



7 November 2012

Mr J Coburn

Via email to fyi-request-549-df5e4124@requests.fyi.org.nz

Dear Mr Coburn

I refer to your emails of 11 and 24 September 2012, requesting information about EQC's reinsurance programme. EQC has considered your requests under the Official Information Act 1982 (OIA). I apologise for the delay in responding.

Names of the reinsurer or reinsurers who provide reinsurance for EQC land claims

EQC reinsurers are not differentiated by exposure type (i.e. contents, building, land), so there are no specific reinsurers for EQC land claims.

The reinsurance programme is a commercial contract between EQC and each reinsurer. EQC has sought legal advice and determined that the reinsurers may consider their participation in the programme as commercially sensitive and confidential information. EQC is not willing to release the names of its reinsurers without first obtaining their consent, as there is a risk that the release of this information may negatively impact the willingness of existing and future reinsurers to participate in the EQC programme.

EQC would be required to consult with each of our 51 reinsurers to obtain consent before providing you with the information, and would then only be able to provide you with the names of those who agree to its release, if any. It is estimated that the timeframe for a response to this part of your request could take an additional 3-6 months.

Any and all details of that reinsurance cover cost terms and conditions of that cover with special reference to any conditions regarding and relating to the areas of residential redzone in Christchurch

Your request is refused pursuant to section 18(a) of the OIA as EQC considers that this information is commercially sensitive. The sections relevant to this request are:

- s 9(2)(b)(ii), as the release of the information would be likely to unreasonably prejudice the commercial position of the person who supplied or who is subject of the information;
- s 9(2)(ba)(i), as the information is subject to an obligation of confidence and its release would be likely to prejudice the supply of similar information or information from the same source;
- s 9(2)(j), as the release of the information may negatively impact EQC's ability to conduct commercial negotiations.

I can, however, advise you that no special conditions or exclusions relating to the areas of Christchurch including the residential red zone, or of any areas in New Zealand, were requested or sought as part of EQC's negotiations with reinsurers when setting the reinsurance programme.



All information and advice provided by EQC to CERA with regard to land suitability for continued use and occupation and insurability in relation to zoning?

It is considered that substantial collation and/or research would be required in order to provide a proper response to your request; it is therefore refused pursuant to section 18(f) of the OIA.

Any documents you hold regarding EQCs reinsurers requirements regarding their preparedness to provide ongoing reinsurance and to pay existing reinsurance on land in Christchurch with specific regard to 'redzoned' areas?

The Earthquake Commission does not hold this information, and does not believe that the information will be held by any other department, Minister of the Crown or organisation, or by a local authority; therefore your request is refused pursuant to section 18(g) of the Official Information Act.

This fully addresses the information you have requested. You have the right to ask the Office of the Ombudsman to investigate and review my decision. For further information regarding this process, contact 0800 802 602 or visit <http://www.ombudsmen.parliament.nz>.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Lara Carson', is written over a faint, larger version of the signature.

Lara Carson
Team Leader, Statutory and Technical Complaints
Earthquake Commission