

9(2)(a)

**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 9:22 p.m.  
**To:** 9(2)(a)  
**Subject:** RE: liquefaction maps

Thanks for your pragmatic view. I am sure your judgement is sound. I am busy with a tender process for repairs to thousands of homes but I hope soon to have time free to catch up with you properly. Meanwhile, I have asked 9(2)(a) 9(2)(a) to facilitate research interests and some operational matters on my behalf. A funding agreement for phase A of your programme will be with you shortly also. Regards Hugh

--- original message ---

**From:** 9(2)(a)@canterbury.ac.nz>  
**Subject:** RE: liquefaction maps  
**Date:** 5th October 2010  
**Time:** 4:57:21 pm

Hi 9(2)(a)

I am not sure that your game plan will work well in the long run. This is because:

- Whoever really needs the information about the liquefaction and its effects will get it, because much of this was evident.
- Reports from research groups and other parties will start appearing everywhere, including outside NZ (much is available at the moment)
- A good geo-eye image is apparently available for Christchurch (anyone with a deep pocket can buy it)

I've mentioned to the insurance companies that I will give them something next week (to keep them quiet for a while at least). But, in the long run, withholding information won't help. I understand the sensitivity, but one month has passed since the quake.

We are planning to publish our geotech report soon (this Friday or next Monday). The GEER team from US want to do this as soon as possible. There will be two versions of the report (US and NZ), with unimportant differences (spelling etc.). The report will be important since it will be a product of geotech expert's reconnaissance.

I am happy to send you the report and hear your opinion (concerns) before publishing it; we will consider those before publishing.

Let me have your thoughts on this as soon as possible.

Regards,

9(2)(a)

9(2)(a)

Department of Civil and Natural Resources Engineering

University of Canterbury

Private Bag 4800, Christchurch 8140

NEW ZEALAND

Ph: +64 9(2)(a)

Fax: +64

E-mail: @canterbury.ac.nz

Web: <http://www.civil.canterbury.ac.nz>

---

From: 9(2)(a)@tonkin.co.nz]

Sent: Tuesday, 5 October 2010 2:53 p.m.

To: 9(2)(a)

Cc: Hugh Cowan

Subject: RE: liquefaction maps

Hi 9(2)(a)

Our concern isn't about people knowing the general regions which liquefied, which obviously is already common knowledge in a very general sense. The issue we are afraid of is that when these areas are delineated in detail on a map it become much easier for organisations to use the information in an inappropriate, over-reactionary way. This is particularly relevant at present, as people and organisations are still awaiting clear direction from government on the details of the recovery plan and future implications. For example, some of the insurance companies have already been pressuring T&T and 9(2)(b) to provide them with maps of damaged areas, and they have made no secret that they intend to use this information to review/remove insurance cover in these areas.

Also, the spatial extent of liquefaction in these areas has only been mapped very approximately, but showing these extents on a map with the level of detail shown in your figure implies a much higher level of accuracy. I would suggest that as a minimum, the mapped areas are shown in a much less precise-looking way. Areas should be shown with much less defined smoother edges, and isolated very small areas which have not been well defined should perhaps not be shown at all. I've attached "Less Detailed Extents of observed liquefaction.pdf" - the thick black line gives an idea of how the information could be presented in a manner which implies less precision. I've also adjusted the extents in Kaiapoi and Halswell to match our updated mapping in these areas.

Even this map with less implied detail has some of the problems associated with misuse. A better option in my opinion would be to have a map which simply identifies the general locations affected by liquefaction, and does not show the currently mapped approximate extent of liquefaction. I've attached "Locations of observed liquefaction.pdf", which shows how this could be done. Another advantage of this figure is that it provides a guide to the location names, which makes referring to areas in the report text easier. I've attached a kmz file if this is useful for you.

As 9(2)(a) mentioned, he is now undertaking mapping from air-photos. Obviously we have no control over how the research teams release their own mapping work, but we would hope that they would take care to ensure the information is presented in a way which limits the potential for misinterpretation or misuse by poorly-informed parties. Hopefully by the time this more detailed air-photo mapping is completed, a more detailed recovery plan will be in place, which should limit the tendency for overreaction and misinterpretation.

