

Government response to the recommendations of the Public Inquiry into the Earthquake Commission

- **Accept:** The Government accepts the intent of the recommendation and the mechanism for delivery.
- **Accept in principle, further consideration on mechanism:** The Government accepts the intent of the recommendation, further consideration is required before the Government is in a position to determine the best mechanism to deliver it.
- **Further consideration needed:** Further consideration is required before the Government is in a position to respond to this recommendation.

#	Theme/recommendation	Lead ¹	Response	Next steps/progress
1.1.1	Provide a mandate in legislation for EQC (or another appropriate agency) to coordinate the residential insurance response to ensure housing recovery following a natural disaster, including setting roles and responsibilities, monitoring performance and requiring assistance from other government agencies.	Joint NEMA/Treasury/ EQC	Accept.	NEMA, the Treasury and EQC will work together in consultation with other relevant agencies over 2020-2021 to consider EQC's future role and mandate in the emergency management system. This work will inform the modernisation of the EQC Act, the scope of which is currently being considered by Ministers, with the objective of introducing amending legislation in mid-2021 at the earliest.
1.1.2	Clarify expectations with EQC about its responsibility in land-use planning before, and for the coordination of land remediation after, a natural disaster.	Treasury /MfE/ DIA/EQC	Accept.	<p><i>Role of EQC in land-use planning</i></p> <p>Work is already underway within EQC to develop a work programme and strategy around how it can contribute to decision-making in the land-use planning process. The Treasury and EQC will work in consultation with MfE, DIA and local government on further policy work regarding the role of EQC in land-use planning over 2021 in response to recommendations 6.4.1 and 6.4.2. This will inform work to modernise the EQC Act and will leverage other opportunities across Government's existing work programme in the local government and natural hazards space.</p> <p><i>Role of EQC in land remediation</i></p> <p>The extent to which EQC is involved in land remediation in the future should be considered following decisions about its involvement in managed repair, as the two functions are closely related – with land remediation a prerequisite to managed repair in many instances.</p>
1.1.3	Determine how a managed repair programme might be initiated and executed should it be required and whether EQC should be the lead agency to conduct the programme. If not, then specify EQC's role in a managed repair and rebuild programme. As part of this, review the discretion in Schedule 3 of the EQC Act enabling EQC to manage the replacement or reinstatement of properties.	Joint Treasury/EQC/N EMA/MBIE	Accept.	The Treasury and EQC will work together in consultation with other relevant agencies to consider EQC's future role and mandate in the emergency management system over 2020-2021.

