

20 April 2023

John Luke
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Our reference: OIA22-23 270

Tēnā koe

Official Information Act 1982 Request

Thank you for your request of 22 March 2023, asking for the following under the Official Information Act 1982 (the OIA):

“May I request full meeting minutes of the National Reference Group from 1st Jan 2021 to 1st Mar 2023.”

Response

In response to your request, please find attached the minutes for the following meetings:

- 3 September 2021
- 3 December 2021
- 7 March 2022
- 22 June 2022
- 2 September 2022
- 6 December 2022

Some information has been withheld from these minutes under the following sections of the OIA:

- section 9(2)(a) - to protect the privacy of individuals;
- section 9(2)(g)(i) - to maintain the effective conduct of public affairs through the free and frank expression of opinion;
- section 9(2)(g)(ii) - to maintain the effective conduct of public affairs through the protection of officers and employees from improper pressure or harassment.

I am unable to provide you with the minutes of the first meeting of the newly formed National Reference Group on 15 July 2021. This is because the information requested does not exist. Minutes

were not taken at this meeting because it was an induction meeting. I have attached the agenda for this meeting for your information. This decision is made under section 18(e) of the OIA.

You have the right to ask the Ombudsman to investigate and review this response. The Office of the Ombudsman can be contacted through their website at www.ombudsman.parliament.nz.

Ngā mihi

Tina Corbett
Kaitohutohu Hononga Kāwanatanga Matua
Senior Advisor Government Relations

National Reference Group

Induction

Thursday 15 July 2021 | 10.00am to 4.00pm
EQC | Level 11, 100 Willis St | Wellington

Agenda

Time	Item	Lead
10.00am	Welcome and introductions	R Wallace
10.45am	Welcome from EQC Chief Executive	S Miller
11.00am	Break	
11.15am	EQC's role, purpose and strategy NRG Purpose	S Miller & T Mitchell
11.45am	Induction - Recovery	K Tod & P Andrews
12.30pm	Lunch	
1.00pm	Induction - Resilience	J Horrocks (delegate)
1.45pm	Induction – Readiness	J Lindsay (delegate)
2.30pm	Break	
2.45pm	Induction – Risk Financing	F Gardiner
3.15pm	Work programme Purpose	
3.45pm	Next meeting Wrap up and close	R Wallace

NATIONAL REFERENCE GROUP

Friday, 3 September 2021 | 12.30pm to 3.30pm
Via MS Teams

Present

Robyn Wallace (Chair), Mojo Mathers, Tom McBrearty, Jenna Rogers, Sharron Davie-Martin, Ciaran Fox, Jon Duffy, Ray Tuala, Linda Ngata, Simon Templeton.

Apologies

None.

In attendance

Tina Mitchell, s9(2)(a) (notes & actions) and s9(2)(a) (transcriber).

Presenting

Sid Miller (Chief Executive), Josh Lindsay (Chief Readiness Officer) and s9(2)(a) (Event Strategy), s9(2)(a) (Ocean Design)

Notes and Actions

	Agenda items & key discussion points	Actions required
1	Welcome, karakia, present & apologies	
2	<p>Update from EQC Chief Executive</p> <p>The NRG:</p> <ul style="list-style-type: none"> a) Received an update from the CE on the objectives on the NRG b) Discussed the steady state vs event state and the plan to mobilise community groups in local areas c) Discussed the interrelationships between EQC local groups and those of other organisations (eg NEMA). 	<p>EQC to plan announcement on the establishment on the NRG, acknowledging that this needs to coincide with the release of information and resources for Members to share with their communities.</p> <p>EQC to consider what resources EQC can provide to support NRG members in connecting with their communities to explain the role of NRG and EQC (eg guides, a one-pager on the NRG).</p> <p>NRG members to provide EQC with information on the current landscape for the community they represent (ie where there</p>

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		are existing networks and where there are gaps).
3	<p>Insurer Response Model (IRM)</p> <p>The NRG:</p> <ul style="list-style-type: none"> a) Received an update from the Chief Readiness Officer and Head of Event Strategy on the IRM and event response strategies b) Discussed how the loss modelling data can be used to estimate the damage to areas following an event c) Discussed how information (eg discussion hazard preparedness) can come with an emotional response, and that this should be considered when reaching out to communities d) Discussion that often in rural settings people may not be aware of how their land damage is covered, or the end of land damage following and event. 	<p>Members to consider who EQC might connect with in preparing scenarios for an Alpine Fault event or Hawkes Bay event.</p> <p>EQC to arrange a feedback mechanism for NRG members to report community feedback through to EQC.</p>
4	<p>EQC name change</p> <p>The NRG:</p> <ul style="list-style-type: none"> a) Received a presentation from s9(2)(a) of Ocean Design on the EQC name review b) Discussed the options proposed in the presentation and provided feedback on these options c) Discussed the importance of EQCs ability to deal at a cultural level with communities in an authentic way 	<p>EQC to seek input from a trilingual translator to assess the viability of the Māori concept translated through to sign language.</p> <p>EQC to send around presentation delivered by Ocean Design</p> <p>EQC to update NRG on cultural competence development at next meeting.</p>
5	Designing the how and what the NRG would do in a natural disaster	To be continued at next NRG meeting
6	<p>Any other business</p> <p>None.</p>	s9(2)(a) to explore times for a joint EQC Board/NRG meeting
7	<p>NRG only time</p> <p>Robyn to populate</p>	

