



25 August 2025

Ref: DOIA-REQ-0019550

Privacy of natural persons

Thank you for your email of 15 August 2025 to the Ministry of Business, Innovation and Employment (MBIE) requesting, under the Official Information Act 1982 (the OIA), the following information:

- 1. the quarterly NZCRS Quarter one 2025 that was discussed in the Advisory Committee meeting minutes 26 June 2025.*
- 2. April 2025 NZCRS Director's report referred to in the Legal Advisory meeting minutes 5 March 2025*
- 3. A copy of the governance paper supporting the proposal to disestablish the Legal Advisory Group under the current business as usual structure for the reasons set out in that paper.*
- 4. Lastly, I would also like to request full details of the open cases related to the Canterbury Earthquake Sequence, including the age of the oldest open case with the month and year that case was opened with NZCRS/GCCRS.*

On 21 August 2025, you clarified, via email, that point 4 sought the following information as at 30 June 2025:

- the number of open cases related to the Canterbury Earthquake Sequence
- the date these claims were opened with NZCRS/GCCRS
- if there is such a thing, the status of these claims as at 30 June 2025

Please find attached the documentation relevant to your request. Points 1 and 2 refer to the same report, titled "NZCRS Quarterly Report QUARTER ONE, JANUARY – MARCH 2025."

In relation to point 4, please find attached a list of the open cases related to the Canterbury Earthquake Sequence, the date they were opened with us, and their status, as at 30 June 2025. Please note that our system records the status as either open, closed or cancelled.

Please note that this response and enclosed documents, with your personal details removed, may be published on the MBIE website: www.mbie.govt.nz/about/open-government-and-official-information/published-official-information-act-requests. If you wish to discuss any aspect of your request or this response, or if you require any further assistance, please contact OIA@mbie.govt.nz. You have the right to seek an investigation and review by the Ombudsman of this decision. Information about how to make a complaint is available at www.ombudsman.parliament.nz or freephone 0800 802 602.

Nāku noa, nā

Gemma Wiig
Head of Accommodation and Insurance Response
Building & Tenancy



MEMO TO GM

DATE	26 February 2025
TO	Ingrid Bayliss, General Manager Building and Tenancy
APPROVED BY	Darren Wright, Director, NZCRS
PREPARED BY	Kirsty Hamilton, Principal Advisor Insurance Claims, NZCRS Tom McBrearty, Chair, Canterbury Homeowner Advisory Group
SUBJECT	FUTURE OF NZCRS GOVERNANCE

PURPOSE

To update you on the consultation undertaken in relation to the future of the NZCRS homeowner advisory governance arrangements, to seek your direction on the chosen option and approval on the proposed next steps.

RECOMMENDATIONS

We recommend that you:

- ✓ a) **Note** consultation involved over 15 internal and external stakeholders.
- ✓ b) **Note** the common themes of the feedback received through the consultation process.
- ✓ c) **Note** the recommendations and the considered risks, impacts and opportunities.
- ✓ d) **Note** this proposal is based on the current status of NZCRS. Should a significant natural disaster event occur, consideration for establishing a locally based homeowner group would need to be given.
- ✓ e) **Confirm** the preferred option for the future of the homeowner advisory governance. Option A, Option B or Option C. **Option B**
- f) **Approve** the proposed next steps which includes engaging with the affected groups.

Agree / ~~Disagree~~

Approved by

Darren Wright
Director, NZCRS
25 February 2025

Ingrid Bayliss
General Manager, Building and Tenancy
28 February 2025

BACKGROUND

At the establishment of NZCRS, governance arrangements were established that considered the involvement of Homeowner Advisory Groups (HOAG) to ensure the service remained focused on the homeowner at the centre and to ensure best practice for engagement with communities affected by natural hazard events.

The underlying Kaupapa was that for each event NZCRS responded to, a HOAG would be established and that a representative from that group would have a seat on the overarching NZCRS Advisory Committee to ensure good governance and connectivity with affected communities.

Following the Canterbury Earthquakes Sequence (CES), the Greater Christchurch Claims Resolution Service (GCCRS) established a CES HOAG (CHOAG) which has proven itself to be effective in holding NZCRS to account whilst providing direct feedback from those affected or working with homeowners. CHOAG was a central pillar to the establishment of the NZCRS as a national service and remains today a key stakeholder in the success of the service and the homeowners it supports.

The formation of NZCRS was based on the proven success of GCCRS in supporting homeowners not just effectively and efficiently but also by reducing lengthy and costly litigious court based judicial hearings.

NZCRS did not establish a HOAG in either the Nelson, Auckland or Cyclone Gabrielle events due to both the perception that one was not required and the lack of clear guidelines.

On 17 September 2024, you commissioned us to consider several key questions:

- 1) CHOAG:
 - a. What is CHOAG's role in the current context of the CES?
 - b. Should it continue to operate and if so, what should its membership be?
 - c. How should members be identified and recruited?
 - d. What triggers / guidelines should be established to identify when it could be wound into BAU?
 - e. What wellbeing representation should be considered?
- 2) Advisory Committee:
 - a. What is the role of regional HOAG's, if any?
 - b. What are the parameters for when one should be established e.g. size and scale?
 - c. Should regional HOAG's have a seat on the Advisory Committee?
 - d. What are the triggers for winding up a regional HOAG?
 - e. Should there be a permanent homeowner representative on the Advisory Committee, if so how should that be identified and engaged?
 - f. What Terms of Reference should be established?
 - g. What should membership be and how do we ensure diverse community representation?
 - h. What is the relationship between HOAG and NRG?
 - i. What other considerations should be taken into account?

As consultation proceeded and following feedback from stakeholders, we looked at the governance of NZCRS in a wider context, considering the need for a Wellbeing Advisory Group (WAG) (currently inactive) and Legal Advisory Group (LAG) (currently active). This paper has therefore expanded its scope to consider all NZCRS governance.

We have approached this based on business as usual, given the existing status of natural disasters. Should a significant natural disaster event occur, on a similar scale to the Canterbury Earthquakes Sequence (CES), it would be necessary for NZCRS to review and consider re-establishing governance arrangements, including a locally based homeowner group.

CONSULTATION

Consultation took place with a number of stakeholders, including:

- NZCRS Event Leads – AJ Hema (East Coast), Fiona Paton (Auckland) and Leanne Curtis (Nelson).
- Current CHOAG members – Daniel Langford, Dean Lester, Pip Moore and Linda Ngata
- Natural Hazards Commission (NHC) representatives – Bernadette McDougall and Pip Andrews
- NZCRS Support Team – Susan Rolton and Mimi Liu
- MBIE Building & Tenancy Branch General Manager Ingrid Bayliss
- NZCRS Director Darren Wright
- NZCRS Manager Case Resolution Nik Behrens
- NZCRS Legal Advisory Group Chair Miriam Dean
- Three District Council representatives, all community-based leaders - Christchurch City Council, Waimakariri District Council, Hurunui District Council.

Having considered the interviews and discussions held, we have captured the key considerations made in assessing the need for future governance arrangements for NZCRS:

Recognised success of CHOAG

Key themes were noted during the consultation when discussing the input of CHOAG since the inception of GCCRS. These included:

- Shaped GCCRS and NZCRS services
- Strong industry expertise – value in bringing the right minds and thinking together
- Visibility and accountability – keeping NZCRS, NHC and insurers to account
- Vehicle to raise homeowner concerns through to NHC/insurer
- Highlighted the homeowner experience in relation to poor repairs and advocacy
- Assisted external stakeholders and challenged them to use plain English for homeowners e.g. Engineering NZ

It also became evident through the consultation, that NZCRS staff in particular were unaware of the value and purpose of CHOAG, and they were unsure on the impact and ability CHOAG had to make decisions for NZCRS.

As a result of the lack of awareness three District Council community representatives (as noted above) were interviewed to countercheck visibility and awareness. They echoed staff comments in relation to knowledge and awareness.

Each of the representatives were adamant they knew local community representatives that could advocate for affected parties and increase awareness of the service. They also believed they would be able to advise when there should be a push for the services of NZCRS. As one said, *“the service is too good to be lost in the noise of ‘reaction, post event’ or where early response is more about safety and protection”*.

Future governance and homeowner representation

Key themes were also raised when considering the future of a HOAG. These included;

- Whilst CES claims make up the majority of the NZCRS portfolio, national and event representation is lacking,
- Strong community representation already exists. NZCRS should be leveraging off these relationships rather than reinventing the wheel,
- Function of CHOAG appears to have diminished when comparing to the establishment of the GCCRS and NZCRS,
- Local advisory groups may well be necessary at major event level, and in minor events, liaising with local identities may be more appropriate,
- NZCRS Event Leads should hold responsibility for community engagement, and
- Different events = different recoveries, needs, agendas, communication and awareness processes.

Needs and wants of the homeowners

As a homeowner centric service, it is important NZCRS does not make assumption about what the homeowners want and need and apply a CES lens based on experience.

Following an event, NZCRS should ensure it captures the learnings following an event – what worked well and what should be considered for next time to ensure the service continues to adapt and improve to best support the people.

