



A plea for help.

A request from Christchurch residents to



Her Majesty The Queen.

Buckingham Palace, London SW1A 1AA
United Kingdom



Summary.

This document includes correspondence with the Canterbury Earthquake Authority, the Ministry of Business Innovation and Employment (MBIE) and Christchurch City Council. Covering the issues of accountability, risk management and regulatory control of the Canterbury Earthquake Recovery. The lack of response led to this letter being sent to the Queen as suggested by the office of Governor General. This is our plea for help.

Click here	Correspondence with	Date of writing	Response received	Current outcome
	Christchurch City Council Open letter to Doug Martin Building Consent Authority General information Request	23 Sept 2013 19 Nov 2013	None. Reply dated 27 November 2013 states; We plan to have responses to your questions within next 10 working days.	Nil Nil
	The Ministry of Business, Innovation and Employment (MBIE) Official Information Request (responses required by law within 20 days)	19 Nov 2013	Reply dated 20 December 2013, advises that their response date will be extended to 6 March 2014	Pending
	Minister for the Canterbury Earthquake Recovery Open letter following a debate at the Earthquake Forum of 4 November 2013	22 Nov 2013	Reply dated 28 Nov states: "Thank you for your e-mail of 22 November 2013. I can confirm you will receive a response in due course.	Nil
	Her Majesty The Queen A plea for help from Christchurch residents	16 Jan 2014	Delivered and signed for 21 Jan 2014	Pending

Christchurch 23 September 2013

Mr Douglas Martin

Crown Manager, Christchurch City Council's building consent functions.

Dear Douglas

It was a pleasure to see the CCDU presentation last Friday at the Château on the Park.

In the Q&A session, we voiced the residents' and business community's concerns over the new low-risk and simple building consents. These are fundamentally different to previous building consents as they require no inspections and no-one assumes liability for them.

A condition set out in advance of this amendment was that consumer rights would be ensured in the form of written contracts.

As I mentioned, the government has still not passed the Building Amendment Bill No. 4, which is a fundamental component of the changes and includes all the mandatory written contracts that ensure consumer guarantees. The Building Act is in place to ensure consumer guarantees.

At first reading of this Bill No 4 in parliament this statement was made by Nicky Wagner *"Today's bill introduces the most comprehensive consumer protection measures. For example, it requires that we have written contracts for most residential building work, and ensures that contractors must fix any defect in a building that is reported within 12 months. It also provides processes for the enforcement of warranties. The idea of these measures is to give the consumers much more protection from poor-quality work, and to therefore increase their peace of mind during and after a building project."*

This is what is fundamentally missing from the current building legislation.

Without the written contracts being mandatory there is nothing in place to ensure the guarantees are given. Stating that consumers have to insist on contracts when this should be the law is not good enough protection for consumers.

As the law stands, no liability is assumed and no guarantees are given. All risk and liability are being transferred to residents. This remains the legal position until the Building Amendment Bill No.4 is passed in parliament and 14 months has elapsed.

Operating without the required consumer guarantees, inspections and liability, poses the following risks for the residents of Christchurch:

- house repairs on unsuitable land without any contracts having been signed;
- significant degradation of housing stock in Christchurch;
- substantial financial losses for Christchurch residents;
- the land damage caused by the earthquakes being passed onto the residents and then on to the next generation;

- all liability for the uninspected repairs performed without receipts being passed on to property owners, who will then be liable to any purchaser of the property in the future.

In principle, a risk-based approach sounds reasonable, with no consents being required, for example, for minor work that poses no threat to the resident, other people or the environment, carried out by an accredited professional. However, the timing for changes like these is appalling, given examples like the CTV and Pyne Gould buildings and Bexley. What is defined as low-risk and who defines it? Who decides that there won't be negative effects and over what time scale? The government has also stated that it plans to abolish consents and inspections for work of moderate to high risk and complexity as well, so where will this end! What I believe should be done is to improve the standards of training in the building trade in New Zealand and tightening the building standards themselves. Instead, what we are witnessing is the opposite. I understand that your mandate is to ensure the Council has the correct systems and processes in place to enable the Council to be accredited as a Building Consent Authority. No doubt part of your task will be to streamline consenting processes, but I am sure you would agree that the regulations on which they are based should not be watered down.