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NATIONAL REFERENCE GROUP

Friday, 3 December 2021 | 9.45am to 2.00pm
The Michael Cullen Room | EQC, s9(2)(g)(ii)

Present

Robyn Wallace (Chair), Mojo Mathers (joined via MS Teams), Jenna Rogers (joined via MS Teams), Sharron Davie-Martin, Ciaran Fox, Jon Duffy, Ray Tuala (joined via MS Teams), Linda Ngata.

Apologies

Tom McBrearty and Simon Templeton

In attendance

Tina Mitchell, s9(2)(a) (notes & actions) and s9(2)(a) (transcriber).

Presenting

Sid Miller (Chief Executive), Josh Lindsay (Chief Readiness Officer), s9(2)(a) (Head of Policy & Govt Relations) and s9(2)(a) (Head of Communications & Engagement).

Notes and Actions

	Agenda items & key discussion points	Actions required
1	Welcome, karakia, present & apologies	
2	Update from EQC Chief Executive The NRG: a) Received an update from the CE on work over the last three months b) Noted the possibility of a Hawkes Bay practice exercise in 2022 c) Received acknowledgement for work to date on hub and spoke model d) Received overview and update on reinsurance and the renewal for 2022 e) Received update on Resilience and research grants f) Noted update on name and Act title	
3	Meeting with EQC Board The NRG:	Jenna Rogers to present NEMA disaster response model to NRG at the next NRG meeting.

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	<p>a) Received thanks from the Board Chair for their contribution and work to date</p> <p>b) Received an update from the Board Chair detailing:</p> <ul style="list-style-type: none"> • Focus on importance of working with communities for a feedback loop on EQC, including outside and event • Importance of hub and spoke model through NRG during a major event • How the work of EQC is dovetailing into the NEMA disaster response model 	<p>EQC Communications team to consider tailoring communications to suit each of our communities when there is an event (i.e., those with disabilities, rural, Māori and Pasifika).</p>
4	<p>Dispute Resolution Update</p> <p>The NRG:</p> <p>a) Received an update on dispute resolution work to date</p> <p>b) Feedback from members given to s9(2)(a) and PGR team</p>	
5	<p>Designing how and what the NRG would do in a natural disaster</p> <p>The NRG:</p> <p>a) Noted the progress made in relation to event readiness, both internally and through engagement and strategy development across the sector</p> <p>b) Provided Feedback on the Event Response Community Forum Terms of Reference to COR before they are referred to the EQC Board in February</p>	<p>EQC to take on Event Response Community Forum feedback and present the ToR to EQC Board in February.</p> <p>EQC to consider including the NRG in a functional exercise in 2022.</p> <p>EQC to consider feedback regarding consumer education: disaster awareness and what to do in case of an event.</p>
6	<p>About the NRG</p> <p>The NRG:</p> <p>a) Provided Feedback on the resource provided.</p>	<p>EQC to publish NRG one pager on website once finalised.</p> <p>EQC to include a point of contact for NRG queries (e.g., an NRG email address).</p> <p>s9(2)(a) to re-circulate action on 'NRG to circulate their contact's landscape' which can then be included in the wider EQC contact's list.</p>
7	<p>Extra care customers</p> <p>The NRG:</p> <p>a) Discussed and Provided Feedback on the proposed key concepts for the extra care claims policy as outlined in Attachment 1</p>	<p>EQC to speak with key social care agencies regarding Extra care claims.</p>

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8	<p>Any other business</p> <p>a) Agreed to Consumer NZ presentation on insurance reports at next NRG meeting</p> <p>b) Discussed agenda for next NRG meeting:</p> <ul style="list-style-type: none"> • Presentation from NEMA • Presentation from Consumer NZ • Plan for public launch of NRG comms • Further develop hub and spoke model • Update on cultural capability work 	
9	<p>NRG only time</p> <p>Robyn to populate</p>	

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NATIONAL REFERENCE GROUP

Friday, 7 March 2022 | 10.00am to 3.00pm
via MS Teams

Present

Robyn Wallace (Chair), Mojo Mathers, Jenna Rogers, Sharron Davie-Martin, Ciaran Fox, Jon Duffy, Linda Ngata, Tom McBrearty and Simon Templeton.

Apologies

Ray Tuala.