Efficiency and effectiveness

In adhering to MBIE's efficiency commitment, a key consideration for NZCRS is to consider the current fiscal environment of not only CHOAG, but other governance arrangements. Whilst we recognise the importance of these governance groups in the establishment of the GCCRS and NZCRS, with NZCRS now being a permanent, standing service, it is accountable to a number of people including (but not limited to):

- Building & Tenancy Branch
- TWSD
- MBIE
- Minister of Commerce and Consumer Affairs
- The homeowners and communities the service is designed to support

Benefits of governance

- Risk management – allows NZCRS to better identify, assess and mitigate risks and adjust the service offering to ensure better outcomes for homeowners
- Improved decision making – ensures decisions are made with transparency, accountability and input from those key stakeholders. This leads to better informed decision making.
- Accountability and transparency – aids in building trust for NZCRS with stakeholders and the homeowners it supports. The governance group minutes are published to the NZCRS website and available to all who access, actions register maintained and assigned to member responsible.
- Stakeholder confidence – demonstrates that NZCRS operates responsibly and with integrity, adhering to the Homeowner Charter and homeowner at the centre ethos.
- Enhanced reputation – NZCRS' governance structure encourages a reliable, accountable and trustworthy public perception.
- Operational efficiency – assists in streamlining operations, reducing inefficiencies, and discussing barriers with the involved people around the table e.g. ICNZ, NHC. Shared commitment by members for better outcomes for the homeowners supported.

RECOMMENDATION

We have identified the below options for your consideration following the consultation. These are:

- a) Status quo – governance of NZCRS to remain the same with a CHOAG, LAG and overarching Advisory Committee,
- b) CHOAG to cease but overarching Advisory Committee to remain, with homeowner representation. Consider future of LAG,
- c) All NZCRS governance arrangements to cease by June 2025.

Please refer to *Annex One* which captures the proposed options in further detail.

If Options B or C are selected, the scheduled March 2025 meeting will be the final meeting for the group/s.

NZCRS also has the Engineering Advisory Group (EAG) but this is governed by Engineering New Zealand. Given the recent co-funding arrangements, this group will remain, with NHC now sitting on this group. Discussions are underway with Engineering NZ in relation to terms of reference given changes being made to this group. We recommend the EAG remain given they are governed by Engineering New Zealand and focus on the technical delivery of panel service and the engineering industry. The Chair of the EAG also sits on the NZCRS Advisory Committee.

The WAG as noted above is currently inactive. We propose this group remains inactive and note that regular contact is maintained with Pathways through monthly reporting and frequent meetings to ensure homeowners are receiving the support they need.

NEXT STEPS FOR NZCRS DIRECTOR

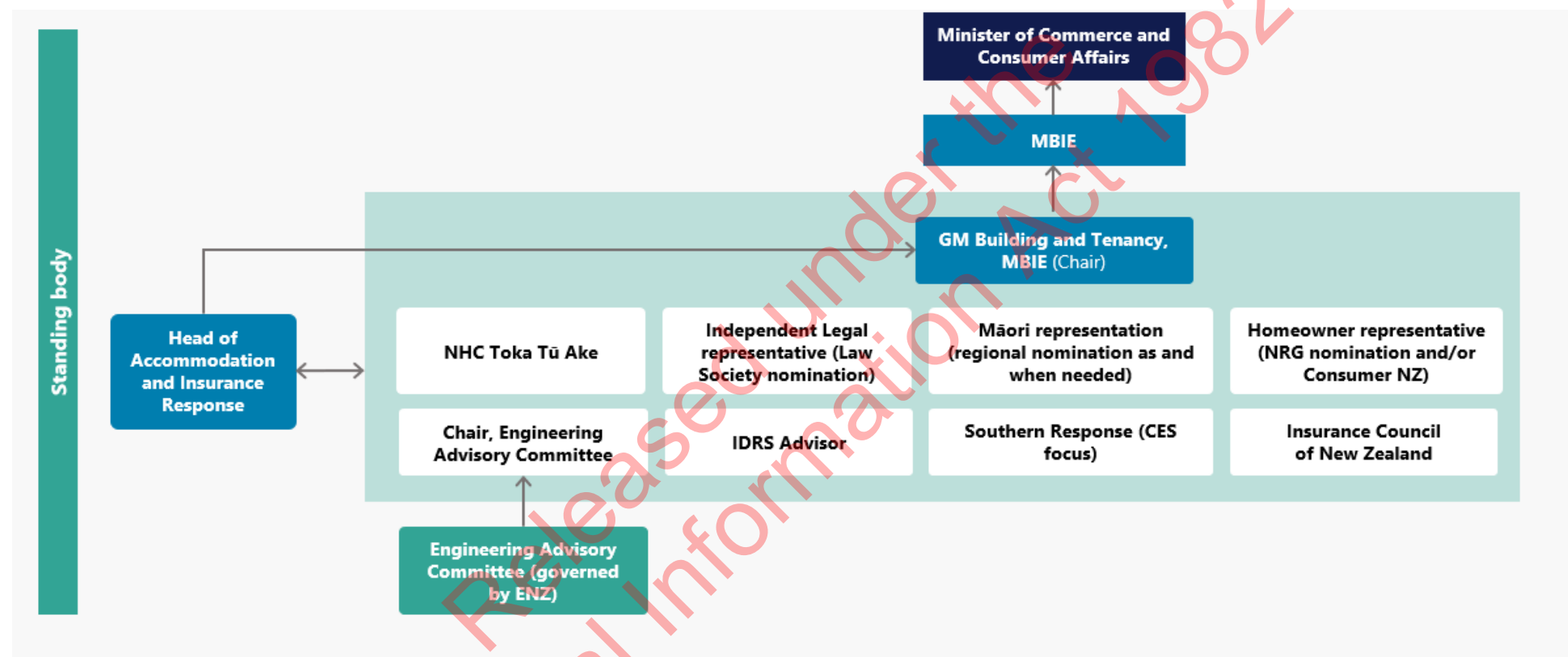
1. Paper to be prepared to present to CHOAG prior to their 11 March 2025 meeting.
2. Paper to be prepared to present to LAG, with the LAG Chair's endorsement, prior to their 5 March 2025 meeting.
3. Paper to be prepared to present to the Advisory Committee including the proposed structure should Option B be selected.
4. Provide update to the Advisory Committee during 19 March 2025 meeting.
5. Implement proposed option by 1 July 2025.

Appendix 1: Proposed options

	ACTION REQUIRED	POTENTIAL IMPACT	MITIGATION	OPPORTUNITY/BENEFIT
Option A) Status quo – governance of NZCRS to remain the same with a CHOAG, LAG and overarching Advisory Committee	<ul style="list-style-type: none"> ➤ Quarterly CHOAG, LAG and Advisory Committee meetings to continue. ➤ Commit to reconsidering governance arrangements by June 2026. ➤ The NZCRS Directors' successor to attend governance meetings along with the proposed Strategic Lead Insurance and Principal Advisor Insurance and Accommodation Response. 	<ul style="list-style-type: none"> ➤ Financial cost to MBIE – CHOAG and LAG membership – 4 CHOAG + Chair, 1 LAG + Chair. ➤ Requirement to go to market for LAG and CHOAG Chair confirmed by Commercial Services. 	<ul style="list-style-type: none"> ➤ Procurement Plan – publish opportunity for LAG and CHOAG Chairs – needs to be completed asap to allow for responses, interviews, consultation. ➤ Direct source permitted for other members based on contract value – little benefit in bidding confirmed by Commercial Services. 	<ul style="list-style-type: none"> ➤ Consider integration opportunities for the branch (BSDA, TAS and NZCRS) in relation to engagement with stakeholders and future planning for events.
Option B) CHOAG, WAG to cease but overarching Advisory Committee to remain, with homeowner representation.	<ul style="list-style-type: none"> ➤ Appoint homeowner representative to Committee. ➤ Current CHOAG members' contractual arrangements would cease 30 June 2025. ➤ No action required for WAG as currently inactive. ➤ Discuss future governance with LAG Chair to determine if similar approach should be taken. 	<ul style="list-style-type: none"> ➤ Improved service quality – continuous focus on maintaining and improving service quality, meeting proposed enhancements by the Committee and thus continuing to achieve high levels of customer satisfaction. ➤ Reduction in costs associated with membership – more fiscally responsible. 	<ul style="list-style-type: none"> ➤ Seek input from stakeholders including NRG, Consumer NZ for homeowner representative nomination. Appoint by direct sourcing. 	<ul style="list-style-type: none"> ➤ Advisory Committee accountable for NZCRS performance and success, including actively assessing the performance of its leadership team. ➤ Maintain constructive relationships with external stakeholder members – NHC, Southern Response, ICNZ ➤ Consider integration opportunities for the branch (BSDA, TAS and NZCRS) in relation to engagement with stakeholders and future planning for events.

	ACTION REQUIRED	POTENTIAL IMPACT	MITIGATION	OPPORTUNITY/BENEFIT
				➤ As events arise, Lead Case Managers would hold relationship with local homeowner representatives and communities. These local representatives could be invited to ad hoc Committee meetings or provide feedback on behalf of homeowners through the Lead.
Option C) All NZCRS governance arrangements to cease by June 2025.	<ul style="list-style-type: none"> ➤ Current LAG, CHOAG and Advisory Committee members' contractual arrangements would cease 30 June 2025. ➤ Update to be published to NZCRS website where minutes from quarterly meeting are held. 	<ul style="list-style-type: none"> ➤ Reduction in trust from stakeholders and homeowners – governance fosters trust and confidence. ➤ Reduction in connectivity and collaboration with ICNZ, NHC, Southern Response. 	<ul style="list-style-type: none"> ➤ Connect with NHC to determine if NZCRS could sit on their National Reference Group. 	<ul style="list-style-type: none"> ➤ Fiscal savings associated with membership.

