

**S O U T H E R N**  
**R E S P O N S E**

Urupare ki te Tonga



**Progress to the end of June 2014**

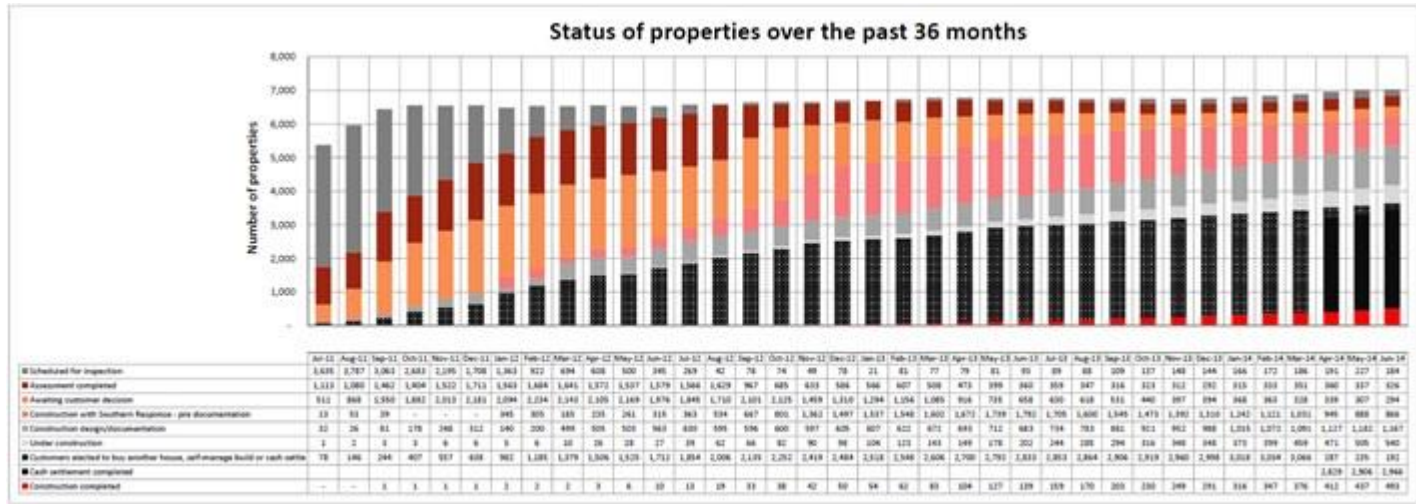
Over cap claims: Summary

Status Breakdown	Settlements Complete		In Progress		Forecast Construction Starts For 2014	
Totals (at 30th June 2014 )	3,459		2,765		1,090	
	Purchasing another house	1,577	Cash settlements in progress	192	SR managed repairs	630
			In design		SR managed rebuilds	460
			<i>Site considerations being reviewed, geotechnical, engineers, planning, design underway</i>	2033		
	Cash settlement	978				
	Customer managed rebuild	411				
	Southern Response construction complete (rebuilds and repairs)	493	Under construction			
			<i>Construction contract signed, consent issued</i>	540		
	<i>Subtotal rebuilds &amp; repairs</i>	904				