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1.1.4	Review the appropriateness of the title of the EQC Act to make clear its scope is not limited to earthquakes but to a range of natural disasters.	Treasury	Accept.	The title of the EQC Act will be reviewed as part of work to modernise the EQC Act, the scope of which is currently being considered by Ministers, with the objective of introducing amending legislation in mid-2021 at the earliest.
1.1.5	Develop a mechanism that identifies the threshold for a “major natural disaster”, which triggers the coordination of a residential insurance response to ensure housing recovery.	EQC or other responsible agency TBC	Further consideration needed.	The agency that is given responsibility for the post-disaster residential insurance response and future managed repair programme through implementation of recommendations 1.1.1 and 1.1.3 will lead work on the thresholds for determining the nature of the insurance response or whether a managed repair programme is needed.
1.2.1	Consider inclusion of a purpose statement and set of principles in the EQC Act that will guide the discharge of EQC’s responsibilities as an insurer with a social responsibility to claimants.	Treasury	Accept.	These recommendations will be implemented as part of work during 2020-2021 to modernise the EQC Act, including its key provisions and definitions. The work to modernise the Act will also consider relevant commentary in the Inquiry report which stated that it would be worth revisiting the proposal to introduce a test to ensure that any new functions assigned to EQC do not unduly detract from its core business in settling residential insurance claims.
1.3.1	Review the legislative framework so that there is a greater clarity of key provisions and definitions, including definitions of the phrases in the legislation such as “when new”, and “reinstatement”.	Treasury	Accept.	The development of a clear purpose statement for inclusion in the EQC legislation in response to recommendation 1.2.1 may serve to address concerns raised in recommendation 1.4.1 by reducing the need for Ministerial directions in future.
1.3.2	Review the EQC Act in light of the High Court ruling on reinstatement of cover following each natural disaster event and other judicial determinations that have had a significant impact on EQC’s work.	Treasury	Accept.	
1.4.1	Ensure that when ministerial directions or reviews are initiated these are clearly signalled, discussed with EQC to ensure that they will advance rather than hinder its response to a major natural disaster, and recorded.	Treasury	Accept.	
1.5.1	Review the EQC cap on residential building cover to establish whether it should reflect at least the current building costs and provide a mechanism for regular adjustment thereafter, as required.	Treasury	Accept.	Some consideration has already been given to lifting the EQC cap on residential building cover by the Treasury as part of its existing work on the affordability and availability of residential property insurance. This will be considered further as part of work to modernise the EQC Act.
1.6.1	Identify changes to provisions in relevant legislation that will require: <ul style="list-style-type: none"> • greater certainty of the completion of works; • assurance of quality; and • future resilience of housing following repairs after a natural disaster. 	MBIE/MHUD	Accept in principle, further consideration on mechanism.	Builders are responsible for ensuring repair work that does not require a building consent complies with the Building Code. Requiring a building consent for repair work would slow down the recovery and have unintended consequences for other repair work. MBIE has provided a significant amount of guidance and training to improve the capability of builders, which has been implemented following the Canterbury earthquakes. MBIE will continue to provide updated industry guidance as new information emerges.

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1.6.2	Consider a provision in legislation that allows EQC to work with the homeowner to enable necessary structural but non-natural disaster repairs to be dealt with at the same time as natural disaster repairs (at the homeowner's cost).	Treasury /EQC	Further consideration needed.	This will be considered by Treasury in consultation with EQC as part of work in 2020-2021 to modernise the EQC Act. This issue does not arise with cash settlements, only EQC-managed repairs, so its significance depends on the settlement model used by EQC.
1.7.1	Consider the need for legislative change to provide greater clarity on EQC's responsibilities to property owners in multi-unit and mixed-use buildings.	Treasury	Accept.	On 23 March 2020, Cabinet agreed to proposed amendments to the EQC Act focused on EQC cover of mixed-use buildings. The amendments intend to ensure that the EQC Act equitably accounts for homeowners' use of, and interest in, common areas in mixed-use buildings. These amendments would substantially address the concerns that led to the Inquiry's recommendations. A Bill is expected to be introduced to the House in the next Parliamentary term.
1.7.2	Provide property owners in multi-unit and mixed-use buildings with certainty, as far as is possible, about their building's status as it relates to EQC cover.	EQC	Accept in principle, further consideration on mechanism.	Private insurers hold the relevant information for EQC to determine whether EQC cover applies. EQC and private insurers have been in discussions about possible data sharing arrangements to better enable EQC to fulfil its role. The outcome of these discussions will inform whether legislative changes are needed to better enable information sharing between EQC and private insurers as part of work to update the EQC Act over 2020-21.
2.1.1	Embed into its operational practices a commitment to treating claimants with respect, fairness, dignity and a sensitivity to post-disaster pressures they might be facing and clearly demonstrate how improvements are being made in claimants' experiences.	EQC	Accept.	EQC has acknowledged its failings to claimants following the Canterbury earthquake sequence and has started to work improve its activities and ensure a focus on people and being responsive to their needs in future events. To date, EQC has introduced a Customer Code to guide all interactions with customers to be measured in EQC's Statement of Performance Expectations for 2020/2021. EQC has also introduced a new approach to managing claims post-disaster which includes closer working relationships with insurers and a claims management model. EQC has put in place improved processes and procedures to enable claims to be resolved in a consistent, efficient and effective way.
2.1.2	Make claimants aware of their entitlements under the EQC Act and clearly demonstrate how it is working with claimants to deliver on these entitlements.			
2.1.3	Ensure, as far as practicable, that claimants have continuity of staff in dealing with their claims and a process that minimises interaction with multiple parties, whether EQC or a third-party is managing the claim, adopting a "case management" approach wherever possible.			
2.1.4	Seek advice from agencies with experience in trauma and psychosocial services and support, develop clear guidance for its staff on dealing with people affected by disasters and loss and ensure its staff are properly trained and refreshed on the guidance that is developed.			