Appendix 2: Proposed Advisory Committee members for Option B





New Zealand
Claims Resolution Service

NZCRS Quarterly Report

QUARTER ONE, JANUARY – MARCH 2025



MINISTRY OF BUSINESS,
INNOVATION & EMPLOYMENT
HĪKINA WHAKATUTUKI

Te Kāwanatanga o Aotearoa
New Zealand Government

Summary – May 2025

As was announced in the previous report, New Zealand Claims Resolution Service (NZCRS) Director Darren Wright finished up with MBIE late March 2025. He is succeeded by Stephanie Greathead, Head of Accommodation and Insurance Response. The Ministry of Business, Innovation and Employment (MBIE) established a new Accommodation and Insurance Response (AIR) team 1 April 2025. AIR operationally aligns the Temporary Accommodation Service (TAS) and NZCRS into one team within MBIE.

TAS's role is to provide temporary accommodation for people displaced from their homes after a civil defence emergency.

While over time customers and stakeholders will experience a more integrated service, they will not immediately experience any changes from this alignment. TAS and NZCRS will continue to operate as separate brands, with separate websites and registration processes. The AIR team alignment enables TAS and NZCRS to work more closely to better serve customers with accommodation and insurance support following natural disasters and other emergency events.

The operational benefits of integrating these services have already been realised through TAS leveraging off NZCRS' quality management system, induction and training processes.

Fiona Paton was appointed to Operations Manager Insurance and is responsible for the NZCRS case management staff. Fiona was previously a Case Manager herself and the Lead for the Auckland Weather Event of 2023.

Nik Behrens is now the Strategic Lead Insurance, responsible for quality assurance, training, resources and capability of NZCRS. He is also responsible for several strategic relationships and partnerships for NZCRS.

During the first quarter of 2025, NZCRS experienced a notable decline in demand, registering 120 new cases compared to 275 in the same period in 2024. This trend reflects a broader industry-wide decrease in natural disaster claims since the 2023 North Island Weather Events. Case closures also dropped, with 201 resolved cases versus 299 the previous year. Staffing reductions—from 18 Case Managers in January 2024 to 11 in January 2025—combined with the complexity of Canterbury Earthquake Sequence (CES) cases, contributed to slower resolution rates.

Progress continues in the resolution of complex 'aged' cases with only 4.9% of the current portfolio consisting of these cases, indicating effective efforts to resolve these entrenched Canterbury earthquake claims.

NZCRS implemented value-add reporting to assess how its involvement benefits homeowners during claim resolution. This includes tracking whether NZCRS helped achieve fairer outcomes, provided guidance, or led to increased insurance settlements. Of the 747 cases closed since implementation (1 July 2024), 25% (187 homeowners) received an average financial uplift of \$188,000 per case—totalling approximately \$34 million, pending audit. This data will inform staff training and highlight systemic issues for insurer education. Future reporting will quantify the financial impact more precisely, supporting cost-benefit analysis of the service.

Additionally, NZCRS is developing an annual stakeholder survey to capture feedback, identify emerging issues, and enhance preparedness for future events to ensure the service continues to have its intended impact.

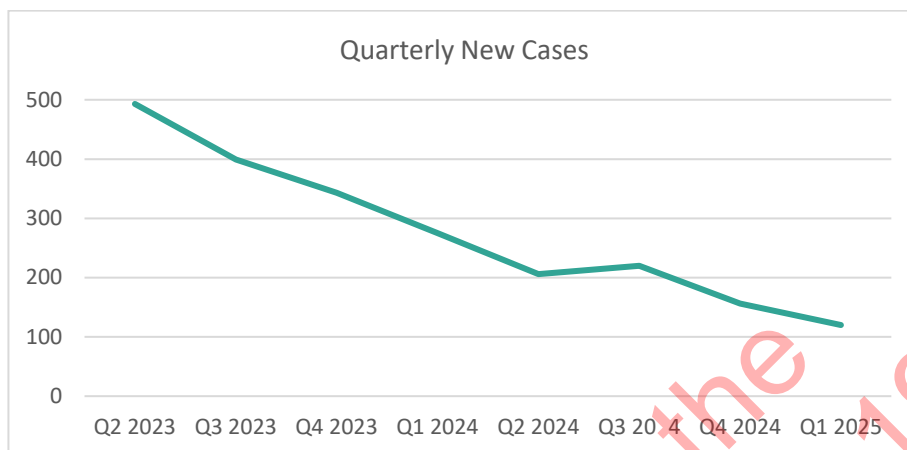
AIR continues to focus on improving readiness and planning for future events and priority outputs will be a workforce plan and regional plans which we will collaborate with key partners on to deliver.

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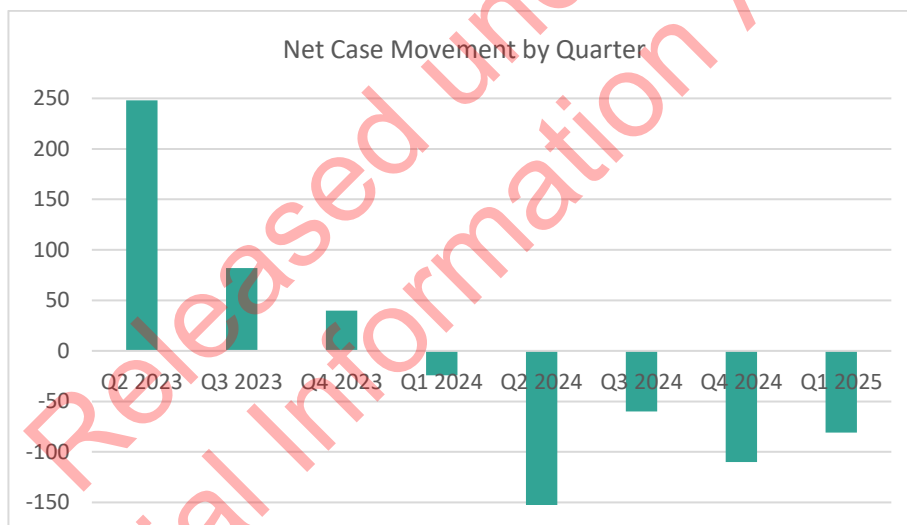
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1) NZCRS Overview Q1¹ 2025

Demand for NZCRS services during the quarter saw 120 new cases register with the services, compared to 275 for the same quarter in 2024, relating to all events. The low level of new cases entering the service is reflected across the insurance industry with low levels of natural disaster claims in New Zealand since the North Island Weather Events (NIWE) of 2023.



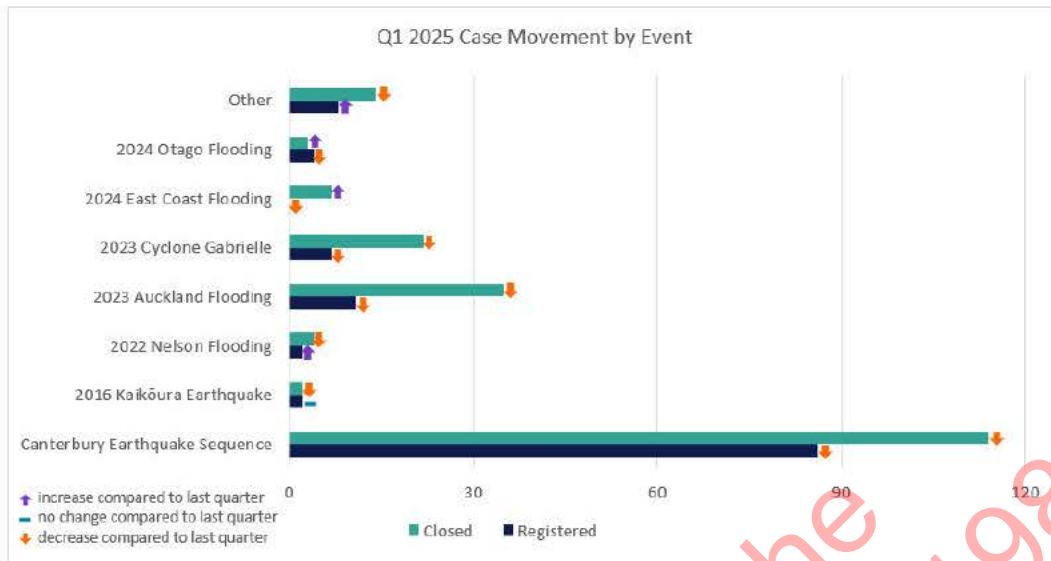
Closure rates were also down for the quarter with 201 cases closed compared to 299 in the first quarter of 2024. Comparing staffing numbers, NZCRS had 18 Case Managers January 2024 compared to 11 in January 2025. Cases are also predominately related to the Canterbury Earthquake Sequence (CES) which are the most complex in the portfolio, further detail on this is provided later in this report.