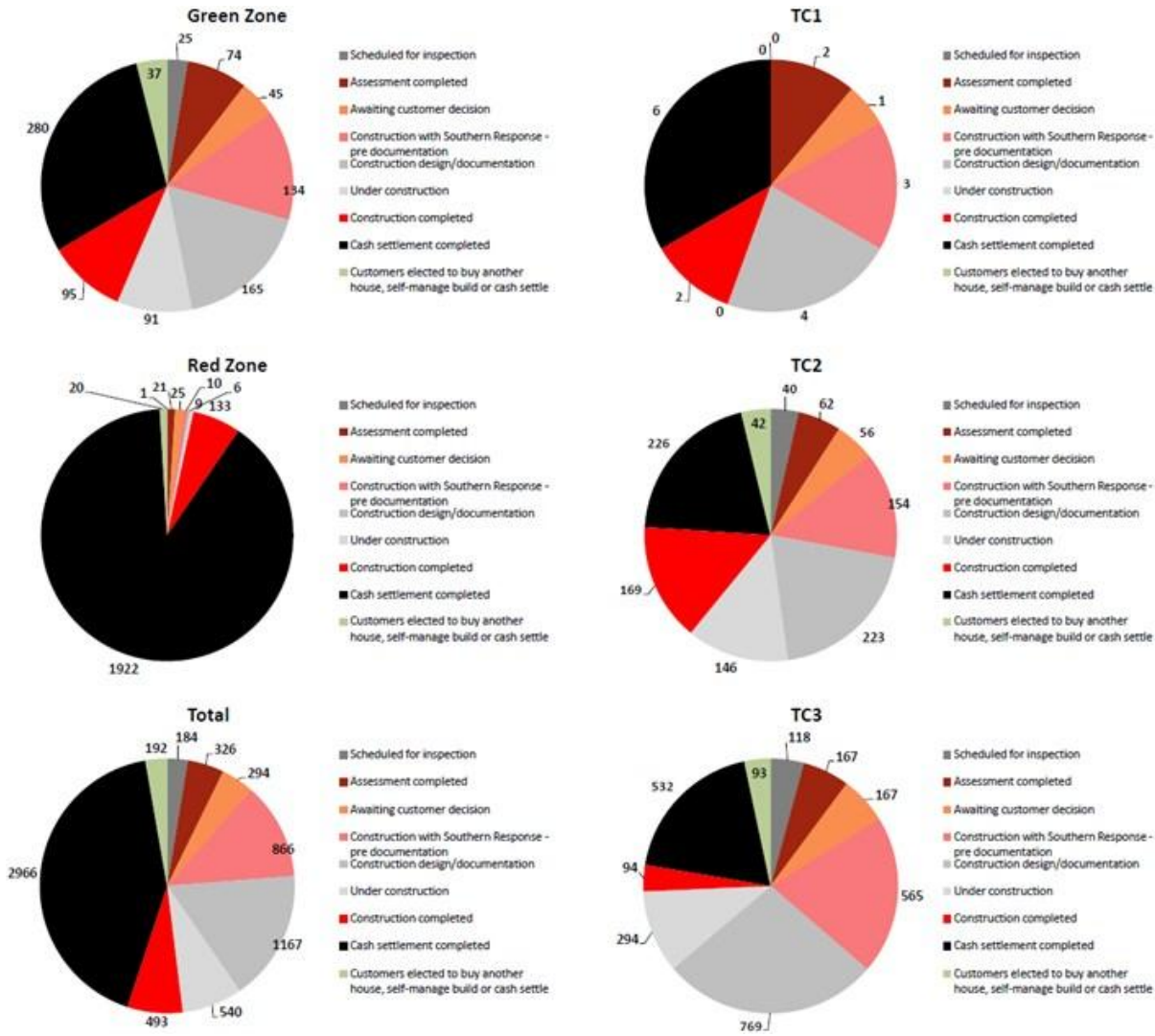
## Over cap claims: Detailed analysis

Southern Response progress to end of June 2014	Green Zone 1		Red Zone		TC1		TC2		TC3		Total		Movement from Last Month	Commentary
	Number of Properties	% completed	Number of Properties	% completed	Number of Properties	% completed	Number of Properties	% completed	Number of Properties	% completed	Number of Properties	% completed		
Notified to Southern Response	946	100%	2,147	100%	18	100%	1,118	100%	2,799	100%	7,028	100%	4	The number of claims notified to Southern Response can increase or decrease as claims are determined as being over or under the EOC cap. More claims going under cap during the month than new claims notified results in a negative number of claims.
% of overall claims	13%		31%		0%		16%		40%		100%			
Assessments & Costings	921	97%	2,146	100%	18	100%	1,078	96%	2,681	96%	6,844	97%	47	Southern Response's approach has been to deal with assessments generally before moving to build and hence the vast majority of assessments have been completed. This shows the percentage of over cap claims that have a completed assessment and costing. The number can reduce when properties that have been inspected later go under the EOC cap.
Offers to customers	847	90%	2,125	99%	16	89%	1,016	91%	2,514	90%	6,518	93%	58	The gap between the Assessments & Costings being completed and Offers to customers can be due to the RIA (operated reduction/repair analysis) being withdrawn for review or may be due to the time taken to prepare the offer to the customer. This percentage of over cap claims that have had an offer presented is shown as a percentage of over cap claims. Claims going under cap and customers electing to self manage their build can result in negative movement from the previous month.
Customer decisions made	802	85%	2,100	98%	15	83%	960	86%	2,347	84%	6,224	89%	71	The gap between the Offers to customers and the Customer decisions made is an area of concern and one that Southern Response is addressing. This shows the percentage of over cap claims where the customer has made a decision.
1. Buy another house	151	16%	1,160	54%	1	6%	71	6%	285	10%	1,668	24%	9	Customers have elected to buy another house and supplied a sale and purchase agreement. The percentage of claims in this category is shown as a percentage of all over cap claims.
2. Cash settlement	136	14%	539	25%	5	28%	149	13%	250	9%	1,079	15%	4	Customers have elected to cash settle as per section 71 - Market Value. The percentage of claims in this category is shown as a percentage of all over cap claims.
3. Customer managed rebuild	30	3%	243	11%	-	0%	48	4%	90	3%	411	6%	4	Customers have elected to build another house without the involvement of Southern Response and have involved a building contract. The percentage of claims in this category is shown as a percentage of all over cap claims.
4. Building with Southern Response	485	51%	158	7%	9	50%	692	62%	1,722	62%	3,066	44%	54	Customers who have elected to build with Southern Response. The percentage of claims in this category is shown as a percentage of all over cap claims. This number can go down if customers decide to cash settle during the design process.