At the time of the earthquakes, Christchurch had more than adequate insurance cover. We, the residents of Christchurch, are entitled to full restoration of our properties and have requested amendments, both at the above-mentioned presentation and in this open letter, that will ensure fair and honest handling of our insurance claims.

I thank you for confirming that you have a good understanding of our concerns and am confident that you will look into this situation and see what can be done to ensure we do not see large areas of the city suffering unsustainable "patch repairs" to properties, and instead that residents receive full restoration of values, including that of the land their houses are built on.

Allowing both EQC and the insurance companies to proceed with repairs without any consideration of land damage and higher groundwater breaches the Building Code and puts an unacceptable burden on taxpayers.

We look forward to your early reply.

Yours sincerely

Hugo Kristinsson
Mayoral Candidate Christchurch
Local elections 2013

www.votehugo.co.nz

<http://www.facebook.com/HugoforMayorForum>

www.empoweredchristchurch.co.nz

Christchurch 19 November 2013

OIA request to the Hon Maurice Williamson - MBIE

This is an official information request.

Please provide information about how the seismic risk in Christchurch has been considered in regard to building regulations.

The South Island deadliest fault line lies directly under the City.

Considering that the MBIE Guides and PMO guides encourage Jack and Pack solutions.

1. Please provide information or statistics that show that "Jack and Pack" of foundations ensure residents safety in a seismically active area.
2. Please provide evidence that "Jack and Pack" is a safe and a sustainable solution and which standards or inspections apply. (NZS 1170.5:2004).
3. Please provide information what land strength conditions are required to allow Jack and Pack on TC3 (severely damaged) land and possibly on an active fault line.

According to GNS science we have 68% probability of an earthquake of magnitude 5-5.9 in the coming 12 months.

9% probability of an event of magnitude 6-6.9 in the next 12 months.

Christchurch is expected to have multiple SLS events in the decades to come triggering ongoing liquefaction and further subsidence.

I look forward to hearing back from you.

Best regards,
Hugo Kristinsson



20 December, 2013

Hugo Kristinsson
hugo@absolute-proof.com

Dear Mr Kristinsson,

RE: Request for information responses

Thank you for your letter dated 22 November 2013 that seeks information about the Canterbury rebuild.

I am writing to notify you that the Ministry of Business, Innovation and Employment is extending the timeframes for its response to your questions. We are extending the timeframes under section 15A(1)(b) of the Act as consultations necessary to make a decision on the request are such that a proper response to the request cannot reasonably be made within the original time limit.

We will now respond to your request on, if not before, 5 March 2014, which is an extension of a further 20 working days.

You have the right to seek an investigation and review of my decision by the Ombudsman, in accordance with section 28(3) of the Act.

Yours sincerely,

Adrian Regnault
General Manager, Building System Performance Branch
Ministry of Business, Innovation and Employment



An open letter to the Honourable Gerry Brownlee,
Minister for the Canterbury Earthquake Recovery.

Christchurch, 22 November 2013.

Dear Minister

This is a request for information under the Official Information Act.
Please also consider this letter as submission to the Land Use Recovery Plan.

Firstly I would like to thank you for co-hosting the Canterbury Earthquake Forum held on 4 November 2013. I firmly believe that events like these should to be held on a regular basis. In addition, residents need to see that issues have been clearly identified, and action plans are in place. They also should receive regular feedback on how such issues are being resolved.

While many different forums and meetings have been held over the last three years, up to now there has been a lamentable lack of engagement with residents.

As discussed during and after the Forum, I am especially concerned about the hazard mapping of the earthquake fault that caused the February 2011 earthquake, the most destructive and deadly in the South Island's history. It has now been named the Port Hills Fault. Ecan has published the following finding:

The movement on the Port Hills Fault during the February 2011 earthquake stopped somewhere around 1-2 km below the ground surface - it didn't break the ground surface. Because of this we are not commissioning a report like the Greendale Fault report to advise on managing fault rupture hazard at the ground surface.

When one side of a fault rises and the other subsides, the fault breaks the crust of the earth. As Christchurch is on sandy liquefiable soil, this fault is unlikely to ever reach the surface.

GNS has established fault avoidance zones, as for example on the Kapiti Coast. Either avoidance zones or stricter building regulations are required on or in proximity to a fault line. So I fail to understand why has the earthquake fault in the South Island, one that wreaked such devastation, not been designated a hazard.