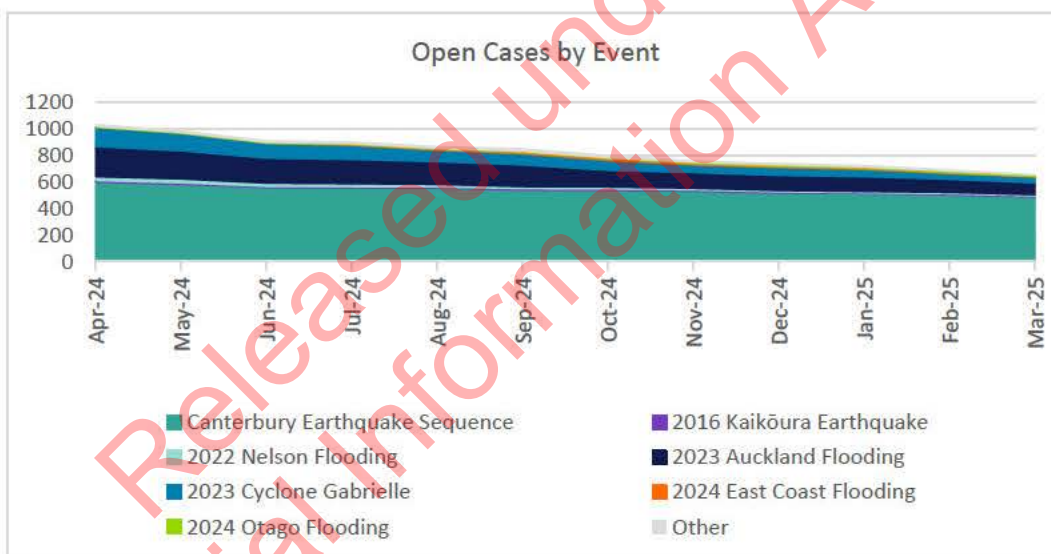
As of 31 March 2025, NZCRS was managing 658 open cases, down from the peak of 1,118 in January 2024 with 6,201 closed since the establishment of the Greater Christchurch Claims Resolution Service (GCCRS). It is positive to see the overall number of open claims reducing with 658 cases being the lowest number under management for NZCRS.

- 74% (485) of the open cases relate to the Canterbury Earthquakes Sequence (CES),
- 1% (nine) from the Kaikōura Earthquake and the Nelson Flooding event of 2022,
- 13% (89) from the 2023 Auckland Weather event,
- 7% (44) from Cyclone Gabrielle,
- >1% (five) from the Otago Flooding event in October 2024, and
- 13 from other smaller events across the country.

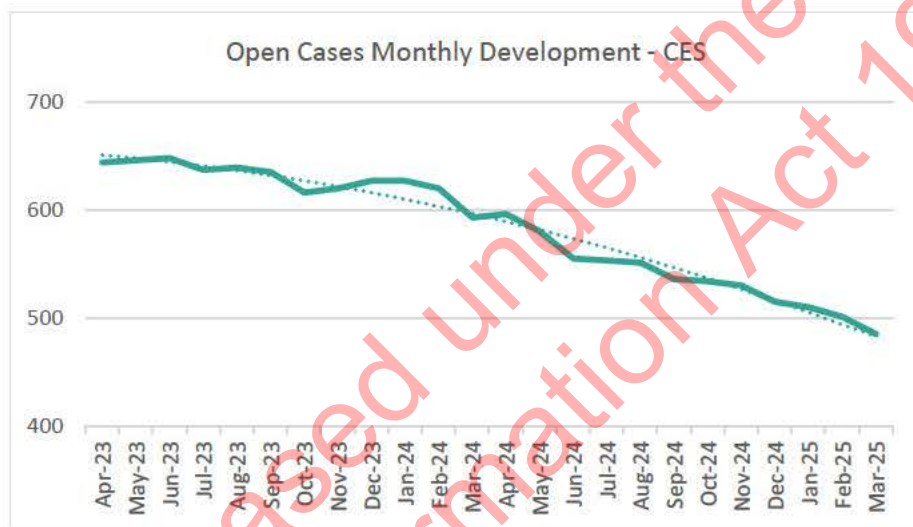
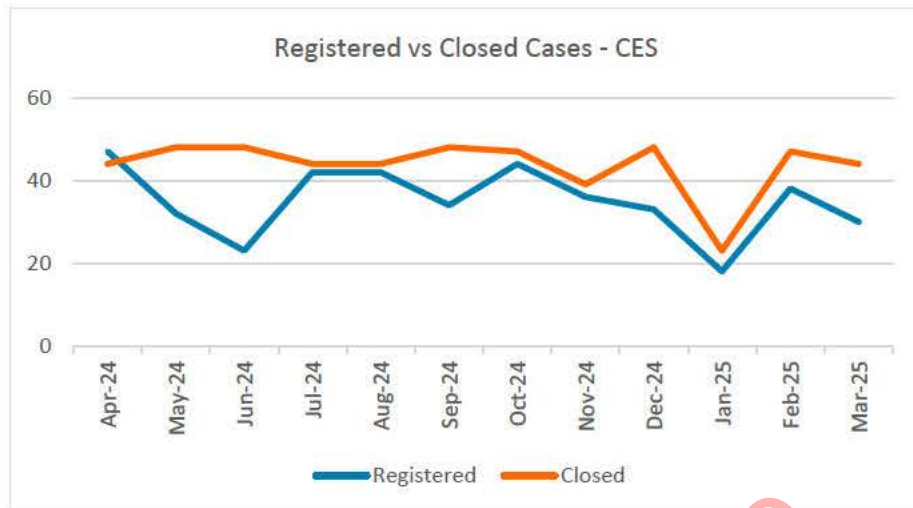
¹ Q1 Jan-Mar, Q2 Apr-Jun, Q3 Jul-Sep, Q4 Oct-Dec:



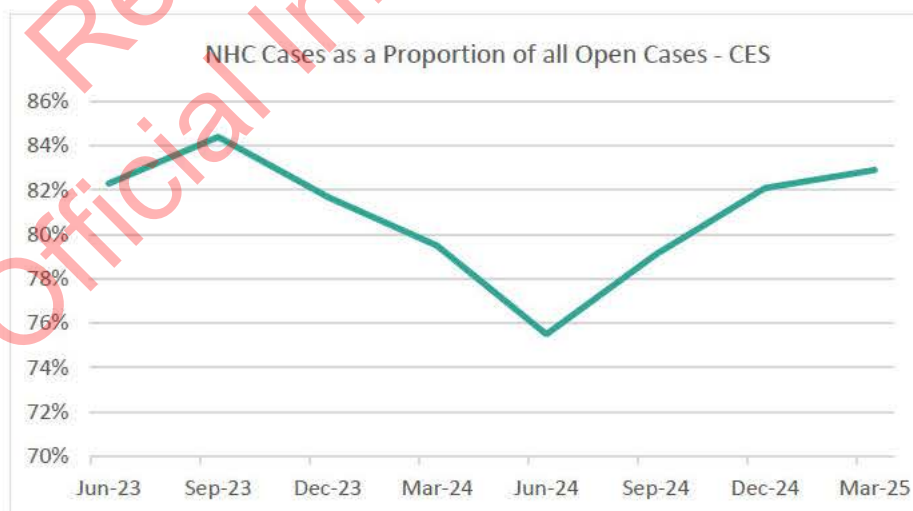
NZCRS continues to receive cases from across New Zealand with eight cases registered for the service that are not related to one of the more major natural disaster events listed below. These other events include an October 2024 earthquake in the Wellington region and the January Mangawhai Tornado.

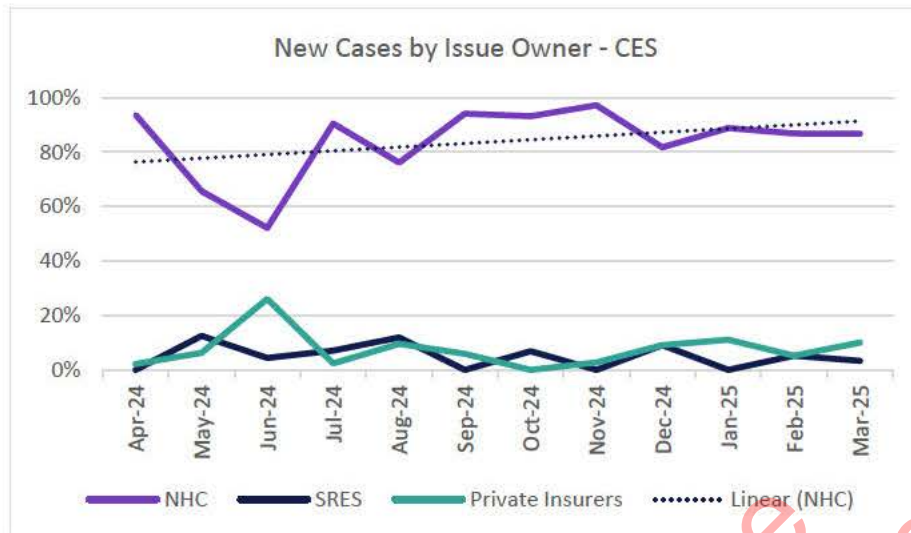


A significant milestone was reached during the quarter, with under 500 CES cases remaining open – this is a first for the service. 114 CES cases were resolved during the quarter, with 86 new CES cases entering. The common theme continues to be new owners discovering missed damage or poor workmanship. These cases are complex and take more time to resolve due to a number of factors such as multiple owners since the event, engineering disputes over proposed repair methodologies, identifying the earthquake impact versus pre-existing damage.