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2.1.5	Develop a policy for how it classifies claimants as vulnerable and how this is applied to ensure the process is made easier for those claimants. This should be based on advice obtained from appropriate agencies on best practice in this area and should be adapted to recognise the unique nature of each event.	EQC	Accept in principle, further consideration on mechanism.	EQC has worked to improve relationships with a range of stakeholders following the Canterbury earthquake sequence. Looking ahead, EQC will develop relationships with district health boards across the country in order to ensure EQC's services are part of a coordinated effort. This will require a whole-of-government approach; EQC will have a stakeholder engagement plan in place by March 2021.
2.1.6	Provide training for its staff in dealing appropriately with people with a range of needs, which respects cultural or language differences.	EQC	Accept.	EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action.
2.1.7	Ensure resourcing and support for the housing recovery is available from the outset of a response to a major natural disaster to establish services such as navigators or support coordinators to assist affected communities.	Joint NEMA /MBIE	Accept in principle, further consideration on mechanism.	<p>Navigators have been used in a number of responses effectively since the Christchurch Earthquake e.g. Edgecumbe flooding response (2017) and the Rotorua flooding response (2018). These were much smaller events but use of Navigators received positive community engagement and supports social and housing recovery.</p> <p>NEMA is reviewing the National Civil Defence Emergency Management Plan over 2020-21, and will work with MBIE to consider how to incorporate housing recovery into this work. The Ministry of Social Development, Ministry of Housing and Urban Development, Ministry of Health and Te Puni Kōkiri (with Whanau Ora experience) could also provide input regarding navigators.</p>
2.2.1	Commit to sharing information that provides an honest assessment of the post-disaster challenges and shortcomings of its response, including providing regular updates on realistic timeframes and obligations that reflect the best information available.	EQC	Accept.	<p>EQC has made improvements to communications planning with the aim of being more proactive, preparing now and being ready to share the information communities need following major events. EQC is also working with insurers to ensure customer information can be gathered and shared more quickly following future events, and responses are more prompt.</p> <p>EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action.</p>
2.2.2	Ensure information is presented in a clear and simple form so that it can be easily understood by audiences who might already be grappling with multiple and complex problems post-disaster.	EQC	Accept.	
2.2.3	Develop a plan for how it will reach large and diverse audiences in a post-disaster environment where normal channels for communication are restricted or unavailable.			
2.2.4	Build stronger relationships with media outlets so that they understand more clearly EQC's mandate and disaster response, including encouraging the media to access and use EQC's research.			

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2.3.1	Ensure a suitable advisory group or body is in place to provide representative community input into its work and associated responsibilities. EQC must consider the advice and act upon it appropriately. Following a major natural disaster, a specific group or body should be established that reflects communities affected by that event.	EQC/Treasury	Accept.	EQC will consider the most appropriate form for an advisory group or body by the end of 2020, including membership, terms of reference, secretariat services and the whether a Ministerial appointment process would be appropriate. Treasury will implement any necessary legislative amendments as part of work to modernise the EQC Act.
3.1.1	Develop clear guidelines about what an assessment entails and the respective roles of EQC, its staff and contractors, and claimants in the assessment process and ensure this information is widely available.	EQC/Treasury	Accept in principle, further consideration on mechanism.	Full consideration of EQC's role in response to recommendation 1.3.1 (updates to the EQC Act) will enable the development of appropriate guidelines to address these recommendations. To date, improvements in EQC's approach to dealing with claimants have been made including the recent introduction of EQC's 'Customer code' to guide all interactions with customers. EQC is also working with partners to develop a more streamlined assessment process. EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action.
3.1.2	Provide clarity for homeowners as early as possible after a major natural disaster about who will be managing claims and conducting assessments—whether it is led by EQC, third-party contractors, or private insurers—and its responsibilities to cover the cost of expert reports and professional services.			
3.1.3	After a major natural disaster, provide for suitable initial assessment of damage to land and housing in order to develop a comprehensive plan for full assessment that includes a clear process and realistic timeframes for homeowners.			
3.1.4	In the initial assessment of damage, identify any need for emergency repairs to ensure temporary shelter and essential services, and share this information with other relevant agencies to act on.			
3.1.5	Take the time to complete thorough, consistent and accurate assessment of properties from the outset, carefully documenting progress and involving the homeowner through the process as much as is practical to avoid confusion and minimise disputes.			
3.1.6	Clearly define the expectations of workers involved in the assessment process from the outset of a disaster response and share this information with homeowners.			