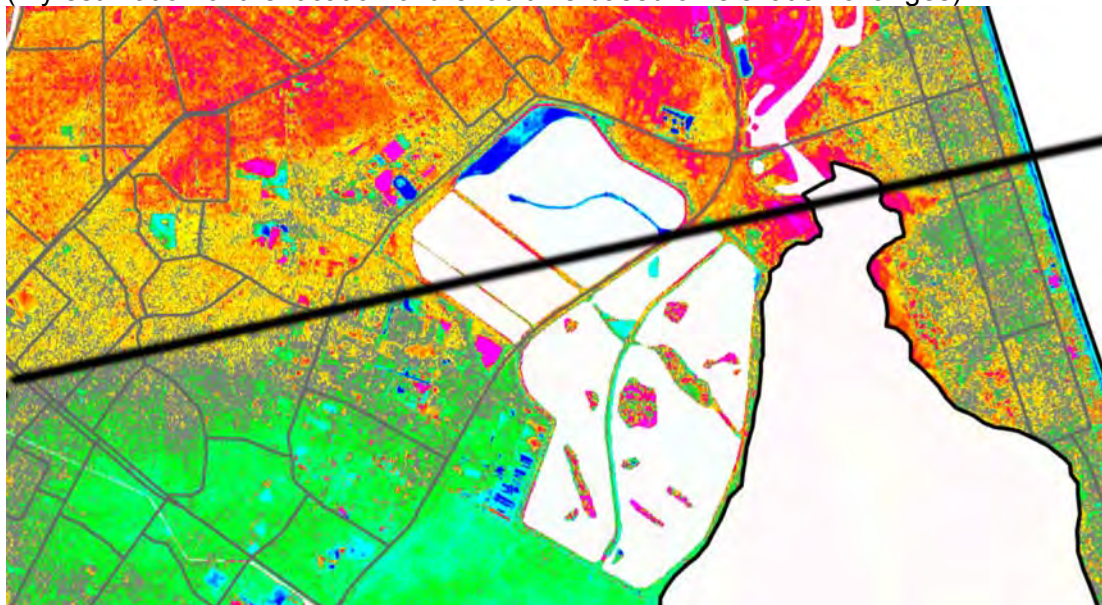
The Ministry for the Environment has published the following guide:

*"Planning rules for development of land on or close to active faults:
A guideline to assist resource management planners in New Zealand."*

"Fault Avoidance Zones are defined along all seismic faults based on the rupture complexity of the particular fault and the precision to which its location can be constrained. The Fault Avoidance Zones so far identified range in width from about 40 m (well-defined) to greater than 300 m (uncertain - poorly constrained)."

Source: <http://www.mfe.govt.nz/publications/rma/planning-development-active-faults-dec04/html/page10.html>

Elevation Related Elevation Change Map - Post June 2011 to Post Dec 2011
(My estimation of the location of the faultline based on elevation changes)



Source: <https://canterburygeotechnicaldatabase.projectorbit.com/Maps/EQC/LVS/Figure A23.pdf>

As Minister, you are now responsible for the Land Use Recovery Plan, which carries specific obligations in regard to hazard mapping, (CANTERBURY REGIONAL POLICY STATEMENT 2013) so may I point out the obligations this involves, in particular in relation to the coastal marine area for the purpose of avoiding or mitigating natural hazards.

Source: <http://ecan.govt.nz/publications/Plans/canterbury-regional-policy-statement.pdf>

The earthquake events in Christchurch produced landslide effects. On the Port Hills, the landslides toppled some houses over the cliffs. Landslides along waterways resulted in some properties sliding into the coastal marine area. Existing use rights do not travel with houses in the event of a landslide. Existing use rights are based on coordinates, and if the coordinates are not correct, they do not exist. (My understanding backed up by many planners around the country)

At the forum, I drew your attention to the 140 properties in South Brighton. These are properties that have suffered landslide and subsidence in excess of 250 mm. All these properties have moved downwards and towards the river. There are examples of subsidence over 550mm and land displacement of several meters.

Source: [Earthquake Forum discussions from minute 41](#)

The properties are situated on the north side of the Port Hills Fault. Many of these dwellings are now below the highest tide in the area. This is not evident on maps or statistics in the Stage 3 land report, as the statistics excluded 10% of the worst affected properties. The LiDAR maps excluded land subsidence caused by over 100 earthquakes of magnitude 4 and over. Such omissions have the potential to attract similar criticism to the recent EQC satisfaction survey.