In attendance

Tina Mitchell (Chief Executive Officer), s9(2)(a) (Chief Strategy Officer, acting), Kate Tod (Chief Readiness Officer), s9(2)(a) (Head of Partnerships), s9(2)(a) (Head of Event Readiness and Response), s9(2)(a) (Customer Experience Advisor), s9(2)(a) (Market Research Analyst, Consumer NZ), s9(2)(a) and s9(2)(a) (notes & actions) and s9(2)(a) (transcriber).

Presenting

s9(2)(a) (Head of Partnerships), s9(2)(a) (Head of Event Readiness and Response), s9(2)(a) (Customer Experience Advisor) and s9(2)(a) (Market Research Analyst, Consumer NZ).

Notes and Actions

	Agenda items & key discussion points	Actions required
1	Welcome, karakia, present & apologies a) noted apologies for Ray Tuala.	
2	Summary of last meeting and actions The NRG: a) noted minutes and actions from 3 December.	
3	Update from EQC Chief Executive The NRG: a) received and update from EQC's Chief Executive on work undertaken over the past three months, including: <ul style="list-style-type: none"> • Board Strategy day; • Board chair and CE annual attendance at Finance and Expenditure Select Committee; • Transition to new name – Toka Tū Ake; • Increased cap changes from \$150,000 to \$300,000 (+ GST) from 1 October; 	EQC to provide talking points on the cap changes for NRG to proactively share with networks. EQC to organise session for June NRG meeting on flood, climate change and potential insurance responses. This would include information on what is being done to prevent housing being built in areas that we know are unsuitable.

	<ul style="list-style-type: none"> • Reinsurance market; and • Upcoming public submission process for climate change National Adaptation Plan. <p>b) discussed:</p> <ul style="list-style-type: none"> • Building prices going up in Canterbury and the On-Solds process; • The importance of consumer education around natural disasters and changes to insurance (cap change etc.); and • EQC's involvement in work to prepare for impacts of climate change, flooding, insurance retreat 	
4	<p>NEMA's disaster response model – how does it all work together?</p> <p>The NRG:</p> <p>a) received presentation on disaster response system from Jenna Rogers Manager, Risk and Recovery of NEMA; and</p> <p>b) discussed lessons that New Zealand can take from overseas, including:</p> <ul style="list-style-type: none"> • Lismore flooding in Australia; • Challenges around climate change; and • How we can share intelligence, technology and experiences to better support Aotearoa communities. 	
5	<p>EQC's role in an event response: case studies of the Westport floods and the Hawkes Bay scenario</p> <p>The NRG:</p> <p>a) received a presentation from K Tod and s9(2)(a) on EQC's response to Natural Disasters</p> <p>b) discussed:</p> <ul style="list-style-type: none"> • EQC's confidence in supplier/contractor pricing and if there is continuous evaluation; • EQC's assurance programme; • Where farmers fit into EQC's response to natural disasters; • The need to have clear and simple answers for people about their insurance; and • The AF8 strategy and EQC's role in Public Education especially ensuring people residing in those areas know about the Alpine Fault and the work EQC is doing to identify risk factors for people businesses on the fault line. 	

6	<p>Regional community representation in action: lessons from the Homeowners Advisory Group (HOAG)</p> <p>The NRG:</p> <p>a) received a presentation from L Ngata and T McBrearty on lessons from HOAG, which included the following learnings:</p> <ul style="list-style-type: none"> • A community group is an important local voice. Community isn't noise, but knowledge; • Members were selected and became natural leaders within their communities; • Value of having legal, insurance and building expertise on the group; • Importance of ensuring customers understand their policies; • Need to have diverse community representation – gender, disability, organisational culture; • Assisting those who've built on Māori land. <p>b) discussed:</p> <ul style="list-style-type: none"> • EQC/insurance sector should be prepared to be challenged; challenge is based on experience • Land exclusion; • Concerns about quality-of-service delivery from insurance companies under the NDRM, and impact on groups like HOAG. • Importance of education programme on insurance for customers; and • Importance of getting managed repairs right. The Government is considering which entity would manage this and EQC is supporting that work. 	EQC to investigate issues with home insurance on Māori land and report back to NRG.
7	<p>12.20pm</p> <p>NRG only time</p>	
Members had brief lunch break from 12.40pm		
8	<p>EQC/Consumer NZ Presentation and Q&A</p> <p>The NRG:</p> <p>a) received a presentation from s9(2)(a), Market Research Analyst from Consumer NZ outlining insights into how New Zealanders feel about the insurance sector; and</p> <p>b) discussed:</p>	EQC and NRG to consider how NRG can support efforts to demystify insurance policies for consumers, including working with FMA/ICNZ/MBIE.