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3.1.7	Ensure the assessment process is transparent so that claimants have a clear understanding of the process, including how invasive an assessment will be, and access to all relevant information and documentation.			
3.1.8	Work with relevant agencies and experts on engineering solutions for housing and land (both area-wide and for individual properties), including determining the need to retire land from residential use and provide monitoring to ensure that these solutions are applied appropriately.	EQC or other responsible agency TBC	Further consideration needed.	The agency that is given responsibility for a future managed repair programme through implementation of recommendation 1.1.3 will lead work on engineering solutions for housing and land and their implementation.
3.1.9	Ensure resources are allocated to provide for emergency repairs, as required, to provide at least temporary shelter, including, as needed, heating and services such as electricity, water and sewerage.	Joint MBIE/NEMA	Accept in principle, further consideration on mechanism.	MBIE and NEMA will work with relevant agencies to consider the most appropriate mechanism to implement this recommendation over 2020-21.
4.1.1	In the event of a “major natural disaster”, according to the formal threshold determined by government, consider whether a managed repair programme is a suitable response to the event, coordinate the response among all responsible agencies and formally document the decision-making process for clarity.	EQC or other responsible agency TBC	Further consideration needed.	The agency that is given responsibility for the post-disaster residential insurance response and future managed repair programme through implementation of recommendations 1.1.1 and 1.1.3 will lead work on the thresholds for determining the nature of the insurance response or whether a managed repair programme is needed, and on implementing the response when necessary.
4.1.2	Work with relevant agencies to plan for and ensure adequate temporary accommodation is provided in the aftermath of a major natural disaster.	MBIE	Accept.	MBIE will implement this recommendation as part of its role as the responsible agency for temporary accommodation planning under the National Civil Defence Emergency Management Plan Order 2015.
4.1.3	Develop a plan for engaging a workforce that includes expertise in procurement, project management, contracting and engineering.	EQC or other responsible agency TBC	Accept.	The agency that is given responsibility for a future managed repair programme through implementation of recommendation 1.1.3 will undertake preparedness planning for that programme, including ensuring appropriate processes are in place that can be scaled up when needed, including engaging an appropriate skilled workforce.
4.1.4	Ensure there are systems developed to identify and discourage fraudulent practices by any party in any repair programme.			
4.2.1	Agree with government from the outset of any repair programme who will be responsible for quality assurance and sign-off, how this will be implemented, including how building standards will be applied and how the homeowner will be involved; and communicate this to the public.			