An email from Tonkin and Taylor (Mike Jacka), dated 16 April 2013, confirms the following:

"Looking at the LiDAR change in elevation map, we can see that in the part of South New Brighton between Falcon St and Seafield Place the ground subsidence is generally between 100mm and 400mm, with a few properties showing up to 500mm of subsidence. So in this part of the suburb, the ground subsidence is clearly much greater than most of the rest of South New Brighton. Of the 10% of properties in South New Brighton with more than 250mm subsidence (about 140 properties), it looks like most of them are located within the areas around the west end of Bridge St and the south end of Estuary Rd."

The so-called "jack and pack" approach has been used for all of these 140 properties that have been repaired. This has been done based on existing use rights that no longer apply.

At a meeting with MBIE and Council on 6 November 2013, I asked what tests had been carried out by BRANZ (or any other organisation) to evaluate the suitability of jack and pack solutions in a seismic area.

It was confirmed that no tests had been carried out.

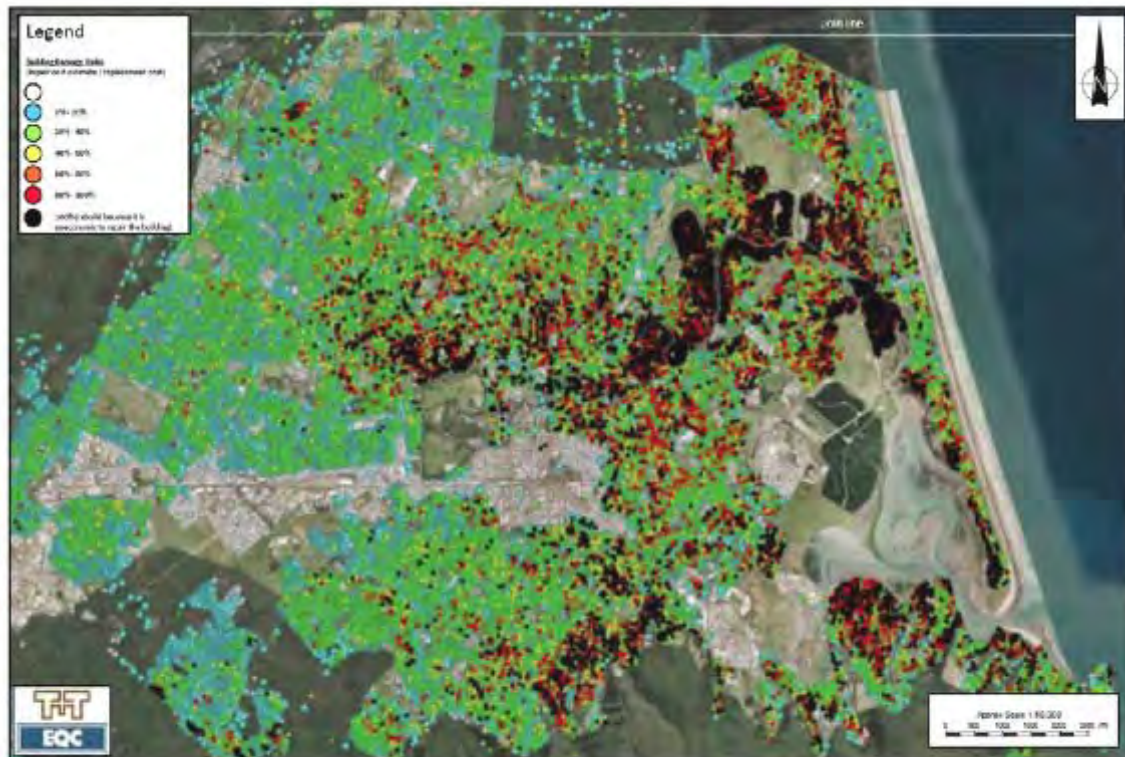
While jack and pack has been an acceptable approach in the past in New Zealand on stable land, using this approach without any inspections on unstable land that is likely to suffer significant shaking in the decades to come is certain to have dire consequences for Christchurch.

The South Brighton area underwent extensive dewatering performed by SCIRT over a period of 2.5 years before EQC conducted drilling in the area. Dewatering an area close to waterways provides land with temporary strength. However, water will always find its way back through sandy soil. The groundwater is tidal in the area and very close to the surface. Stop banks do not protect against rising groundwater.

