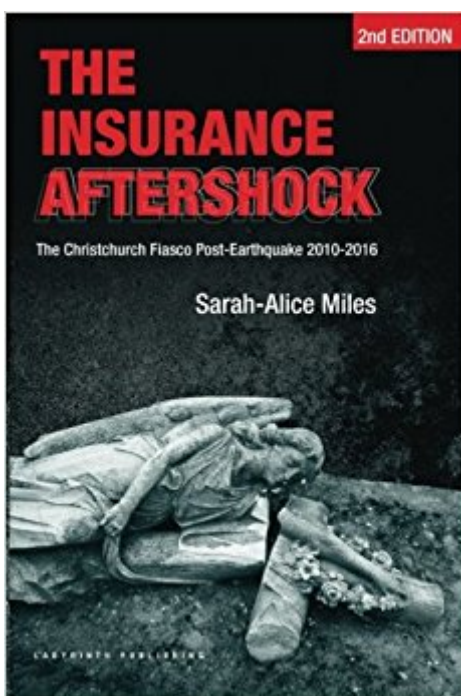


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# The Insurance Aftershock: The Christchurch Fiasco Post-Earthquake 2010-2016



## Synopsis

This is a book about the management of catastrophe at a National level. The aftermath of the 2010-2012 Christchurch earthquakes in New Zealand offered the author a rare opportunity to examine the national policies and effectiveness of Government funding and management of catastrophe on a national scale. Her findings are both surprising and disturbing. This is not a book about idealistic sociological concepts, but a revelation of actual Government administrative failure and financial risk-taking, in concert with corporate malfeasance. It is a book every policy-maker, politician, local-government official, Treasury official and economist, should read. The book discloses the failures and fallacies of current disaster management strategies, not only in terms of the huge financial implications but also the management of the "recovery" phase. The Author examines international experiences of catastrophe from the viewpoint of government policies and funding strategies. She points to a fundamental conflict of interest between corporatism and the need for rapid recovery in the interests of both the affected public, business interests and the economy. She discusses the tensions between National and Local government objectives and the unheard voice of the local population. She makes comment on the limited efficacy of Civil Law and associated means of redress as protection against systematic corporate breach-of-contract and bad-faith, both in New Zealand and overseas. A need for fundamental change in disaster management is obvious from the findings of this work and the Author proposes a viable, efficient revision of the means to achieve that objective - one which eliminates the current state of financial risk and susceptibility to Corporate subversion.

## Book Information

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## Customer Reviews

Sarah-Alice Miles is a multidisciplinary professional with an arts degree in Modern Languages and Linguistics (Mandarin Chinese and Italian). She also holds a Law degree from Otago University, New Zealand. At Otago she was awarded a scholarship to pursue postgraduate studies in comparative private international law at the International Court of Justice in The Hague, The Netherlands. Always interested in the human condition she also holds degrees in Psychology and Psychotherapy (Gestalt) and has worked in this field for the past ten years in Christchurch. She also is qualified with a Bachelor of Commerce in Dispute Resolution (Mediation) and utilizes these skills in mediation settings within the clinical environment. She was an active participant in a specialized community "Flying Squad" after the February 2011 earthquakes, a team of professionals specializing in psychological triage for the most seriously traumatically affected citizens. Prior to her return from the Netherlands to New Zealand in 2004, she worked in the investment banking industry for ING Bank as a lawyer in both London and The Netherlands. Sarah-Alice has lived in Italy (5 years), Spain (4 years), The Netherlands (8 years), Ghana in West Africa (3 years) and the United Kingdom (2 years) and for the last 12 years in New Zealand. Sarah-Alice is author of *The Insurance Aftershock: the Christchurch Fiasco Post-Earthquake 2010-2016* and a dedicated reporter and social commentator and her post-earthquake Blog "The Christchurch Fiasco" has proved popular and pivotal in the exposure of the many anomalies and idiosyncrasies of the post-earthquake recovery situation in Christchurch. Website: [www.theinsuranceanalyst.com](http://www.theinsuranceanalyst.com) Gmail: [theinsuranceanalyst@gmail.com](mailto:theinsuranceanalyst@gmail.com) Blog: <http://thechristchurchfiasco.wordpress.com/> Facebook: <https://www.facebook.com/RealSarahMiles> Twitter: <https://twitter.com/InsuranceAnalyst> LinkedIn: <https://nz.linkedin.com/in/theinsuranceanalyst>

This book is a really in depth case study of the insurance nightmares that often follow major disasters. Its comprehensive, provides for an interesting new model of insurance and I was really impressed by the resources at the back of the book - you can access the information directly from the local papers. It is a fabulous book for researchers and policymakers or homeowners facing the same kind of insurance nightmares. More and more countries are developing, expanding, or enhancing their disaster recovery programs, departments, and policies- this book will assist that process immensely as it shows what not to do and the kinds of issues that a community faces post disaster. As a resident of Christchurch I can attest to the issues the book raises "The Christchurch Fiasco" - it has been an insurance nightmare, and five years after the disaster I am still struggling with our insurers.

Sarah-Alice Miles taking the time to analyse the problems, the failings of the system and how almost impossible it seems to be to have insurance contracts honored, in a way we would expect other commercial contracts to be honoured, is admirable and its a book well worth a read. So many people have been impacted, people who rightly believed they had an insurance agreement that would enable them to recover their homes in a fair, reasonable and dignified manner. Instead what they got was a system open to corruption, open to mismanagement and incompetence, a system that appears to have no room for accountability. It's a system that needs to change - disaster capitalism - says it all....

This book really helped me understand what has been and is going on since the start of the Canterbury/Christchurch earthquake disasters and how disappointing and very stressful it has been for insurance claimants to get an accurate assessment of their damage and reach a timely and satisfactory claim settlement with any of the insurance companies involved. Also that major reform of EQC was needed, as they being the first responder to all earthquake effected properties, were overwhelmed and in hindsight should have allowed policy holders to contact their insurers and then the insurers claims assessors access each claim and inform EQC know what they were liable to pay in compensation to any of their policy holder customers. Thank you very much Sarah-Alice Miles for everything you have done to keep others informed on this insurance debacle and especially greatly appreciate you writing this very informative, inspiring and much valued book.

Sarah Miles has written an excellent overview of the insurance industry's response to the 2010/2011 Christchurch, New Zealand earthquakes. If you ever have to make an insurance claim following a natural disaster, read this book, it has a lot to say about insurance company motivations and practices. The author has clearly done a great deal of research and analysis. The hardest thing about reading this book was that I've lived through this disaster, I've experienced these events over 5+ years and become somewhat used to insurers behaving badly. I read the book over several nights, and reading the events of 5+ years condensed into such a short space of time was disturbing. This is most definitely not the fault of the author. If you have a major insurance claim, you need to read this book.

Everyone in who owns a home or plans on buying a home or investing in property should read this book. It is hugely informative and very easy to read. It paints a real clear picture of corporate greed, insurance deception, and the New Zealand Governments unwillingness to protect the social and

economical wellbeing of its citizens during their greatest time of need.

An incredible review of insurance issues in Christchurch five years after the tragic earthquakes that devastated our city. This book is an immense undertaking and is recommended for anyone dealing with Insurers.

Excellent expose' of the insurance industry, and sadly, of the lack of support from the government, for those without the resources to take on the industry to obtain a fair settlement.

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