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5.1.1	Develop policies for what related reinstatement or repair costs will be covered by cash settlements and communicate these to claimants.	EQC	Accept	EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action. This will identify any additional opportunities to improve communications about cash settlement and associated implications.
5.1.2	Make clear to claimants, wherever cash settlements are made, the implications of not using the cash for the purpose for which it is provided, including how this might affect future claims.	EQC	Accept in principle, further consideration on mechanism.	EQC is developing guidance and instruction that will ensure consistent and appropriate decisions on cash settlements and ensure clear customer communications to support these decisions.
5.1.3	Conduct a detailed assessment of the impacts of cash settlement of claims in the example of the Kaikōura/Hurunui earthquake, including the longer-term impact on quality of the housing stock.	EQC	Accept.	EQC will invite bids for research to undertake an assessment of the impacts of cash settlement in Kaikōura/Hurunui, by March 2021.
5.1.4	Incorporate the findings of the detailed assessment of cash settlement for the Kaikōura/Hurunui earthquake into a larger and ongoing study that tests the advantages and disadvantages of cash settlement, the results of which could be drawn on when deciding the best response to future natural disaster events.	Joint Treasury/EQC/ Lead managed repair agency (EQC or other TBC)	Accept	The Treasury will use the results of the research to inform policy decisions, and EQC will use the results to inform operational decisions, regarding recovery options for future national disaster events. The research will also inform work by the agency that is given responsibility for a future managed repair programme through implementation of recommendations 1.1.1 and 1.1.3 in decision-making on when a managed repair programme is appropriate.
6.1.1	Ensure that its data and information systems are adequate to fulfil claimants' rights to readily access their full property information held by EQC, in accordance with official information and privacy legislation.	EQC	Accept.	EQC has recently invested significantly in data and information systems, with the initial stage of the project due to be complete by December 2020. EQC will then review its processes and practices to identify any additional opportunities to improve by March 2021.
6.1.2	Regularly seek advice from the Privacy Commissioner, the Office of the Ombudsman and the Human Rights Commissioner to ensure that its relationships with claimants are fair, reasonable and transparent.	EQC	Accept.	EQC will develop and maintain relationships with the Privacy Commissioner, the Office of the Ombudsman and the Human Rights Commissioner, with progress to be reviewed by December 2020.

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6.1.3	Develop and roll out a nationwide online register that provides EQC information on claims specific to individual residential properties. This should be free and simple to access for users such as prospective home buyers and should provide basic information about a claim and its status.	EQC	Accept in principle, further consideration on mechanism.	EQC has recently invested significantly in data and information systems, with the initial stage of the project due to be complete by December 2020. EQC will then review its processes and practices to identify any additional opportunities to improve by March 2021.
6.2.1	Commit to constant and sufficient investment in data and information systems to guarantee that these can support efficient and reliable day-to-day operations and have sufficient capacity and capability to support processes for managing claims following a large-scale disaster.			
6.2.2	Consider how changes made to the EQC Act in 2019 can be used to enable better information sharing between it and private insurers.	EQC/Treasury	Accept.	EQC, in consultation with Treasury, will consider how it can further utilise changes made to the EQC Act in 2019 regarding information sharing by the end of 2020. Based on this assessment, Treasury will consider whether further legislative change is required as part of implementing recommendation 6.3.1 as part of work in 2020-2021 to modernise the EQC Act.
6.3.1	Consider a legislative requirement for private insurers to advise EQC at least annually of their residential policyholders' location and property ownership.	Treasury/EQC	Accept in principle, further consideration on mechanism.	This recommendation will be considered as part of work to modernise the EQC Act, during 2020-2021. The outcomes of work on recommendation 6.2.2: Consider how changes made to the EQC Act in 2019 can be used to enable better information sharing between it and private insurers will affect the extent to which further legislative change to support data sharing between EQC and private insurers is necessary.
6.4.1	Consider changes to relevant legislation to enable greater availability and use of information about land and its stability to inform land-use decision making and current and prospective property owners through appropriate public information sources.	DIA/LINZ/MfE	Accept in principle, further consideration on mechanism.	Government supports greater availability and use of land information to inform land-use decision making, though further consideration is needed on the mechanism to give effect to it. As the recommendation is broad, it spans a number of central government agency interests and existing work programmes, particularly in the Community Resilience and natural hazards space. Relevant agencies DIA, LINZ and MfE will work together with EQC and the Treasury to implement this recommendation by leveraging opportunities through work already underway over 2021.
6.4.2	Consider granting EQC standing to appear in formal land-use planning hearings.	Treasury/MfE	Accept in principle, further consideration on mechanism.	The Government supports decision-making being informed by EQC knowledge, but the recommendation (as written) may not be the most efficient or effective mechanism for achieving the outcome. The EQC already has the ability to appear in formal land-use planning hearings, through the submission process of RMA Schedule 1 (for plan-making), for notified resource consent applications where a hearing is held. Treasury will work with EQC and in consultation with MfE, DIA, and local government on further policy work regarding the role of EQC in land-use planning over 2021. This will also inform work to modernise the EQC Act in 2020-2021.