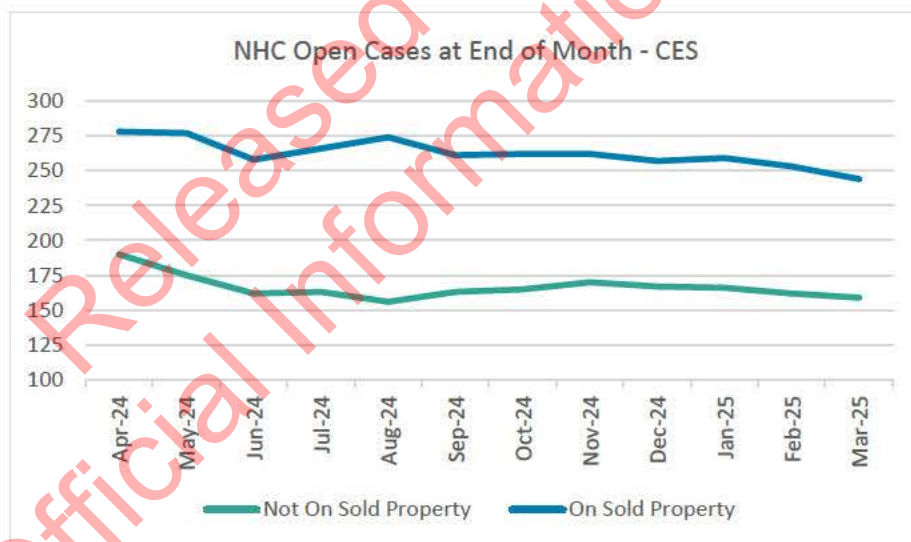
It is important to note that of the 485 CES cases open as at the 31 March 2025, 82.9% were with NHC, a slight increase of 0.8% from the previous quarter. Of the cases registered during the quarter, 3% are with SRES (down from 5%) and 9% with privates insurers (up from 4%).





NZCRS is aware of an increasing number of proceedings being filed against the Natural Hazards Commission (NHC) regarding properties that were on-sold after the date of loss, but that are not eligible for the Treasury On-sold programme. These homeowners currently have no dispute resolution pathway other than the Courts, leading to increased costs and delays for both the Crown and homeowners. These homeowners are often in a position of significant negative equity and/or insolvency due to the unknown damage and its impact on their property value. NZCRS support these homeowners through access to legal advice specific to their situation to determine what, if anything, can be done to progress this.

As at 31 March 2025, NZCRS was managing 159 cases with NHC where the homeowner owned the house at the time of the earthquake (BAU) a slight decrease from 167 in December 2024, and 244 that have been on sold, which is down slightly from 255 in December 2024.

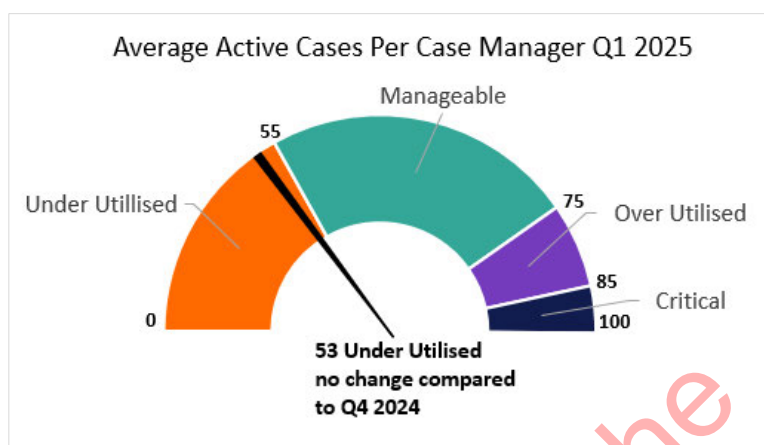


1.1) Caseloads

At the time of writing this report NZCRS has 10 Case Managers staff spread across Napier, Nelson and Christchurch. During the quarter, our Auckland based Case Manager resigned. On average, Case Managers hold a portfolio of 53 active cases, no change from the previous quarter.

In June 2025, three fixed term Case Managers will finish up with NZCRS. The average number of cases per Case Manager will therefore increase, but it is anticipated this will be at a manageable level and more appropriate given the current caseloads mean Case Managers are under-utilised. It is anticipated that caseloads from 1 July 2025 will be an average of 62

per Case Manager. NZCRS are confident the service homeowners receive will not be impacted as these caseload levels are still manageable.



The speedometer graph above will continue to be utilised going forward for demand forecasting and as a key indicator of system performance both in terms of the over and underutilisation of Case Managers, along with the month-by-month progress of these numbers as set out below.

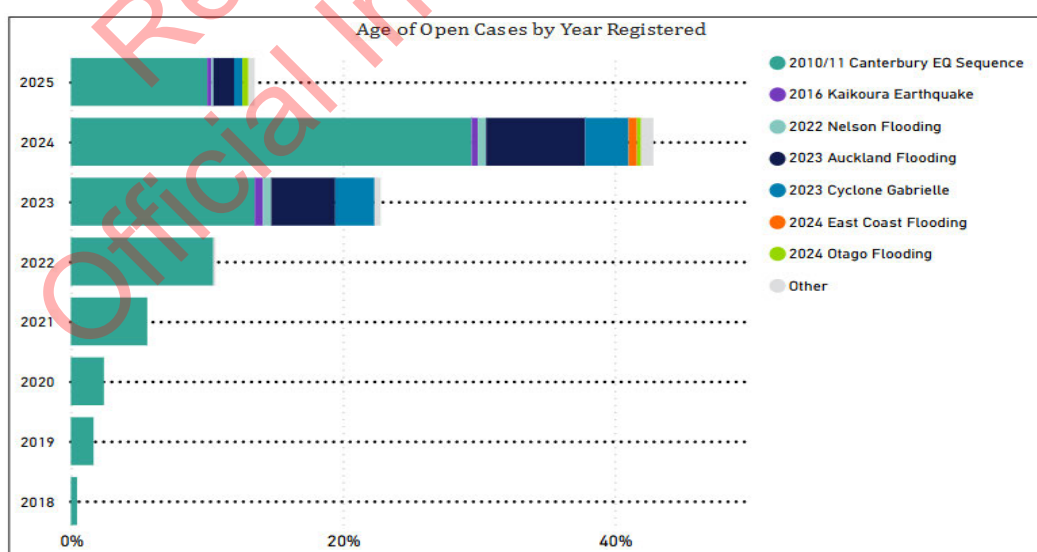
1.2) Complex 'Aged' Cases

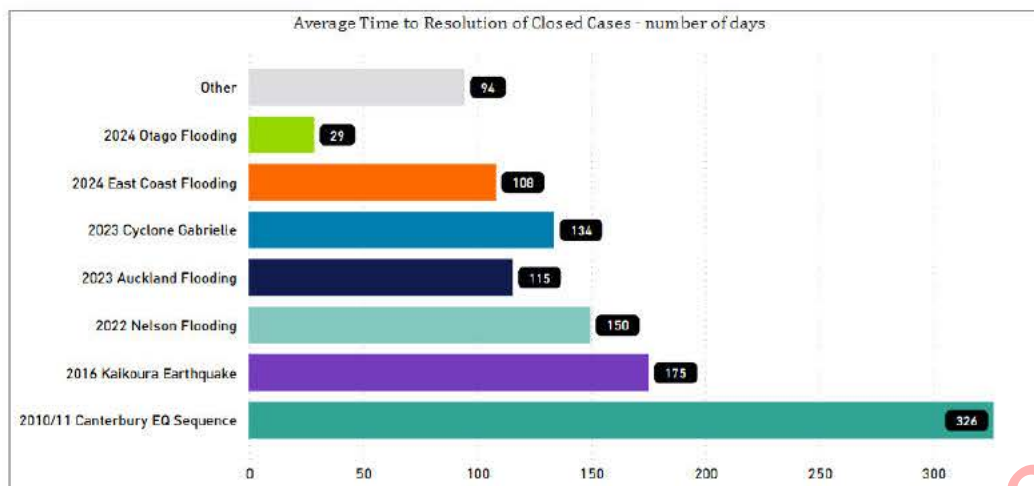
The age of cases in the service signals when different interventions need to be introduced to progress cases through to resolution. This continued to be a focus area for NZCRS in quarter one, 2025.

Aged cases are defined as those that registered with NZCRS between 2018 and 2020 (previously known as the GCCRS).

Changes over the past quarter include a reduction (through resolution) of 31% for 2019 registered cases, and 35% for those registered in 2020. NZCRS now only has 3 cases registered from 2018, 13 from 2019 and 20 from 2020 making up only 4.86% of the overall NZCRS portfolio of cases. For those registered in 2018:

- One is in the NZCRS Internal Dispute Resolution Service (IDRS) Determination service with SRES,
- One is in the Canterbury Earthquakes Insurance Tribunal (CEIT),
- One is in final settlement through remediation of the property and was expected to close during the quarter. A legal issue arose and is currently being addressed.