	<ul style="list-style-type: none"> • Interest in understanding what's behind consumer perceptions of customer service, especially as it relates to EQC asking insurers to work on our behalf. • Need to improve clarity around policies and their terms and conditions, and opportunities for creating a one-page summary to make it easier for consumers to understand. • Could insurers adopt the the 'right-planning' approach used by telcos and electricity retailers, putting onus on service provider to make sure policy is right for the customer? 	
9	<p>How we're monitoring insurers through the partnership model</p> <p>The NRG:</p> <p>a) received a presentation from s9(2)(a) around why how EQC holds insurers to account including:</p> <ul style="list-style-type: none"> • Key components of what's been created to influence insurer behaviour; • Key components of performance reporting from the NDRM; • A rundown of customer feedback loops to calibrate results before and after go-live; and • EQC's ability to be directive if reactions by insurers are slow, the role of relationship managers and the ability they have to escalate; <p>b) discussed</p> <ul style="list-style-type: none"> • What systems EQC has in place to ensure repairs are done to the right standard, the standards EQC expects and capability we need to put in place as a consequence; and • Members raised concerns about the partnership and how it will deliver for communities. 	
10	<p>Hearing from our customers for continuous improvement: EQC's Customer Experience Monitoring</p> <p>The NRG:</p> <p>a) received a presentation from s9(2)(a) on Customer Experience Monitoring.</p>	<p>EQC to consider how to make better use of demographic segments in Kantar questionnaires to understand the root cause of customer satisfaction e.g., English as second language, disability, location etc.</p>
11	<p>Pulling it together: what does it all mean for planning for an Event Response Community Forum?</p> <p>The NRG:</p> <p>a) discussed topics of conversation from the day and gave feedback to Kate Tod and team.</p>	<p>EQC to include a diagram of communication flows between EQC, NRG and the Forum to include in the ToR.</p> <p>EQC to provide a summary of the Forum for NRG members to share</p>

		with their communities, along with the ToR.
	Any other business a) discussed agenda for next NRG meeting in June.	

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NATIONAL REFERENCE GROUP

Held at the Michael Cullen Room, EQC s9(2)(g)(ii)
Wednesday, 22 June 2022 | 10.00am to 3.00pm

Reference Group Members

Robyn Wallace (Chair), Mojo Mathers, Jenna Rogers, Sharron Davie-Martin, Ciaran Fox, Jon Duffy, Ray Tuala, Linda Ngata, Tom McBrearty and Simon Templeton.

Apologies

Sharron Davie-Martin, Tom McBrearty, Jenna Rogers and Ray Tuala.

In attendance

Tina Mitchell (Chief Executive Officer), Lars Piepke (Chief Strategy Officer), s9(2)(a) (Head of Communications), s9(2)(a) (notes & actions) and s9(2)(a) (transcriber), s9(2)(a) (Manager, Risk Reduction & Resilience), s9(2)(a) (Head of Public Education), s9(2)(a) (Senior Policy Advisor), s9(2)(a) (Consultant), Chris Black (Toka Tū Ake EQC Incoming Chair), Ruth Dyson (Toka Tū Ake EQC Incoming Deputy Chair) and Alister James (Toka Tū Ake EQC Board Commissioner).

Presenting

s9(2)(a), s9(2)(a), s9(2)(a) and s9(2)(a).

Notes and Actions

	Agenda items & key discussion points	Actions required
1	Welcome, karakia, present & apologies a) noted apologies for Sharron Davie-Martin, Tom McBrearty, Jenna Rogers and Ray Tuala.	
2	Summary of last meeting and actions The NRG: a) noted minutes and actions from 7 March 2022; and b) received a brief update from Lars following a prompt from members on cover for flooding and concerns around access and affordability including: <ul style="list-style-type: none"> Toka Tū Ake is a part of Treasury's steering group for flood insurance at the Minister's request; The possibility of Aotearoa adapting something similar to the flood RE scheme in the UK; and Reference to the National Action Plan (NAP). 	Toka Tū Ake EQC to provide a flood update at the next meeting.