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6.4.3	Proactively share up-to-date local area information about land and hazards with relevant local authorities.	EQC	Accept in principle, further consideration on mechanism.	EQC has put a greater focus on its research and education function in recent years, including conducting more research to provide EQC with better modelling, and providing local councils invaluable research data around natural hazards, constructions, and land information to inform decision-making. EQC has developed a Resilience Strategy for Natural Hazard Risk Reduction to further support community resilience throughout the country. EQC will work with Treasury and other relevant agencies to consider further opportunities for EQC to provide local government with useful information on land and hazards through work to implement recommendation 6.4.1 .
7.1.1	Coordinate an ongoing relationship with key partners, who will be necessary to the residential insurance response following the threshold for a “major natural disaster” being met, to establish the roles and responsibilities of each entity. These partners might include The Treasury, the Ministry of Building, Innovation and Employment, the National Emergency Management Agency, Te Puni Kōkiri, Land Information New Zealand and the Ministry of Social Development.	EQC or other responsible agency TBC	Accept.	The agency that is given responsibility for coordinating the residential insurance response and future managed repair programme through implementation of recommendations 1.1.1 and 1.1.3 will undertake preparedness planning, including working with key partners to establish roles, responsibilities, and working relationships for future events.
7.1.2	Build significantly improved cooperative relationships with private insurers operating in New Zealand, including ensuring sharing of data that is critical for EQC’s work following a natural disaster.	EQC	Accept.	EQC has been working closely with private insurers, including drafting improved processes for working together and sharing data for the benefit of customers and New Zealand. See response to recommendation 1.7.2.

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7.2.1	Ensure that the range of research it sponsors encompasses new opportunities in relevant fields and includes disasters other than earthquakes.	EQC	Accept.	<p>EQC's Resilience Strategy for Natural Hazard Risk Reduction 2019-2029 includes replatforming existing capability and expanding the hazard types that can be modelled, and developing improved volcanic and landslide hazard models.</p> <p>Improved working relationships and information sharing with insurers would mean EQC is better able to achieve cross-agency information sharing to disseminate that research among agencies and local government.</p> <p>EQC will work with relevant agencies to consider further opportunities for EQC to provide local government with useful information on land and hazards through work to implement recommendation 6.4.1.</p> <p>EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action. This will include review of its research processes and practices to identify any additional opportunities to improve its research programme.</p>
7.2.2	Support social science research that will help it build a greater understanding of the impacts on communities following a major natural disaster.			
7.2.3	Cooperate with the research community in New Zealand and internationally to disseminate as widely as possible the research findings in all fields it supports.			
7.2.4	Commit to and resource the ongoing development of scenario planning and modelling of major natural disasters and their consequences for buildings and land. This should focus on preparing it as far as possible for previously unanticipated disaster outcomes, locations and circumstances unique to different events.			
7.3.1	Consult and work with relevant government and community agencies and private insurers to ensure the most engaging and effective means of educating homeowners about the risks associated with natural disasters and how to minimise damage.			
7.3.2	Promote awareness among homeowners of the opportunity for direct access to purchase disaster-only insurance, as provided for in the EQC Act.	EQC	Further consideration needed.	EQC will further consider the Inquiry's recommendation regarding promoting awareness among homeowners of the opportunity for direct access to purchase disaster-only insurance, as provided for in the EQC Act by March 2021. Promoting direct access may risk encouraging people to not take up standard home insurance and is related to existing Treasury work on the broader residential insurance market.
7.4.1	Develop further and, where necessary and appropriate, formalise relationships with key workforces such as engineers and loss adjusters.	EQC	Accept.	<p>EQC has been working closely with partners across the sector to improve how we make best use of existing capacity and capability across the sector to respond to future events.</p> <p>EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action.</p>
7.4.2	Ensure access to a suitably qualified and trained workforce to manage claims and undertake assessments, including retired personnel, in anticipation of a sudden and significant increase in workload.			

