

15 February 2021

Paul King

By email: [Paul King <fyi-request-13908-c79af67b@requests.fyi.org.nz>](mailto:Paul.King<fyi-request-13908-c79af67b@requests.fyi.org.nz>)

Dear Mr King

Request for information

We refer to your Official Information Act 1982 (**OIA**) email request partially transferred to Southern Response from the office of the Minister Responsible for the Earthquake Commission on 18 January 2021 requesting the following information:

The Southern Response website states:

"Southern Response is the government-owned company responsible for settling claims by AMI policyholders for Canterbury earthquake damage which occurred before 5 April 2012 (the date AMI was sold to IAG).

The ongoing series of earthquakes since September 2010 had a profound impact on AMI and its Canterbury customers. As a result of the unprecedented cost of earthquake claims, in April 2011, AMI received capital support from the New Zealand Government to ensure the interests of all AMI policyholders were protected and all claims would continue to be met under the terms of their policies."

Is this a true statement?

[Request 1]

Are former AMI customers supposed to approach some other party like AMI to have their claims settled?

[Request 2]

If so why and why would the above statement not say that?

[Request 3]

If not then why do Southern Response seem to think that they do?

[Request 4]

Why can't it be paid interest on our claims and the undisputed amounts while we wait for our settlements?

[Request 5]

Response to your request

Request 1

Southern Response was established to ensure that the interests of all valid AMI policyholders effected by the Canterbury earthquakes were protected and all claims would continue to be met under the terms of their policies.

Request 2

Generally speaking, if a person had a valid policy with AMI prior to the earthquake sequence, then they could make a claim to Southern Response to have their claim settled, and would not need to approach any other party to have their claim settled. If there were any issues relating to the underwriting of the AMI policy then, before the claim could be considered by Southern Response, this would be directed to the AMI business (sold to IAG) in the first instance.

Request 3

The statement on Southern Response's website is a summary statement and the answer per Request 2 is not relevant to the majority of the effected AMI Policyholders.

Request 4

Refer to the answers provided to Requests 2 and 3.

Request 5

Southern Response offers interim payment settlements to valid AMI policyholders who have claims with the Company. When you do not have a valid claim with the Company, there is no interest or undisputed amount to be paid.

Your rights

Please feel free to contact us if you have any concerns about this response. You also have the right to contact the Ombudsman about this response. To do so, you can visit their website - <http://www.ombudsman.parliament.nz/>

Yours sincerely



Casey Hurren
General Manager