3	<p>Update from Toka Tū Ake EQC Chief Strategy Officer on behalf of Toka Tū Ake EQC Chief Executive</p> <p>The NRG:</p> <p>a) received an update from Toka Tū Ake EQC’s Chief Strategy Officer on behalf of Chief Executive including:</p> <ul style="list-style-type: none"> • Act update • Cap change • Volcano – Ruapehu • Dispute resolution 	<p>Toka Tū Ake EQC to consider updating NRG on community pricing versus risk pricing related to cap changes or consider adding this into talking points provided to members at the September meeting.</p>
4	<p>Morning tea with Board Commissioners</p> <p>a) received an update from Chris Black, Ruth Dyson and Alister James on Toka Tū Ake’s priorities from a Board perspective.</p>	<p>Toka Tū Ake EQC to consider if there are visual mediums/story telling avenues we can use to better engage with and inform communities.</p> <p>Toka Tū Ake EQC to brief NRG on the public inquiry at next meeting.</p>
5	<p>Research and Resilience updates</p> <p>a) received a presentation from s9(2)(a) on Research and Resilience – where we are and where we’re going; and</p> <p>b) received an update on Risk & Resilience Portal</p> <p><i>Because this presentation was cut short, Secretariat to provide slides to NRG following the meeting.</i></p> <p>c) discussed key topics from the presentation and provided feedback s9(2)(a)</p>	
6	<p>EQC’s public education programme</p> <p>a) received a presentation from s9(2)(a) on Toka Tū Ake’s public education programme; and</p> <p>b) provided feedback to s9(2)(a) on key topics covered.</p>	
<p><i>Members had a brief lunch break from 12.30pm-1.00pm</i></p>		
7	<p>Discussion of Extra Care Claims policy</p> <p>The NRG:</p> <p>a) discussed and provided feedback to s9(2)(a) and s s9(2)(a) on Extra Care Claims papers provided.</p>	
8	<p>NRG Terms of Reference – Event Response Community Forum Discussion</p> <p>The NRG:</p> <p>a) discussed the ToR and gave feedback to Toka Tū Ake EQC.</p>	

9	<p>Update from Tina</p> <p>The NRG</p> <p>a) received an update from Toka Tū Ake EQC's CE including:</p> <ul style="list-style-type: none"> • Name change • Toka Tū Ake waiata • Cultural Capability 	<p>Toka Tū Ake EQC to consider engaging with NRG and their contacts at an iwi level, especially related to internship opportunities.</p>
10	<p>Review of the year and planning for next year</p> <p>The NRG:</p> <p>a) received a review of the year by Toka Tū Ake EQC;</p> <p>b) discussed the NRG year-in-review, reflections on the needs of NRG's communities;</p> <p>c) provided feedback on agenda planning and the year ahead;</p> <p>d) agreed to retain current frequency of meetings for the next year; and</p> <p>e) discussed success measures for the next year.</p>	<p>Toka Tū Ake EQC to consider a collaborative approach to agenda planning - bringing forth a workplan on what is most important to Toka Tū Ake EQC in the first instance and incorporating elements NRG are interested in.</p> <p>Toka Tū Ake EQC to consider a field trip for NRG to get a wider view of impacted communities and the work Toka Tū Ake EQC is involved with.</p>
11	<p>Any other business & NRG only time</p>	

MINUTES OF THE MEETING OF THE NATIONAL REFERENCE GROUP
Friday 2 September 2022 | Level 23 Skyline, Majestic Centre Wellington

Present:

Robyn Wallace (Chair), Mojo Mathers (via MS Teams), Tom McBrearty, Ciaran Fox (via MS Teams), Jon Duffy, Linda Ngata (via MS Teams), s9(2)(a) Sharron Davie-Martin and Simon Templeton.

In attendance

Tina Mitchell (Chief Executive Officer), Lars Piepke (Chief Strategy Officer), s9(2)(a) (Head of Communications), s9(2)(a) (Strategic Advisor), s9(2)(a) (notes & actions) and s9(2)(a) (transcriber), s9(2)(a) (Customer Experience Advisor), s9(2)(a) and s9(2)(a) (Manager, Communications).

Apologies:

Ray Tuala.

The meeting was declared open at 10.00am

ITEM	AGENDA ITEMS AND KEY DISCUSSION POINTS	ACTIONS REQUIRED	DUE DATE
1	<p>Karakia, Present and Apologies</p> <p>NRG:</p> <p>a) received no apologies but Ray Tuala did not attend the meeting.</p>		
2	<p>Summary of last meeting and actions</p> <p>NRG:</p> <p>a) noted a verbal summary of the last meetings and the actions register.</p>		
3	<p>Feedback and updates from communities</p> <p>a) received feedback and updates from NRG on behalf of the communities they represent including:</p> <ul style="list-style-type: none"> • GCCRS had a member in Nelson with Civil Defence and Toka Tū Ake EQC who the need for an element of command control and importance placed on community networking; • connected with CDEM and iwi to offer support in the Nelson region but they have not had to activate any support just yet; • that Māori wardens did a sterling job supporting whanau in recent Nelson events; • that post event/emergency, people are not always in a good headspace, so it does take time to hear responses from communities. It is important to acknowledge impact on mental health when these events occur; 		