Please let me know if you still wish to use a map which shows spatial extents rather than my recommendation of just showing location names. I will need to clear the use of our regional mapping with EQC before it can be incorporated into a published map.

Cheers,

9(2)(a)

.....  
9(2)(a)

9(2)(a)@tonkin.co.nz

9(2)(a)

Tonkin & Taylor Ltd.

151 Kilmore St, PO Box 13055, Christchurch 8141, New Zealand

9(2)(a)

[Redacted]

From: 9(2)(a)  
Sent: Tuesday, 5 October 2010 3:11 a.m.  
To: 9(2)(a)  
Cc:  
Subject: liquefaction maps



Dear 9(2)(a)

A couple weeks ago you had sent out an updated liquefaction map with "confidential" and "preliminary" marked on it. You had also cautioned against distributing the maps to the general public. I was wondering if the attached figure is okay to use for the GEER report and an short write-up that will appear in the EERI newsletter. The figure is based on the areas that your maps listed observed liquefaction with some modifications based on my field notes. I'm assuming the sensitivity of the maps you sent relates to comparisons of areas predicted liquefaction/no-liquefaction and observed liquefaction, rather than areas denoted where liquefaction was actually observed (as most residents are aware whether liquefaction occurred on their property or not). If there is a problem in me using the attached figure, please let me know and I won't use it. I appreciate your consideration of this request.

Best regards, 9(2)(a)

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9(2)(a)

9(2)(a) Department of Civil and Environmental Engineering

Virginia Tech

120B Patton Hall

Blacksburg, VA 24061

9(2)(a)

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Tonkin & Taylor: <http://www.tonkin.co.nz>

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9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 3:53 p.m.  
**To:** 9(2)(a)  
**Subject:** RE: Claims Conference - Final update for speakers

Hi 9(2)(a) just you received my presentation from my colleague 9(2)(a) this morning. Hugh

— original message —

**From:** 9(2)(a)@theinstitute.com.au  
**Subject:** Claims Conference - Final update for speakers  
**Date:** 5th October 2010  
**Time:** 3:40:53 pm

Good Afternoon all

As the conference is fast approaching i would like to advise that we have just under 100 attendees including the speakers.

Please find attached the updated Run Sheet with your times, rooms etc.

If you have any queries please feel free to contact me otherwise I look forward to seeing you next Tuesday. Upon arrival please check in at the registration desk to pick up your name tag so we know you have arrived.

Thank you and regards

9(2)(a)

Australian and New Zealand Institute of Insurance and Finance (ANZIIF)

Level 1 143 Nelson Street, Auckland, New Zealand Phone 9(2)(a)

Fax

Email 9(2)(a)

Web [www.theinstitute.com.au](http://www.theinstitute.com.au)<<mailto:a@theinstitute.com.au>>

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For more information please visit <http://www.messagelabs.com/email>

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9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 1:16 p.m.  
**To:** 9(2)(a)  
**Subject:** RE: FW: Canterbury Earthquake RFP

Shortlisted candidates will be notified on Thurs 7 October as per the RFP. Regards Hugh

--- original message ---

**From:** 9(2)(a)@EQC.govt.nz  
**Subject:** FW: Canterbury Earthquake RFP  
**Date:** 5th October 2010  
**Time:** 1:10:08 pm

**From:** 9(2)(a)  
**Sent:** Tuesday, 5 October 2010 12:19 p.m.  
**To:** 9(2)(a)  
**Subject:** Canterbury Earthquake RFP

Hi 9(2)(a)

Can you please advise when we are likely to be notified of having been short listed or not as we will be having someone fly in from Australia to be part of our discussions and we are wondering when they should fly over.

Many thanks,

9(2)(a)

9(2)(a)

**From:** 9(2)(a)@EQC.govt.nz]

Sent: Monday, 27 September 2010 4:21 p.m.

To: 9(2)(a)

Subject: Word version of the Canterbury Earthquake RFP

Good afternoon

Please find attached the word version of the Canterbury Earthquake RFP.