This, plus the fact that 10% of the worst affected properties were excluded in the Stage 3 Land report, explains why groundwater is significantly lower than in the Stage 2 Land report for the area. The misleading data imply that the land has more strength than the true facts reveal.

(EQC Stage 3 Land Report groundwater levels published 1 - 2m = average 1.3m)
Recent drilling in the area indicates tidal groundwater at a depth of 10–70 cm.

In June 2011, EQC published the following map outlining insurers' assessment of the damage. We experienced over 100 earthquakes of magnitude 4 and greater after this map was published. Large areas were written off by the insurance industry.



Christchurch Building damage (Black = uneconomic to repair) CERA, 23 June 2011

Correspondence with Bruce Emson of EQC produced the following response:

"The map that you refer to ('Aggregated Building Damage Map') was originally presented on 22 June 2011 and in the context of the first Red Zone discussions. This map was not 'EQC data' as EQC had no part in the collection or compilation of the base data. Please also note that this map has not been updated since 2011, so the information it contains will be out of date and not reflect, for example, recent MBIE Guidelines."

On 23 December 2011, the Port Hills Fault generated around 200 earthquakes in the vicinity of South Brighton. The area had just been green zoned.

Bob Parker, John Key and Leanne Dalziel all commented on likely zone changes after this event.

Source: <http://news.smh.com.au/breaking-news-world/more-of-christchurch-likely-to-be-rezoned-20111226-1p9wi.html>

Following this in August 2012, the Stage 3 Land Report was published; As mentioned before, calculations excluded 10% of the worst affected damage in Christchurch. The LiDAR maps published predated over 100 earthquakes of magnitude 4 and above.

From the facts set out above, it appears that there are no limits to the level of risk that will be transferred to Christchurch residents.

While we understand that there has to be a balance between the risk that can be transferred to the residents and the costs incurred, we strongly believe that there needs to be a risk matrix in place where the amount of risk is identified and set to an acceptable level.

To sum up, we ask the following questions of you, in your capacity as the Minister for the Canterbury Earthquake Recovery. Why is the New Zealand government:

1. introducing MBIE Guides and PMO Guides that degrade the standard of repairs?
2. encouraging the unsustainable practice of jack-and-pack in a seismically active area?
3. changing legislation so that insurance companies are not bound by the Fair Trading Act and the Consumer Guarantees Act?
4. removing most liability from the Building Act?
5. excluding all consumer guarantees from the Building Act and leaving them to be passed as law at parliament's discretion?
6. devaluing insurance so that in the future "replace as previous condition" will apply instead of "replace as when new"?
7. widening the definition of Good Ground (Standard)?
8. ignoring the Port Hills Fault Line (the deadliest fault line in the South Island's history) in regard to building regulations?
9. publishing misleading land information regarding subsidence and groundwater levels?
10. enforcing Existing Use Rights that are voided when land suffers a landslide/lateral spreading?
11. introducing practices that bypass the inspection process?
12. introducing practices that transfer all risk and liability from the government and insurance companies to the residents?

Christchurch residents had unusually high insurance cover before the earthquakes. What appears to be happening here is that the Government has taken it on itself to usurp our paid insurance cover.

The following quote is taken from the EQC Customer Advocacy Group Meeting Notes - 9 April:

T&T and the EQC Land Team have run a series of workshops with banks, valuers, realtors, lawyers and insurers to explain land damage and settlement with the aim of getting everyone on the same page with their understanding.

This is a further example of the total disregard for consultation with residents, one of the points of criticism made in the Auditor General's report on the EQC. What about those people who actually suffered the damage. Were they to be put on a different page?

13. Why is there not a risk matrix in place to evaluate how much risk can be passed on to Canterbury residents?
14. Why has land damage not been considered for rezoning as a result of the 23 December 2011 and following earthquakes?
15. Why are consumer guarantees the only exclusion in the latest law change (20. Nov. 2013) (Building Amendment Act No 4) and no time given for commencement?

The Duty of Care.

The Crown is neglecting its duty of care and if these very real risks are realised is opening itself up to a tortious liability claim under the Crown Proceedings Act 1950.