														Movement from Last Month of customers who were in or completed this stage
Design/documentation - Rebuilds	48	10%	6	4%	2	22%	76	11%	387	22%	519	17%	39	Customers who have elected to rebuild with Southern Response and are currently in the documentation process. The percentage of claims at this stage is shown as a percentage of Building with Southern Response claims. The number of properties in documentation can reduce when some customers who had chosen to rebuild with Southern Response later decide to cash settle or when more properties complete design/documentation than enter this stage.
Design/documentation - Repairs	117	24%	-	0%	2	22%	147	21%	382	22%	648	21%	37	Customers who have elected to repair with Southern Response and are currently in the documentation process. The percentage of claims at this stage is shown as a percentage of Building with Southern Response claims.
Under construction - Rebuilds	41	8%	9	6%	-	0%	84	12%	222	13%	356	12%	43	Rebuild properties now under construction. The percentage of claims at this stage is shown as a percentage of Building with Southern Response claims.
Under construction - Repairs	50	10%	-	0%	-	0%	62	9%	72	4%	184	6%	48	Repair properties now under construction. The percentage of claims at this stage is shown as a percentage of Building with Southern Response claims.
														Movement from last month
Construction completed - Rebuilds	34	7%	133	84%	-	0%	80	12%	40	2%	287	9%	29	Rebuild construction completed, with the percentage of claims at this stage shown as a percentage of Building with Southern Response claims.
Construction completed - Repairs	61	13%	-	0%	2	22%	89	13%	54	3%	206	7%	27	Repair construction completed, with the percentage of claims at this stage shown as a percentage of Building with Southern Response claims.
Total construction completed	95	20%	133	84%	2	22%	169	24%	94	5%	493	16%	56	Rebuild and repair construction completed, with the percentage of claims at this stage shown as a percentage of Building with Southern Response claims.
Fully settled claims	375	40%	2,055	96%	8	44%	395	35%	626	22%	3,459	49%	116	Fully settled claims are the sum of Cash settlements paid out and Southern Response managed build where construction is complete. The percentage of claims at this Fully settled claims stage is shown as a percentage of all over cap claims.

# Over cap claims: Detailed analysis



## Over cap claims: Detailed analysis



## Out of scope claims

Some of these out of scope properties have multiple claims and/or multiple workstreams such as fences, driveways and swimming pools. In some cases, a partial cash payment may have been completed, or construction carried out, but until all workstreams and claims associated with the property are fully settled, the properties are recorded as being in progress.

<b>Out of Scope properties as at 30 June 2014</b>	
Properties assessed	19,195
properties to still be assessed	2,515
<b>Total out of scope properties</b>	<b>21,710</b>
Properties completed that didn't involve SR construction	8,736
Properties completed that did involve SR construction	5,907
<b>Fully settled properties</b>	<b>14,643</b>
In progress	4,552
Properties to still be assessed	2,515
<b>Total out of scope properties</b>	<b>21,710</b>