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	<ul style="list-style-type: none"> in rural communities the first response after a natural hazard event is people, animals and then they look to take next steps; and previous feedback from Canterbury who were affected by flooding – it was stressful to understand who was looking after what and where to go for help. 		
4	<p>Briefing papers</p> <p>NRG:</p> <p>a) noted briefing papers from Toka Tū Ake EQC;</p> <p>b) received feedback from members about those briefing papers; and</p> <ul style="list-style-type: none"> NDRM customer feedback Cap and levy Public inquiry <p>c) discussed the following:</p> <ul style="list-style-type: none"> The challenges for the sector of simplifying insurance policies due to legal requirements (if we make a one-page summary, people will only read that) Toka Tū Ake EQC has an opportunity to improve how customers access and understand insurance, e.g. <ul style="list-style-type: none"> a 'common checklist' in every single policy; Opportunity for a one pager in glove boxes for elderly people; help to get basic information out to people so they can understand jargon. Under NDRM we are supporting insurers to be the main point of contact. 	Management to arrange for media releases to be distributed to the National Reference Group.	
11.1	<p>Any other business:</p> <p>NRG:</p> <p>a) identified possible future agenda items and requested items before the next meeting:</p> <ul style="list-style-type: none"> Hearing from Tim Grafton or representative at ICNZ; Hearing from people impacted by Nelson event; and Customer outcomes report from recent events in Nelson. 	Management to continue the thinking around how best to connect NRG members with impacted communities and customers, such as through a field trip or something similar.	

	<p>b) received positive feedback on the updated briefing papers format; and</p> <p>c) noted Tom's positive feedback from recent Nelson event including:</p> <ul style="list-style-type: none"> • People in Nelson found assessors were caring without sugar coating; and • Toka Tū Ake EQC staff appear to be accessible and information seems to be useful for people. 		
<p>NRG members adjourned for morning tea from 11.05am to 11.20am</p>			
5	<p>Update on Nelson</p> <p>NRG:</p> <p>a) received a verbal update from s9(2)(a) (Head of Event Readiness and Response), on the current situation in Nelson;</p> <p>b) received questions and feedback from members about the briefing paper:</p> <ul style="list-style-type: none"> • timeframes for people; • members encouraged care of use of language e.g., the human impact runs far deeper than cosmetic damage and we need to be mindful of the language we use when talking about 'damage'; • how we incorporate perspectives from community representatives to help design messaging for communities and claimants; and • consider communities <i>and</i> customers <p>c) discussed how we can help NRG understand complexities around land, EQCover etc.</p>	<p>Toka Tū Ake EQC to distribute Toka Tū Ake EQC smarter land use research to members.</p>	
<p>NRG members adjourned for lunch from 12.30pm to 12.45pm</p>			
6	<p>Customer satisfaction</p> <p>NRG:</p> <p>a) received a verbal update from s9(2)(a) (customer experience advisor) on NDRM Customer satisfaction; and</p> <p>b) received feedback from members about the briefing paper:</p> <ul style="list-style-type: none"> • concerns around weaker insurers and where their focus lies; and • Toka Tū Ake EQC to consider education seminars on land cover with brokers, insurers etc.; and 	<p>Toka Tū Ake to distribute Hugh's reporting on a quarterly basis or with NRG briefing packs prior to meetings, whichever is more regular.</p> <p>Management to consider providing 'lessons learned' to NRG members to do with most recent natural hazard events.</p>	
7	<p>Cap and levy campaign insights</p>		

	<p>NRG:</p> <p>a) received a verbal update from s9(2)(a) (Manager, Communications) regarding insights from the new EQCover cap and levy rates effective from 1 October 2022;</p> <p>b) received feedback on how members can assist Toka Tū Ake EQC to consider how a cap and levy campaign may effectively engage relevant homeowners, communities and stakeholders:</p> <ul style="list-style-type: none"> • consider accessibility for all audiences; • measurable outcomes; • considering translation; • print media and digital media. <p>c) received feedback from NRG about right-sizing the campaign:</p> <ul style="list-style-type: none"> • over exposure by Toka Tū Ake EQC is confusing. Makes sense to rely on insurance companies for this campaign/messaging • Toka Tū Ake EQC to use this time to position itself as the trusted source of truth on any matters concerning insurance, cover etc.; and • ensuring our campaign is complementary without overstepping what insurers are doing. 		
<p>8</p>	<p>Sharing information with your communities</p> <p>NRG:</p> <p><i>Deferred to future meeting as items ran over time.</i></p>		
<p>NRG members adjourned for afternoon tea from 2.00pm-2.15pm</p>			
<p>9</p>	<p>NRG only time</p> <p><i>Deferred to future meeting as items ran over time.</i></p>		
<p>10</p>	<p>Toka Tū Ake EQC Chief Executive update</p> <p>NRG:</p> <p>a) received a verbal update from Toka Tū Ake EQC Chief Executive, Tina Mitchell, covering the following items:</p> <ul style="list-style-type: none"> • Housing Recovery • Natural Hazards Insurance Bill update • Dispute Resolution update • Flood Cover • Cultural capability update 		

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The meeting ended at 3.00pm

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MINUTES OF THE MEETING OF THE NATIONAL REFERENCE GROUP

Friday 6 December 2022 | Michael Cullen room, s9(2)(g)(ii)

Present:

Robyn Wallace (Chair), Mojo Mathers (via MS Teams), Tom McBrearty, Ciaran Fox (via MS Teams), Jon Duffy, Linda Ngata (via MS Teams), Jenna Rogers, Sharron Davie-Martin, Diane Fenika and Karen Billings-Jensen.