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7.4.3	Work with its staff to review what is being done to support their wellbeing.	EQC	Accept.	EQC has recently made a number of changes to better support staff wellbeing, the results of which have been reflected in recent staff engagement surveys. EQC will commission an independent review of its human resources processes and practices to identify any additional opportunities to improve by June 2021.
7.4.4	Build channels for its staff to provide views to management and governance so that people are heard, views and proposals are seriously considered, and, where appropriate, acted upon.			
7.4.5	Evaluate the skills and attributes required of a workforce to engage with claimants following a natural disaster and apply these as criteria in the recruitment process.			
8.1.1	Develop a standing dispute resolution mechanism that is robust, accessible, timely and responsive to complainants, drawing on the experience of the Canterbury earthquakes, including the experiences of EQC and claimants; this may include enacting legislation to support such a mechanism.	Treasury/MBIE	Accept in principle, further consideration on mechanism.	A standing dispute resolution mechanism will ensure that Government is prepared for disputes arising from future major natural disasters. Treasury will lead on scoping this work with the support of MBIE as an immediate next step by the end of 2020. Any EQC-specific (as opposed to more generic) mechanisms would likely be included in the work to modernise the EQC Act.
8.1.2	Support and ensure adequate resourcing of a community law service that provides free or low-cost legal advice to assist claimants in the event of dispute with EQC, while ensuring any such service is sustainable and carries forward the important knowledge gained from events such as the Canterbury earthquakes.	MOJ	Accept in principle, further consideration on mechanism.	Government accepts the need for increased funding of Community Law centres, as has been provided for in successive Budgets, and commits to continue addressing this. Further consideration is required regarding the role of Community Law centres in supporting EQC claims. The role of Community Law centres in supporting EQC claims should be considered holistically, within the wider package of dispute resolution services available in these cases. MOJ will work with Treasury, MBIE, and other relevant agencies to undertake further policy work as outlined in response to recommendation 8.1.1 on the best mechanism for responding to a large influx of insurance-related disputes following a natural disaster. The work will include consideration of the role of Community Law centres in this response. Scoping this work will be completed by the end of 2020.
8.1.3	Consider regulation of insurance advocates or those providing related services to claimants to provide assurance and clarity for claimants and to avoid predatory behaviour.	MBIE/Treasury	Further consideration needed.	The rise of insurance advocates appears to have been driven by the unique scale of the insurance event and a gap in the availability of alternative advice and advocacy services for claimants. Ensuring access to other alternative advice and advocacy services for claimants should mitigate the potential for harm in future. Treasury, MBIE and MOJ will lead further work on developing a robust, accessible, timely and responsive standing dispute resolution mechanism for claimants and ensuring adequate community law service resourcing as identified in Inquiry recommendations 8.1.1 and 8.1.2 . Scoping this work will be completed by the end of 2020. Once those recommendations have been progressed, further consideration will be needed as to whether further intervention is needed to regulate insurance advocates.

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8.1.4	Ensure that its [EQC] complaints procedures for both staff and claimants are professional and fit for purpose, with periodic independent assessment of their suitability and effectiveness.	EQC	Accept.	<p>Improvements in EQC's overall approach to dealing with claimants have already been made in response to the Canterbury earthquake sequence, such as the recent introduction of EQC's 'Customer code' to guide all interactions with customers to be measured in EQC's Statement of Performance Expectations for 2020/2021.</p> <p>EQC will seek an independent review that will provide assurance the Public Inquiry recommendations have/are been implemented, and identify any additional areas to action.</p> <p>This will be subject to recommendation 8.1.1.</p>

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