Kind regards

9(2)(a)

| Earthquake Commission (EQC)

Majestic Centre | 100 Willis Street | P O Box 790 | Wellington

Phone: 9(2)(a)@eqc.govt.nz

\*\*\*\*\*  
\*\*\*\*\*

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\*\*\*\*\*



9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 10:20 a.m.  
**To:** 9(2)(a)  
**Subject:** RE: Presentation

I do want them actually. Thanks

--- original message ---

**From:** '9(2)(a)'@EQC.govt.nz>  
**Subject:** Presentation  
**Date:** 5th October 2010  
**Time:** 10:07:01 am

Presume you don't want the slides that are in Spanish? J

9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 9:21 a.m.  
**To:** 9(2)(a)  
**Subject:** ANZIF conference  
**Attachments:** ANZIF\_Oct2010.ppt

9(2)(a)

A million thanks for your help tidying this up and sending it. Hope it works.

Just need to fix backgrounds and fonts. And make the title page look a bit better – oh, and please add my name etc to that slide.

Hugh

regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI 9(2)(a)

# **Tales of Two Cities from Chile and New Zealand .....and an overview of earthquake mitigation and recovery**



Released under the Official Information Act 1982

**Australia New Zealand Institute of  
Insurance and Finance**

**Claims Conference, 12 October,  
2010  
Auckland**



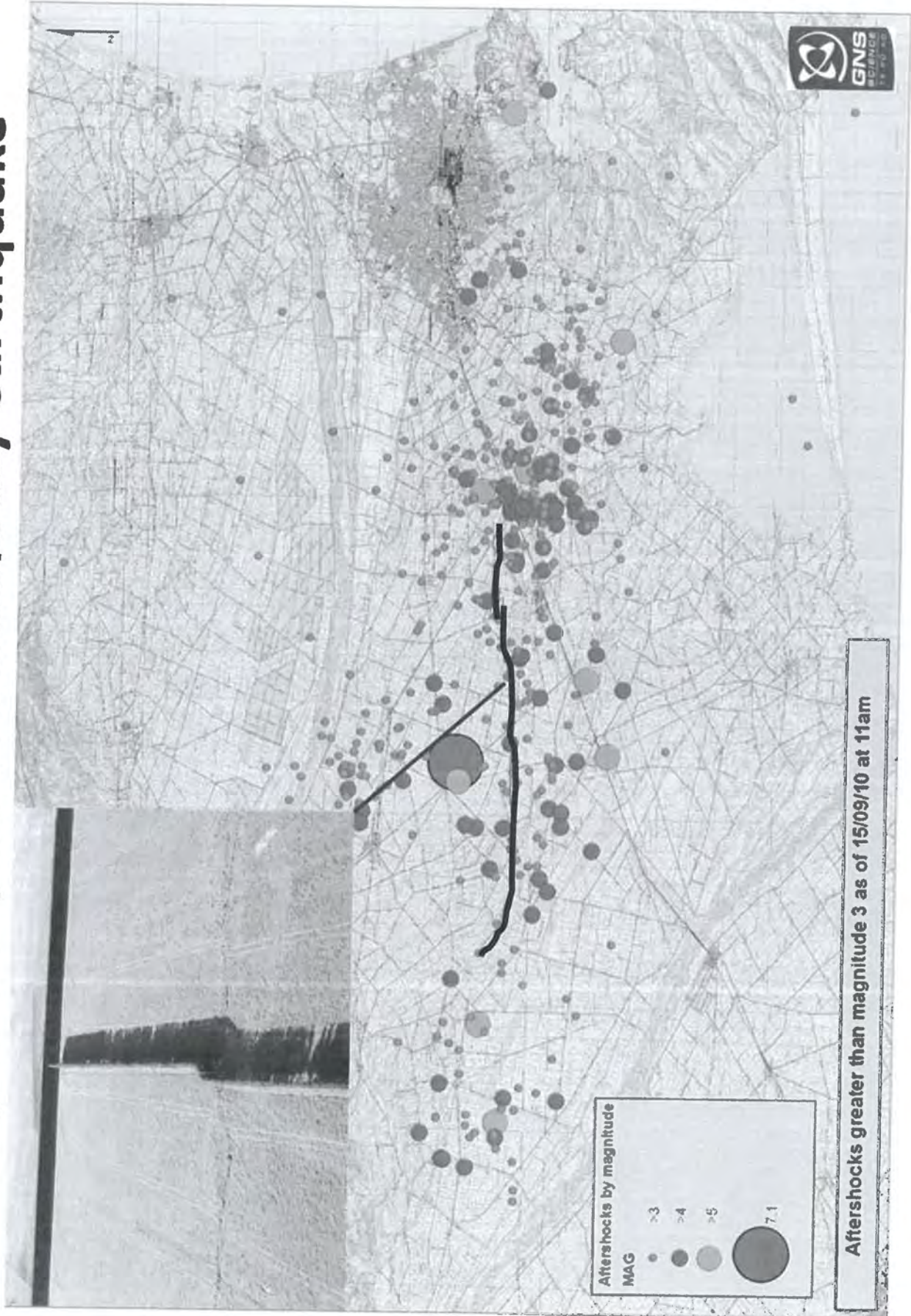
## A few facts...