In attendance

Tina Mitchell (Chief Executive Officer), Lars Piepke (Chief Strategy Officer), s9(2)(a) (Head of Communications), s9(2)(a) (Principal Advisor, Engagement), s9(2)(a) (notes & actions) s9(2)(a) (transcriber), s9(2)(a), (Head of Policy and Government Relations), s9(2)(a) (Head of Event Readiness and Response), s9(2)(a) (Strategic Advisor, Readiness), s9(2)(a) (Manager Risk Reduction & Resilience), s9(2)(a) (Senior Advisor, Risk Reduction & Resilience) and s9(2)(a) (Customer Experience Advisor).

Apologies:

None.

The meeting was declared open at 10.10am

ITEM	AGENDA ITEMS AND KEY DISCUSSION POINTS	ACTIONS REQUIRED	DUE DATE
1	<p>Karakia, welcome and apologies</p> <p>NRG:</p> <p>a) received no apologies; and</p> <p>b) welcomed Diane Fenika and Karen Billings-Jensen to the National Reference Group.</p>		
2	<p>Summary of last meeting and actions (Robyn)</p> <p>NRG:</p> <p>a) noted a verbal summary of the last meetings and the actions register.</p>		
3	<p>Portal update</p> <p>a) received a verbal update from s9(2)(a) s9(2)(a) and s9(2)(a) on the Portal:</p> <ul style="list-style-type: none"> • phase one scope; • brand and identity; and • phase 1 wireframes, features and tools. <p>b) discussed the following:</p> <ul style="list-style-type: none"> • risk that homeowners' data might impact a home's value (or concern it would), shared information on 3rd party websites and their ability to potentially pull data from the portal; • transparency of information; 	<p>As well as slides, Secretariat to distribute portal risk assessment to members.</p> <p>Members to consider the questions in the portal briefing paper and to email any feedback on these to the Secretariat.</p>	

	<ul style="list-style-type: none"> • nuance of the portal’s information and that it is only one piece of the puzzle; <p>c) received feedback from members on the how to engage with communities better:</p> <ul style="list-style-type: none"> • if transparency is the goal, make it easier for 3rd parties to have access to data in real time, so that it’s used in the way Toka Tū Ake EQC wants it to be used and to keep integrity of portal; • question about whether it could include live (unsettled) claims too (noting the time it takes to settle a claim); • concerns raised about accessibility – has there been any thought about the font, colour contrast and descriptions in the brand planning; • concerns raised about accessibility of the portal website – is the screen readable and easy to navigate and is the backend accessible for screen readers; • consider diversity in photos and visual representation to include disabled people and minority groups; • members commended work on the portal but raised concerns around pushback to do with communities wanting to stop data from being published; • interest in how and who the testing will be done with and if there has been any thought about language accessibility for more than just te reo; • limitations of information – retirement villages, multi-unit dwellings, legacy claims, as is, where is, zones; and • consideration of partnership with MfE for future phases. 		
<p><i>NRG members adjourned for morning tea from 11.00am to 11.15am</i></p>			
<p>4</p>	<p>Briefings</p> <p>NRG:</p> <p>a) noted briefing papers from Toka Tū Ake EQC;</p> <p>b) received feedback from members about those briefing papers; and</p> <ul style="list-style-type: none"> • Insurance overview – ICNZ • Extra Care Claims (verbal update) <p>c) discussed the following:</p>	<p>Management to consider inviting brokers to a future NRG meeting.</p> <p>Regarding ECC - EQC to consider broad range of support services – including services that meet needs of disabled persons (financial, psychological etc.).</p>	

	<ul style="list-style-type: none"> • incorporating stakeholder feedback • s9(2)(g)(i) • Dispute resolutions and how those fit within the legislation; and • When considering support agencies in the Extra Care Claims work, ensuring that Toka Tū Ake EQC includes mainstream <i>and</i> specialist agencies. 		
<p>5</p>	<p>Feedback and updates from communities</p> <p>a) received feedback and updates from NRG on behalf of the communities they represent:</p> <ul style="list-style-type: none"> • positive feedback about excellent comms between EQC and GCCRS; • emotional support during the time it takes for settlement decisions is a point of stress for people; • regarding elderly communities, access issues are often a problem and they can slip off the radar in an event; • regarding iwi, especially Ngāi Tahu, they are currently looking into <i>Starlink</i> for all the marae across the region to enable connection between rūnanga and iwi, especially following the Nelson Marlborough flooding event. The Chair is also working with whānau across the Ngāi Tahu region to distribute grab-bags and working with regional groups to connect for response/recovery so there are relationships in place and active; • regarding Consumer NZ connections, Jon is looking into a report from his customer experience team and will distribute when he receives it; • regarding Pasifika communities, English is often the second language, so work is always underway to make resources and information more accessible/multi-lingual. During the Nelson period, MPP checked in with key leaders, pacific providers (for e.g., Nelson-Tasman Pacific Trust); • regarding rural communities, there has been a gap in communication between council and insurers especially in the recent Marlborough and Havelock event. It was also noted that the space between the time of the event and settlement is always significant and that many 		