Risk management in South Brighton

As matters stand, the risk being passed on to the residents of South Brighton is extremely high and it has dramatically increased due to the earthquakes. It includes the following:

- Inundation – increased risk due to land subsidence both from tidal and stormwater flooding.
- Flash flooding, high risk area – new risk due to velocity of water, increased due to seismic and tidal flood event. A one in a 100-year flood event is likely to top the flood-banks and cause them to burst. A large seismic event (ULS) could cause the area to subside more than the level flood banks provide protection from.
- Subsidence risk has significantly increased due to higher groundwater and reduced bearing capacity.
- Liquefaction risk has significantly increased due to higher groundwater.
- Seismic risk has now significantly increased, The Port Hills fault line lies under South Brighton at a depth of around 700 m. This is the South Island's deadliest fault line, capable of producing an earthquake of magnitude 7, causing elevation on the south side and subsidence on the north side of the fault.
- Erosion risk has significantly increased due to land subsidence. The potential consequences are much worse due to large parts of the area being below high tide.
- Tsunami risk is unchanged.
- Risk of lateral spreading has significantly increased due to higher ground water. As many properties are already below mean high water springs. If further seismic activity occurred, properties would subside and groundwater would rise further, even above ground. Rendering the area uninhabitable.

Probability of seismic events in the Canterbury region (Source: GNS science)

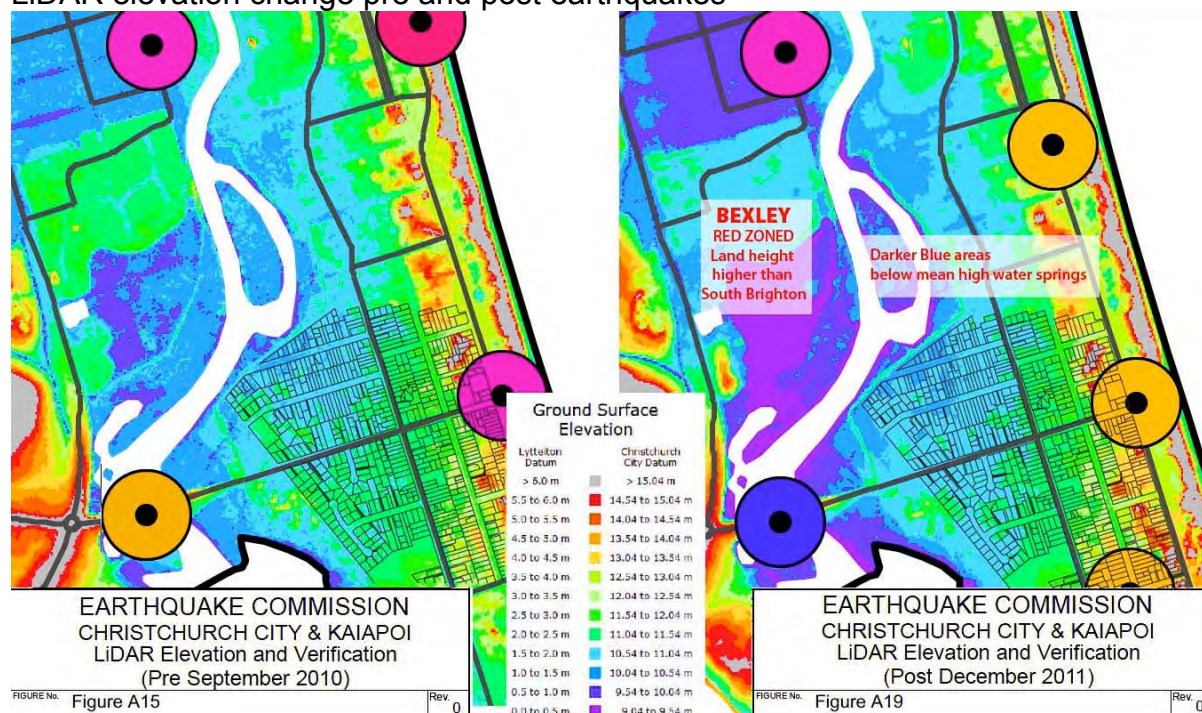
These figures are for the **entire** aftershock zone, not just for Christchurch City. The zone extends from Hororata in the west to large parts of Banks Peninsula, and from Kaiapoi in the north to Lincoln in the south.