1.3) Evaluating NZCRS Impact

Value add reporting has been implemented to show how NZCRS supported homeowners in the resolution of their claim. This includes measures to determine if NZCRS involvement ensured a customer received the right outcome, provided information/education/guidance or resulted in a financial increase to their insurance settlement.

Since implementing this measure late 2024 and backdating data to 1 July 2024, of the 747 cases closed, 187 homeowners (25% of closed cases) received a financial increase to their settlement following NZCRS involvement. The financial value on average was \$188,000 per case (\$34m over 186 cases, subject to audit).

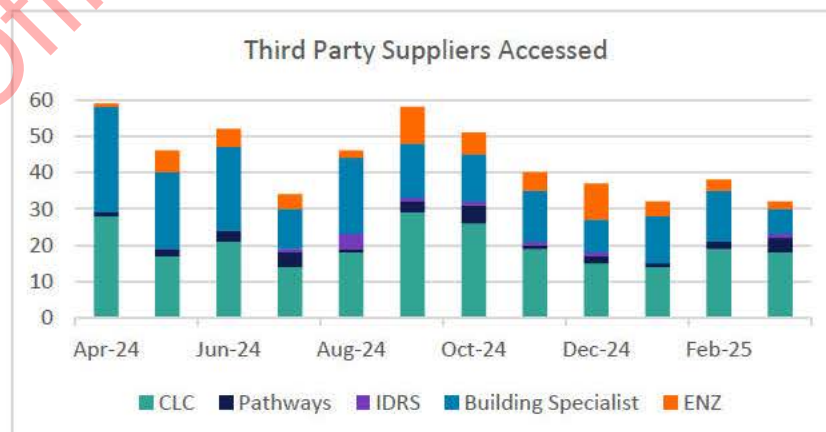
Going forward this will provide critical insights into the areas where NZCRS has the great impact from the service we provide. This information can be used for future training of staff, as well as sharing with our key stakeholders where we are seeing systemic issues that lead to customers not getting their full policy entitlements without NZCRS involvement.

The next stage of this reporting is to measure and audit the financial increase in \$ terms that NZCRS are adding. This will help inform our work on overall service costs and the additional funds utilisation of the service provides to homeowners to repair their homes.

Work is also underway on a proposed annual stakeholder survey which will provide us with valuable insights about our impact and how we partner and engage with our stakeholders. We will use this information to improve how we work, training opportunities and overall improvement of our service.

2) Additional support services

NZCRS captures data on the number of cases accessing our various support service offerings (e.g. wellbeing through Pathways or legal advice through Community Law), to analyse how many cases are accessing one or more of the additional support service offerings. This ensures service improvements and adjustments are made to reflect demand. This data is captured when cases are resolved.



51% of the cases closed, accessed one or more of these third-party support services to aid in the resolution of their insurance claim. 50% utilised Community Law, 33% the Building Specialist and 9% Engineering New Zealand services. 7% accessed the wellbeing support service and 1% accessed dispute resolution mechanisms through the IDRS –(available for CES only).



The above highlights the number of cases closed per month and how many support services, in addition to case management, they accessed during their time with NZCRS.

2.1) Legal Support – Community Law

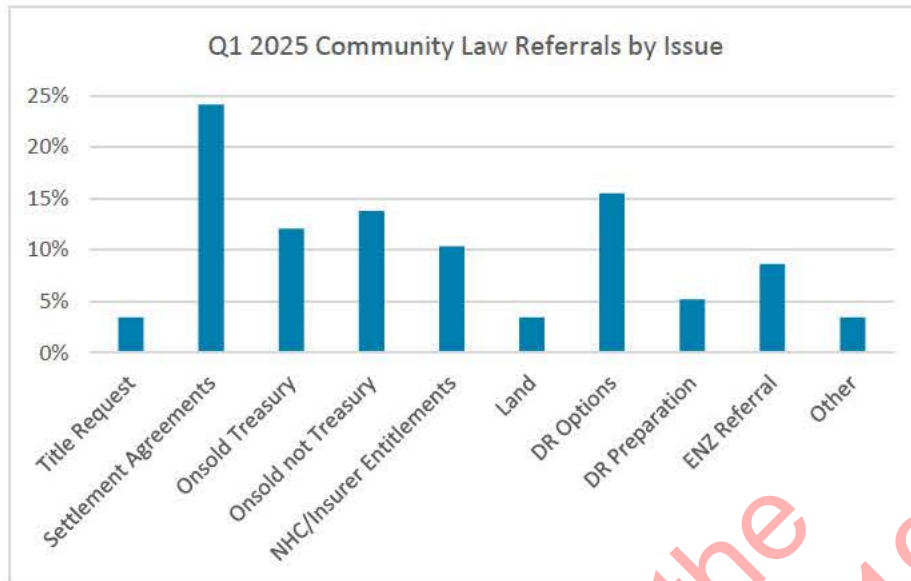


The team at Community Law has continued with a busy quarter, accepting 58 case referrals during the period. 16 of those referrals related to properties that have been on-sold after the date of loss. This can relate to properties registered with the Treasury Onsold Programme or that fall outside of it. The advice is often required at short notice given deadlines with issues relating broadly to the following:

- Questions about the Onsold Programme process or timelines;
- Dispute resolution options if they wish to refuse the Onsold Offer or fall outside of the parameters of the scheme;
- Advice on encumbrances and meaning of conditions in settlement documents.

NZCRS staff have been briefed to ensure that where owners have received an allowance for legal advice within their Onsold settlement, that this is utilised to seek the legal advice externally with their private solicitor. This will ensure that the legal services provided by Community Law are available for those who need it most in the shortest period of time.

We thank the team at Community Law for their efforts to provide timely, efficient and high-quality legal advice to homeowners NZCRS is supporting.

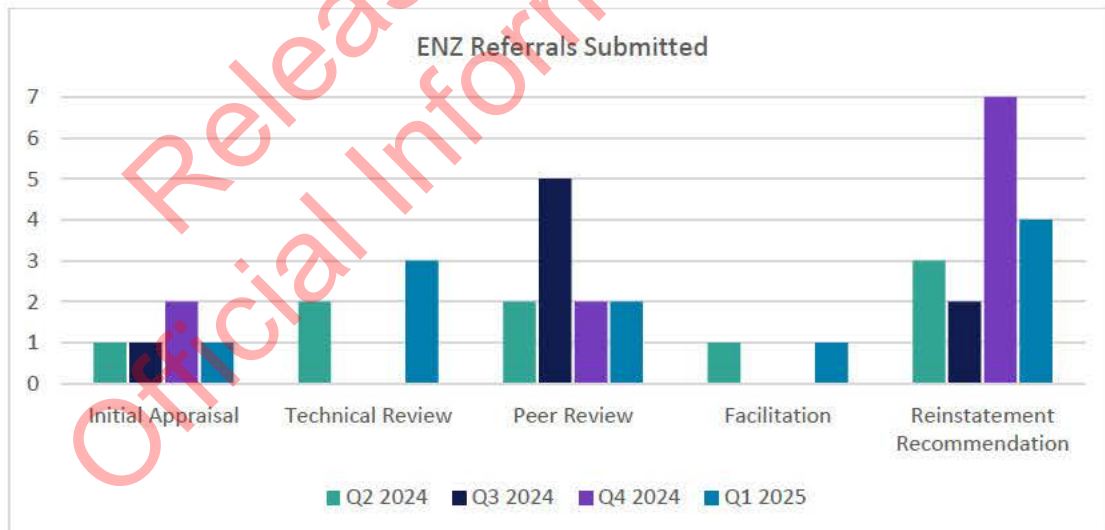


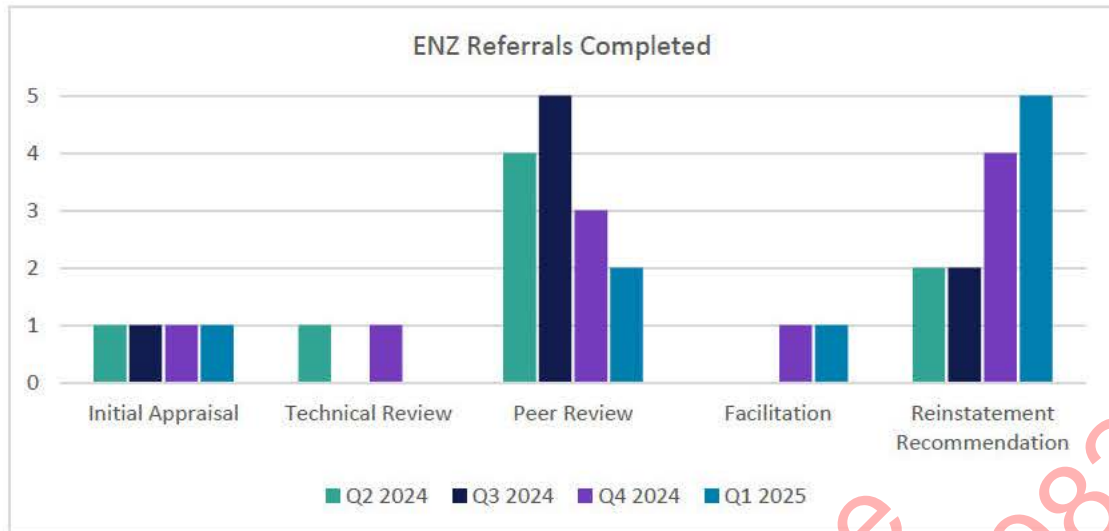
2.2) Technical Support – Engineering New Zealand

During the quarter, one Initial Appraisal, two Peer Reviews, one Facilitation and five Reinstatement Recommendations were completed. One referral was submitted for an Initial Appraisal, three Technical Reviews, two Peer Reviews and four Reinstatement Recommendations. NZCRS noted an increase in the time it takes for the parties (homeowner and NHC in most instances) to agree on the background context provided in the referral forms and anticipate this impacted the lower number of referrals submitted to Engineering New Zealand this quarter.

