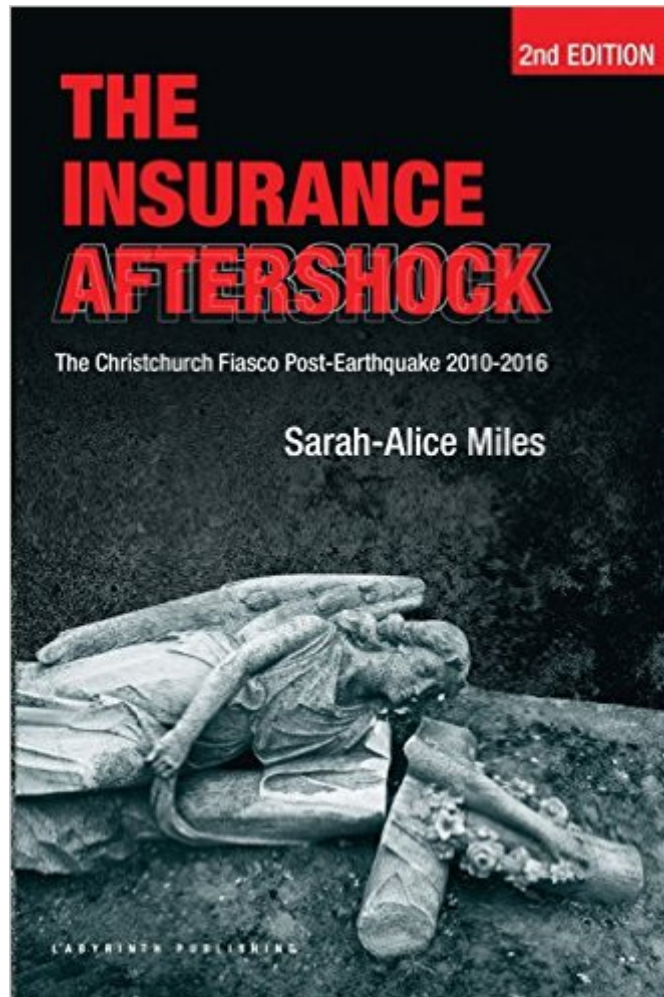


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# The Insurance Aftershock: The Christchurch Fiasco Post-Earthquake 2010-2016



## 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

The aftermath of the Christchurch earthquakes of 2010 and 2011 is far from being merely of local interest. It's a disaster which contains serious implications for us all. Relative to the rest of the world it may seem a small and unimportant affair. In fact, it is a perfect microcosm of what all countries within the capitalist system as it is organised at the moment, with behemoth private corporations being responsible for solving human and societal concerns, can expect to experience when, as is increasingly likely, they suffer major environmental disasters. For that reason, the Christchurch experience demands close study by both governments and the governed. I speak as an observer, not a participant. However, though I am British, my wife is a New Zealander who has earthquake-damaged property in Christchurch and an insurance claim which is still not settled after five years. This means I have watched this tortuous process at close hand and been appalled by the distress, strain, anger, doubt and grief which scores of thousands of Cantabrians have suffered as they struggle for satisfactory solutions, only to find they are cheated out of their rights and the protection for which they paid, in good faith, their insurance policy premiums. In her two books, *The Christchurch Fiasco* and now *The Insurance Aftershock*, Sarah Miles dissects these processes with a forensic scalpel. She exposes the inescapable fault-line in corporate structure. When there is a matter of public concern, where should the corporations' first duty lie, to the clients or to the shareholders? She demonstrates clearly that corporations have chosen the second course, and also that Government has allowed this to happen. *The Christchurch Fiasco* chronicles the earlier period in the rebuilding process.

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