Canterbury region long-term probabilities									
	M5.0-5.9			M6.0-6.9			M ≥7.0		
	Average number	Range	Probability of one or more	Average number	Range	Probability of one or more	Average number	Range	Probability of one or more
Within 1 month	0.11	0 - 1	11%	0.009	0 - 1	1%	0.0007	0 - 1	<1%
Within 1 year	1.13	0 - 4	68%	0.093	0 - 1	9%	0.007	0 - 1	1%

Issued on Friday 1 November 2013 for the coming month.

Source: <http://info.geonet.org.nz/display/home/Aftershocks>

LiDAR elevation change pre and post earthquakes



These images are colour corrected from the Geotechnical Database Orbit. On the original published images, almost identical colour was applied to both below and above mean high water springs (10.8 m Christchurch datum.) This gave the public a false impression of increased elevation.

In conclusion, it is no surprise that some residents of Christchurch are beginning to wonder if there is any limit to the level of risk that the Government plans to transfer to them.

The link below supplies you with a presentation that was passed on to you after being presented to the CERA Community forum 6 June 2013. We have not seen any actions taken following this presentation that have addressed the identified problem.

http://issuu.com/brightsidepublishing/docs/repairmafina_2

I respectfully request that you answer these questions within 20 working days.

On behalf of the residents of Christchurch.

Sincerely
Hugo Kristinsson
hugo@absolute-proof.com

All statements in this letter are factual and can be backed up by evidence.

Her Majesty The Queen
Buckingham Palace
London SW1A 1AA
United Kingdom

16 January 2014

Madam,

Appeal on behalf of the citizens of Christchurch

I am writing this letter on behalf of the residents of Christchurch whose homes were badly damaged in the earthquakes in 2010 and 2011, and who are now facing a fourth winter in badly damaged properties as a result of inaction, obstruction and delay on the part of the New Zealand government, the Earthquake Commission and insurance companies.

I have been endeavouring, albeit with little success, to obtain answers from the authorities to several key issues relating to the recovery. Having spoken to the office of the Governor General of New Zealand, I was informed that it would be appropriate to send this request to Your Majesty if the Minister for the Canterbury Earthquake Recovery, the Honourable Gerry Brownlee, failed to respond to my urgent questions. Over recent months, I have sent a number of enquiries to many of the offices responsible:

Open letters or official information requests sent to	Date of writing	Response received	Current outcome
1. Christchurch City Council Open letter to Doug Martin Building Consent Authority	23 Sept 2013	Nil	Nil
2. General information Request.	19 Nov 2013 25 Nov 2013	Reply dated 27 November 2013 states We plan to have responses to your questions within next 10 working days.	Nil
3. New Zealand Ministry of Business, Innovation and Employment (MBIE) Official Information Request (response required by law within 20 days)	19 Nov 2013	Reply dated 20 December 2013, advises that their response date will be extended to 6 March 2014	Pending
4. Office of the Minister for the Canterbury Earthquake Recovery Open letter following a debate at the Earthquake Forum of 4 November 2013	22 Nov 2013	Reply dated 28 Nov states: "Thank you for your e-mail of 22 November 2013. I can confirm you will receive a response in due course.	Nil

- MBIE has received multiple complaints from the Human Rights commission in Geneva, but unfortunately, this has been ignored by national media.

Instead of providing answers to the issues that residents face, many of whom are still awaiting settlement of their insurance claims after more than three years, the New Zealand authorities are either refusing to respond to complaints or are extending the statutory timeframes for providing answers.

Land damage

The level of damage to the worst affected properties is well known and indeed was known to the ministers responsible when a decision was originally made to green zone¹ some of the worst affected land after the earthquakes.

This has been confirmed in the New Zealand government's cabinet minutes.

The New Zealand Prime Minister, the Honourable John Key, Finance Minister Bill English and Canterbury Earthquake Recovery Minister, Gerry Brownlee, acknowledge in the Cabinet Minutes that they are aware of the land damage and of the cost of land remediation for TC3 land (the worst affected land areas).

While standards apply for good ground (TC1, and TC2), there is no standard whatsoever for TC3. An unlimited risk from the most volatile land is thus being forced onto residents, despite the fact that the latter have paid compulsory insurance premiums for decades to cover themselves against this risk.