NZCRS is working with Engineering New Zealand on monthly reporting to capture general themes of issues and referrals and will provide this information in future quarterly reporting.

The Engineering Advisory Group and Natural Disaster Recovery Panel have their quarterly meeting in June 2025, and an update on their insights will be provided in the next quarterly report.





2.3) Dispute Resolution – Internal Dispute Resolution Service

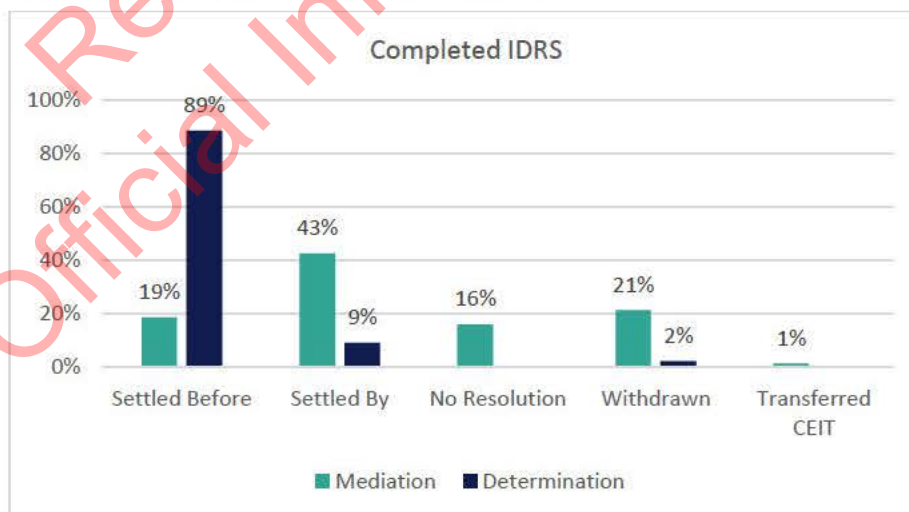
During the quarter one mediation was held and a resolution was reached. One determination and one mediation are scheduled for quarter two (April – June 2025).

At the time of writing this report (May 2025), a decision was issued for the determination, resolving this case, and the mediation also reached resolution.

All parties sign confidentiality agreements before commencing the mediation or determinative hearing on the day. The parties involved in the determination held early March 2025 however, agreed to waive confidentiality in light of wider public interest. This redacted decision has now been provided to the industry and reinforced the need for any experts to be balanced and independent with their assessments, establishing and presenting evidence carefully, comprehensively and objectively, irrespective of if their client is a homeowner or an insurer. The decision also highlighted the importance of experts under cross-examination needing the ability to hear the views of other experts and adjusting their position where necessary.

NZCRS notes the decision is not a substitute for specific legal advice, and NZCRS will ensure homeowners obtain legal advice for their particular situation.

The below captures the IDRS landscape since inception of these services.



2.4) Wellbeing Support – Pathways Health Limited

Over the quarter, Pathways NZCRS wellbeing team supported² 40 homeowners. There were 11 new referrals this quarter and 2 discharges.

Christchurch / Ōtautahi

Over the past quarter, the Ōtautahi wellbeing team has seen a noticeable increase in the demand for support from homeowners transitioning from earthquake-damaged homes into temporary accommodation. This period has brought a surge in emotional and practical support needs, as homeowners and their whānau navigate the uncertainty and stress associated with displacement, disrupted routines, and concerns about long-term housing.

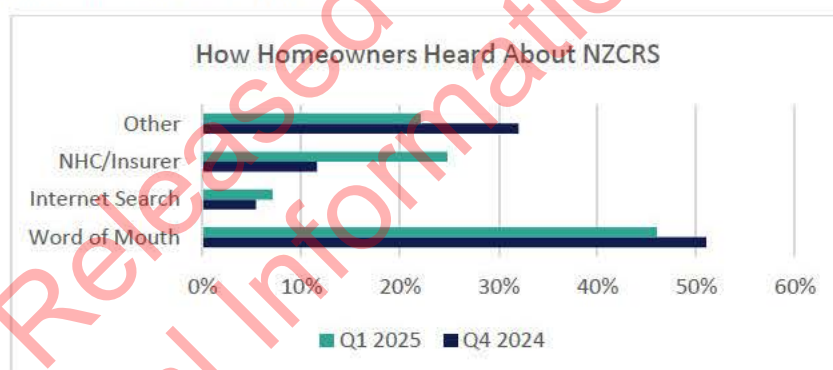
Emotional support has been especially important - helping people manage anxiety, sleep disturbances, and the emotional toll of trauma. At the same time, practical support such as assistance in accessing resources, understanding repair timelines, and adjusting to new living environments has been essential in helping people regain a sense of stability during this challenging transition.

Auckland / Tāmaki Makaurau

Over the quarter, noticeable trends have emerged in the types of support being provided. A significant observation is that many of the supports are often located outside the main Auckland area, requiring additional effort to connect individuals with the resources they need. Additionally, a key factor in ongoing support has been addressing feelings of isolation and loneliness. In many cases, being a listening ear and offering a space for people to talk has proven essential. Conversations around wellbeing options and making thoughtful suggestions have played a crucial role in helping individuals feel heard and supported.

3) Access to the Service

During the quarter 46% of all new cases into the service were through “Word of mouth” referrals. This is a positive result as it supports our satisfaction data that homeowners are happy with the service and are recommending us to their friends and whānau. It is also worth noting the increasing collaboration between insurers and NZCRS with 25% being referred by either NHC or the insurer, up from 12% in the last quarter.



² Types of support provided include:

1. Emotional Support

Pathways wellbeing service offers empathetic, trauma-informed support that helps homeowners feel heard, validated, and understood. This includes building resilience, reducing feelings of isolation, and helping individuals recognise their strengths during challenging times.

2. Advocacy

Support includes guiding homeowners through resolution processes, representing their voices in meetings, and helping them understand and engage fully in discussions. This ensures they feel heard, informed, and supported.

3. Practical Support

Pathways assists with a wide range of practical needs; from organising meetings with contractors to supporting moving logistics, accommodation, food access, and household requirements. Additionally, Pathways helps homeowners identify and implement supportive actions to nurture *taha tinana* (physical wellbeing), *taha hinengaro* (mental and emotional wellbeing), *taha whānau* (family and social wellbeing), and *taha wairua* (spiritual wellbeing), fostering overall resilience and wellbeing.

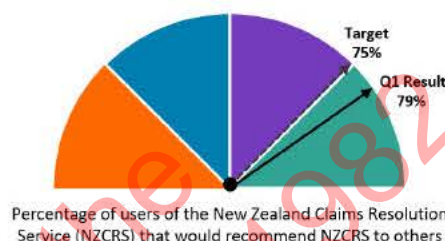
4. External Referral Support

When needed, the Pathways wellbeing team connects homeowners with appropriate external services such as mental health support, family violence services, budgeting help, addiction support, and community-based organisations, ensuring holistic care beyond the immediate scope.

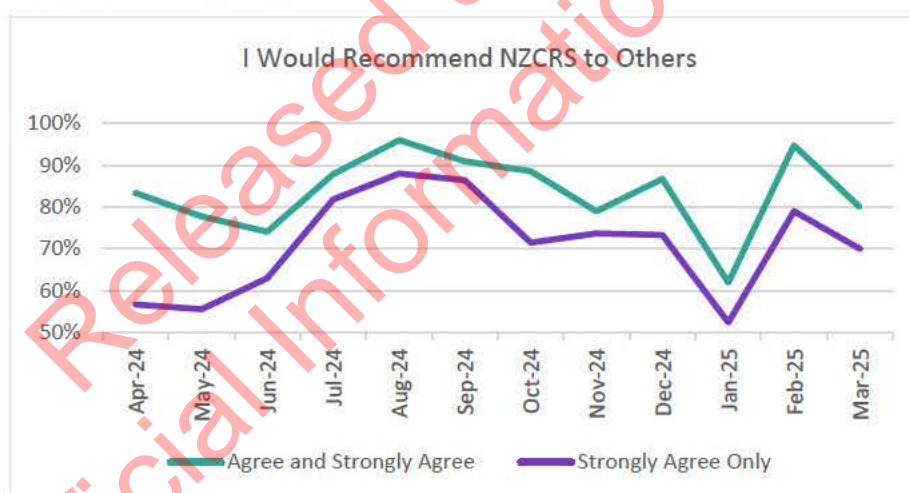
4) Exit Survey and Feedback

NZCRS continues to monitor its key performance indicator (KPI) through a survey of homeowners who have used the service and where their case has been closed. It is important to note that this survey is only issued to homeowners who return a consent form, are actively managed or given advice by the service and only when their case in the NZCRS system is closed. Homeowners who only receive high level or "one touch" advice such as in a community hub or over the phone are not currently issued with a survey. NZCRS remains focussed on the homeowner being at the centre of what we do and has taken a view that asking a homeowner to complete a survey when they have only sought high level advice, or they are still very much living in the event, is not in their best interests.