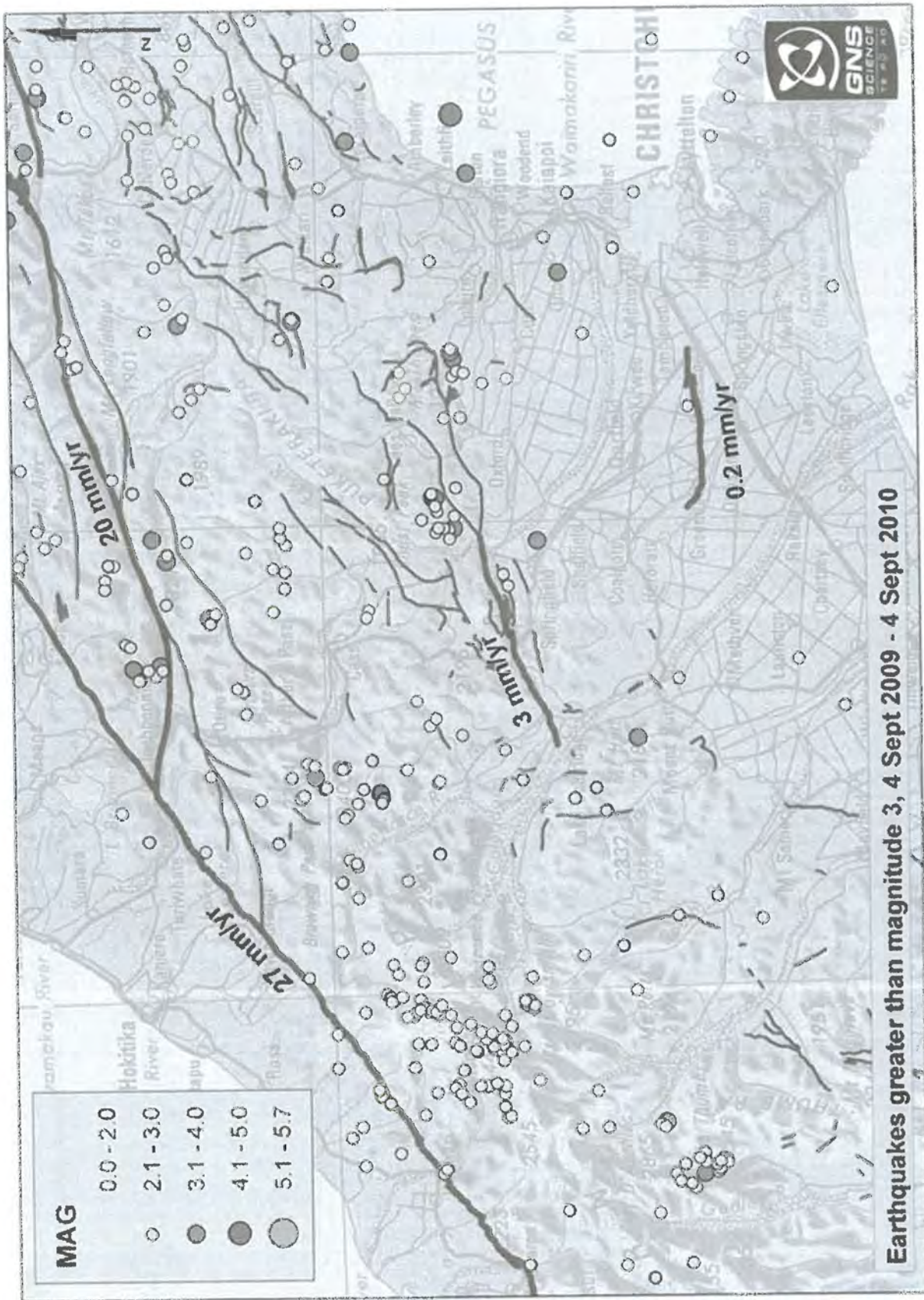
- **27 February, 2010. M8.8 earthquake, central Chile: largest insured loss in Latin America**
- **4 September, 2010, M7.1 earthquake, central Canterbury, largest insured loss in New Zealand history**
- **Chile insured losses - US\$6-8 billion, including 190,000 residential claims**
- **NZ insured losses ~\$2-4 billion (provisional estimates)**