The nature of this land damage is such that it is highly likely to suffer further damage when the next significant earthquake strikes Christchurch. According to the New Zealand geoscience research institute, GNS Science, the probability of such an earthquake is high. Whereas the seismic risk "z factor" was been raised to 0.30 following the earthquakes, thereby affecting building regulations, GNS Science suggested that the factor should be substantially higher – somewhere between 3.4 and 3.9.

Seismic risk is now extremely high in Christchurch, with one identified fault line lying directly under the city that produced the deadliest earthquake in the history of the South Island, and under the lowest lying suburbs.

Insurance cover

Residents had a high level of insurance cover before the earthquakes, yet their legitimate claims are not being met and many people are seeing their lifelong investment in their homes being drastically reduced through makeshift repairs and a refusal to release land information while houses are being repaired and rebuilt in the most damaged and exposed areas.

Financial statements from reinsurers indicate that they estimate the level of claimed losses at 24.5 billion US dollars, excluding interest.

It is also evident on the aggregated damage map published by EQC in June 2011 that most of the properties on the worst affected land in Christchurch have been written off as total losses by insurance companies and the New Zealand Earthquake Commission. Despite properties being written off and claimed as a total loss, using the guides that have been generated for the recovery substandard repairs are forced

¹ . All Christchurch land was initially divided into the categories Red, Green, White and Orange. Red zones were deemed too expensive to remediate. Green zone areas were generally considered to be suitable for residential (re)construction. White and Orange Categories were temporary categories pending further investigation. The Green Zone was subsequently subdivided into 3 technical categories, TC1, TC2 and TC3, the latter being the most likely to suffer moderate to significant land damage from liquefaction in future earthquakes.

onto resident on land that is severely damaged and will continue to cause damage to properties in future seismic events.

The duty of care

Unfortunately, the institutes, measures and tools that have been established and implemented for the recovery of Christchurch now facilitate the following:

- earthquake repair methodologies that are unsafe and that breach the New Zealand Building Code
- in accordance with guidelines published by the New Zealand Ministry of Business, Innovation and Employment (MBIE), the use of methods such as "jack and pack", that are not regulated or tested by any authority
- the use of "existing use rights", whereby insurance companies can avoid having to raise houses to the officially stipulated floor levels and thereby mitigate the flood risk. (Many properties face a sharp increase in flood risk due to land subsidence.)
- the removal of accountability from the Building Act and the removal of the requirement to issue written contracts. Changes to legislation have been introduced that leave residents more vulnerable than ever before in New Zealand history. Mandatory written contracts have been specifically excluded from the law change
- changes to regulations releasing engineers and designers from liability for their work
- no practical risk matrix in place to identify the amount of "acceptable risk" posed on to the residents.

By not tightening building restrictions to allow for seismic risk, the authorities are ignoring the deadliest fault line in the history of New Zealand's South Island, even as we continue to experience sizable aftershocks (most recently, a 4.2 magnitude earthquake on Friday, 10 January 2013).

The authorities have also chosen to ignore the fact that many eastern properties have subsided below the highest tide mark and have published misleading information about land damage, the rise in groundwater and the reduction in land bearing capacity.

All risk management in the recovery appears to be an extensive effort to hide the risk from the residents.

Residents' access to land information has been restricted and obstructed while banks, insurance companies, realtors, valuers and lawyers are kept informed.

No pressure has been applied by the government on the insurance industry to ease the suffering of the victims of this disaster.

The insurance code of conduct has been left unchanged, despite the fact that it contains no reference to natural disasters, such as the recent earthquakes.

The New Zealand Government has carefully and systematically removed all accountability from the recovery process and all the key decision-makers involved have been provided with full indemnity insurance.

The role of a government is surely to provide governance and it is under an obligation to provide a duty of care. In the case of a natural disaster such as a major earthquake, is it not morally reprehensible to manage a recovery process in the way

we have witnessed in this country, with a focus on businesses and profits, and at the expense of those who have been affected most by the disaster?

In your capacity, Madam, as the Head of State of New Zealand, I humbly request, on behalf of those still suffering as a result of this disaster, that letters patent be issued to the government of New Zealand for the establishment of a Royal Commission to investigate the management of the recovery from New Zealand's greatest natural disaster. I would also ask that the Royal Commission consider the appointment of residents' representative to ensure that the questions and issues highlighted are dealt with in appropriate, transparent and timely manner.

I have the honour to be, Madam, Your Majesty's humble and obedient servant.

Hugo Kristinsson

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