NZCRS Exit Survey		
Questions	Q4 2024	Q1 2025
1. I was able to make informed decisions because my Case Manager provided me with the information I needed.	89%	80%
2. My Case Manager kept me informed of the progress of my case.	87%	83%
3. My Case Manager acted in a professional manner.	93%	87%
4. I would recommend NZCRS to others.	86%	79%



During Q1, 2025 the key performance measure (KPI) "I would recommend NZCRS to others" has decreased slightly from 86% in the fourth quarter to 79% for this period.



4.1) Homeowner Feedback

A sample of the feedback from homeowners during January to March 2025 included:

"XXXXX was helpful, knowledgeable and supportive throughout the entire process. He always communicated promptly and clearly which was really helpful while navigating the situation at hand. I would have no hesitation in recommending NZCRS and XXXXX specifically."

- Ōtautahi/Christchurch homeowner

"XXXXX was fantastic, helped me every step of the way. EQC were very difficult to deal with and with XXXXX's help it took the pressure off me. I would highly recommend XXXXX to everyone going through this process. XXXXX took time to explain things when I was struggling to understand and was always available to contact."

- Ōtautahi/Christchurch homeowner

"This was a complicated case due to the insurance companies difficult and stalling tactics which lasted for years. NZCRS helped immensely by giving a renewed approach and taking the weight of it off my shoulders which was a huge relief. Working in tandem with my lawyer we finally reached a resolution after 13 years. Thank you!!"

- Ōtautahi/Christchurch homeowner

"XXXXX spent time in making us aware of our possible courses of action and outlining the reasons for them. XXXXX was easy to understand and most informative. XXXXX was able to provide us with information we were unaware of regarding our claim."

- Ōtautahi/Christchurch homeowner

"I was extremely happy with the service. I was listened to, treated with respect and understanding by pleasant, helpful staff. If my insurance company had communicated with me like NZCRS did, I wouldn't have had to go to them."

- Tāmaki Makaurau/Auckland homeowner

"I was highly appreciative of XXXXX's help and guidance. He is a good listener, was calm and respectful. Gave me good, clear guidance along the way, and with his help, I was able to question the EQC/Insurance reports, challenge them, and get an extra amount of compensation because of underestimates on their part. I was highly appreciative and grateful to have the help of this independent service and would like to especially commend XXXXX for his help. I could not have asked for better "

- Tāmaki Makaurau/Auckland homeowner

"All went very well, everything you said you would do you did. All communication was really good, everyone involved were very helpful and very pleasant and certainly helped decrease our anxiety levels. Thank you very much."

- Tāmaki Makaurau/Auckland homeowner

"As soon as I contacted your office, I felt supported. In fact, after all I had been through, I felt safe and cried when I was explaining my situation to your team."

- Tairāwhiti/Gisborne homeowner

"Our case manager supported, helped and guided us throughout the process. Without their knowledge, support and professional input we would not have achieved the outcome and result we got to. Their knowledge and guidance was invaluable to achieving the outcome."

- Te Taihū-o-te-waka/Marlborough homeowner

5) Operational Update

5.1) Quality Management and Assurance

NZCRS continues to work towards ISO 9001 certification and operationalising continuous improvement across the organisation. The Building and Tenancy Branch within MBIE that AIR sits within, is aiming for certification early 2026. ISO 9001 is the world's most widely recognised standard for quality management systems, providing a framework for organisations to demonstrate their ability to consistently deliver predicted and services that meet customers and regulatory requirements.

Quarterly case audits

Case audits, being one part of the NZCRS Quality Management System, have commenced. This involves the assessment of three open and three closed cases every month to check the overall quality of the files, appropriate use of the customer relationship management (CRM) system, the correct engagement of expertise, and the overall position of the case, to ensure it is progressing as it should. The primary purpose is to ensure cases are being handled as they should to ensure the best customer experience possible.

15 Case Audits (3 open, 3 closed per month) were undertaken during the quarter from a randomly selected sample.

NZCRS' overall audited case score is 93%. If Case Managers had have made homeowners aware of the online portal system, that allows them to access and view the progress being made on their case and upload documentation, the overall audited case score would have been 100%. For the previous quarter, only one homeowner of the nine cases audited was advised about the portal. This is a consistent theme from previous audits, and NZCRS are monitoring this closely to determine if there are better ways to advise homeowners about the portal. NZCRS is working on collateral that can be provided to homeowners during the triage process that includes an overview of the portal, including its purpose.

The quality of case management was consistently high with good use of the system's features by staff meaning that it was straightforward to understand the status of the case including documentation management and up to date notes and e-mail records. Apart from one case, all scored within the 90-percentile range and no concerns about how the cases were progressed were identified.

One case scored 70% as there was limited information on the case file however it was evident the case managers could have provided more in-depth advice to progress the case. The staff involved have since left NZCRS.

Full case reviews of all open cases (in addition to these monthly audits) in NZCRS' portfolio are carried out six monthly and will be reported on the quarter two report.

5.2) Systemic Issues

NZCRS continues to raise systemic insurance issues with key stakeholders to ensure fair and effective consumer interactions with the insurance market, as highlighted by the issues listed below:

- Throughout the Nelson Flooding and North Island Weather Events (NIWE) responses, NZCRS became aware that a number of claims were being settled on a 'full and final' basis by default, which risks homeowners not having sufficient funds to complete the repair of their homes. NZCRS' involvement led to insurers adopting a more flexible, case-by-case approach, giving homeowners the most appropriate options for settling their claims under their policy, rather than a default settlement.
- NZCRS continue to positively engage with the Insurance Council of NZ (ICNZ) on the issue of insurance policies with insufficient temporary accommodation cover for homeowners who are unable to live in their damaged homes. Accommodation provisions have remained unchanged despite the rising cost of the policies themselves. TAS is directly impacted through the resulting increase in longer-term demand for temporary accommodation when homeowners have exhausted their insurance provision.

NZCRS will be meeting with ICNZ more frequently, focusing on systemic insurance issues NZCRS is seeing and hearing from the homeowners it supports.

5.3) Governance Review Outcome

The previous report talked to the NZCRS governance arrangements and signalled these arrangements would be changing, NZCRS was established with governance arrangements in place to ensure its homeowner at the centre ethos remained its focus, providing oversight of the services' performance, monitoring progress against service objectives and recommending service improvements.

In 2024, a review of governance structure was conducted and explored the relevance and future of the various advisory groups under the business-as-usual structure. Extensive consultation was carried out with stakeholders, including staff, advisory group members, local councils, and government representative which informed the review. Key themes included the value of the advisory functions in shaping services, promoting accountability, and amplifying homeowner voices, while also recognizing the need for more efficient, scalable governance models.

Following the consultation, options were presented, ranging from maintaining the status quo to disestablishing all advisory groups and the overarching committee. The selected approach was to retain the overarching Advisory Committee with homeowner and legal representation and disestablishing the legal, homeowner and wellbeing advisory groups. This streamlined model aims to maintain national representation, ensure accountability and support the operational efficiency and integrity of the NZCRS.

The Advisory Committee next meets in late June 2025 and procurement is currently underway to secure consumer and legal representatives for this committee.

The Engineering Advisory Group, governed by Engineering New Zealand will remain, focusing on the technical delivery of the Natural Disaster Recovery Panel service and the engineering industry.

Appendix A – Key

AIR	Accommodation and Insurance Response
BAU	Business as usual
CEIT	Canterbury Earthquakes Insurance Tribunal
ENZ	Engineering New Zealand/Te Ao Rangahau
GCCRS	Greater Christchurch Claims Resolution Service
ICNZ	Insurance Council of New Zealand
IDRS	Internal Dispute Resolution Service
IFSO	Insurance and Financial Services Ombudsman
MBIE	Ministry of Business Innovation and Employment
NDRA	Natural Disaster Recovery Agreement between NHC and private insurers for the management of NHC cases
NHC	Natural Hazards Commission (replaced EQC on 1 July 2024)
NIWE	North Island Weather Events
NZCRS	New Zealand Claims Resolution Service
OSP	Treasury On Sold Programme
RAS	Residential Advisory Service
SRES	Southern Response Earthquake Services Limited

Released under the
Official Information Act 1982

Event	Date Created	Status
2010/11 Canterbury EQ Sequence	23/11/2018	Open
2010/11 Canterbury EQ Sequence	3/12/2018	Open
2010/11 Canterbury EQ Sequence	31/01/2019	Open
2010/11 Canterbury EQ Sequence	21/03/2019	Open
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