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	<p>people have been cut off without connectivity; and</p> <ul style="list-style-type: none"> regarding disabled communities, the conversation and workstream has started within DPA to do with further engaging with their communities across the whenua. 		
6	<p>Update on Nelson</p> <p>NRG:</p> <p>a) received a verbal update from s9(2)(a) on the current situation in Nelson and Marlborough and their team's role on behalf of the organisation in that region;</p> <p>b) noted differences between Nelson and Marlborough regions especially related to recovery efforts, prioritising primary resident and access; and</p> <p>c) received questions and feedback from members about the briefing paper:</p> <ul style="list-style-type: none"> has Toka Tū Ake EQC's role with insurers caused confusion? is inconsistency across insurance agents' involvement with Toka Tū Ake EQC a problem? what sort of collateral is available for homeowners demographic change and the impact of covid, especially for minority groups in those regions more than just emotion of possession but <i>homes</i> and many displaced peoples Insurers and Toka Tū Ake EQC balancing all the different ways of communicating. 	<p>s9(2)(a) to forward collateral given to customers in these regions to Secretariat to send onto NRG members, remembering that it is just a template for Insurers to develop their customer messaging off.</p> <p>Tom to share Marlborough connection with s9(2)(a) following the meeting.</p>	
<p>NRG members adjourned for lunch from 12.30pm to 1.00pm</p>			
7	<p>Customer satisfaction</p> <p>NRG:</p> <p>a) received a verbal update from s9(2)(a) (customer experience advisor) on NDRM Customer satisfaction; and</p> <p>b) received feedback from members about the briefing paper:</p> <ul style="list-style-type: none"> concerns about mechanisms that are available to ensure people are at the centre and if there is anything further Toka Tū Ake EQC can do to smooth out issues/inconsistencies with insurers; interest in the themes that come through from the feedback to insurers and if there is a 		

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	<p>feedback loop between Toka Tū Ake EQC, the insurers and government;</p> <ul style="list-style-type: none"> • whether customers were receiving the outcomes (level of cover) they expected – and how to manage expectations; • comms is at the heart of this work; and • suggestions around how Toka Tū Ake EQC could work with insurers when renewals are issued i.e., a checklist 		
8	<p>Land cover – building understanding of entitlements</p> <p>NRG:</p> <p>a) received a verbal update from s9(2)(a) on land cover – building understanding of entitlements;</p> <p>b) discussed the briefing paper and additional links in the briefing email including:</p> <ul style="list-style-type: none"> • challenges around clarity and consistency with insurers; • challenges with channels available and appropriate to use; • lack of understanding of insurance cover; and • how to address mistrust of Toka Tū Ake EQC. 	<p>Management to re-distribute land cover one-pager to members.</p> <p>Secretariat to distribute Plain Language link shared by Mojo to members.</p>	
<p>NRG members adjourned for a short break from 2.15pm-2.20pm</p>			
9	<p>Toka Tū Ake EQC Chief Executive update</p> <p>NRG:</p> <p>a) received a verbal update from Toka Tū Ake EQC Chief Executive, Tina Mitchell, covering the following items:</p> <ul style="list-style-type: none"> • Natural Hazards Insurance Bill update; • Dispute Resolution update; • Flood Cover; • Cultural capability update; • Housing Recovery; and • Organisational changes. <p>b) received feedback and questions:</p> <ul style="list-style-type: none"> • councils’ role versus environmental land court • how can Toka Tū Ake EQC work with other agencies to achieve the same goals and take a more consolidated approach to housing; 	<p>Toka Tū Ake EQC to come back to the NRG in March with more guidance about making submissions related to district plans.</p> <p>Management to put Tom McBrearty in touch with Head of Risk and Resilience to discuss engagement with Te Hōuka community.</p>	

	<ul style="list-style-type: none">• group are delighted that Toka Tū Ake EQC are championing resilience work and preventative measures for inappropriate building;• what is government's role in all the preventative and educational work Toka Tū Ake EQC are doing;• connection between natural hazards work and nap for climate change underway;• access/location/evacuation planning for older people;• suggestions around weaving more storytelling into Toka Tū Ake EQC name change implementation; and• possible involvement with the Hazard Risk Board.		
10	NRG only time/any other business a) noted no other business.		

The meeting ended at 3.00pm

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