

87. Which age group do you belong to?

- ☐ Less than 18 years
- ☐ 18-19 years
- ☐ 20-24 years
- ☐ 25-29 years
- ☐ 30-34 years
- ☐ 35-39 years
- ☐ 40-44 years
- ☐ 45-49 years
- ☐ 50-54 years
- ☐ 55-59 years
- ☐ 60-64 years
- ☐ 65 years or over

88. Which best describes the combined annual income of your household (before tax) at the time of the event?

- ☐ No income
- ☐ Less than \$30,000
- ☐ \$30,001 to \$60,000
- ☐ \$60,001 to \$100,000
- ☐ \$100,001 to \$200,000
- ☐ More than \$200,000
- ☐ Don't know
- ☐ Prefer not to say

89. How many children under the age of 18 were living in the same property as you at the time of the event?

- ☐ None
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ More than 3

**You have reached the end of the survey. If you wish to revisit any of the previous questions please use the PREV button to navigate back through your answers. If you are ready to submit please press the NEXT button.**

**You will be taken to another survey, where you can input your contact details if you would like to receive a copy of the findings and/or indicate your willingness to be interviewed for this project.**

***Thanks for your time.***

## Apartment dwellers

90. We are aware that those that live in multi-unit dwellings may be facing some specific earthquake repair and insurance challenges. This survey does not address these challenges. It will be the subject of future research by ourselves or others.

Is there anything you would like to tell us now about your experiences managing earthquake repairs in a multi-unit building?

**If you are willing to be contacted for an interview please follow visit [https://www.surveymonkey.com/r/claims\\_apartment](https://www.surveymonkey.com/r/claims_apartment) to input your contact details.**

***This is to ensure your survey results remain anonymous.***

***Thank you for your time.***



### Unsuccessful claims / did not make claim or not insured

91. Why was your claim unsuccessful?

- ☐ Damage was not covered by my insurance
- ☐ My insurance was not valid (e.g. unpaid premium, have not met terms and conditions of policy)
- ☐ Outside the claim period for the event (3 months after the event)
- ☐ Other (please specify)

92. Have you or do you plan to repair earthquake damage?

- ☐ Yes, fully
- ☐ Yes, partially
- ☐ No

\* 93. Have you sold the property in question?

- ☐ Yes
- ☐ No

94. What was your reason for selling? (Tick all that apply)

- ☐ Difficulty managing repair/rebuild process
- ☐ Lack of confidence in ability to repair/rebuild property
- ☐ Lack of energy to go through repair/rebuild
- ☐ Financial reasons
- ☐ No insurance
- ☐ Moving out of region
- ☐ Simply moving house
- ☐ Other (please specify)

95. What was the state of the earthquake damage when you sold your property?

- ☐ Unrepaired (As is where is)
- ☐ Some repairs completed
- ☐ All earthquake damage repaired

## Thank you

96. Our research focuses on successful insurance claims for building damage, so we do not need any further input from you at this stage.

If you have any other comments you would like to share, please include them below.

***Thank you for your time.***