# 4 September, 2017, Field Camp earthquake

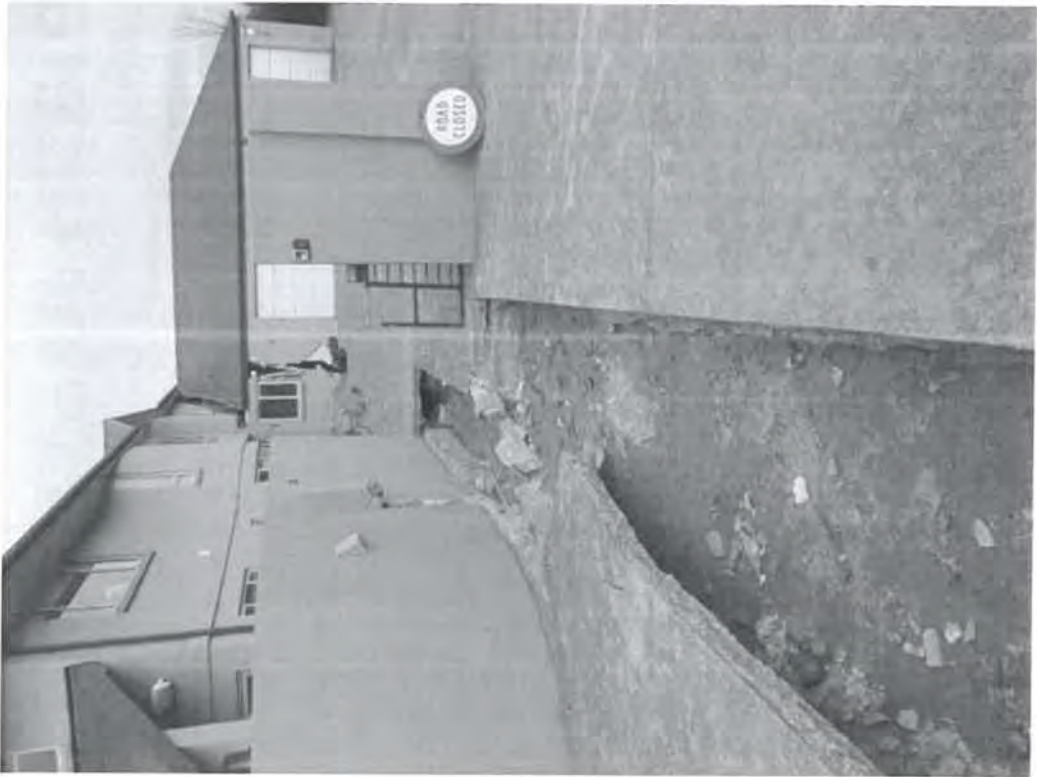








# Massive Land Damage Lateral spreading



## Massive Land Damage



## Effects of lateral spreading



# Massive Land Damage



# Lateral spreading

## Major Land Damage



## Liquefaction and settlement



# Major Land Damage

# Liquefaction and settlement



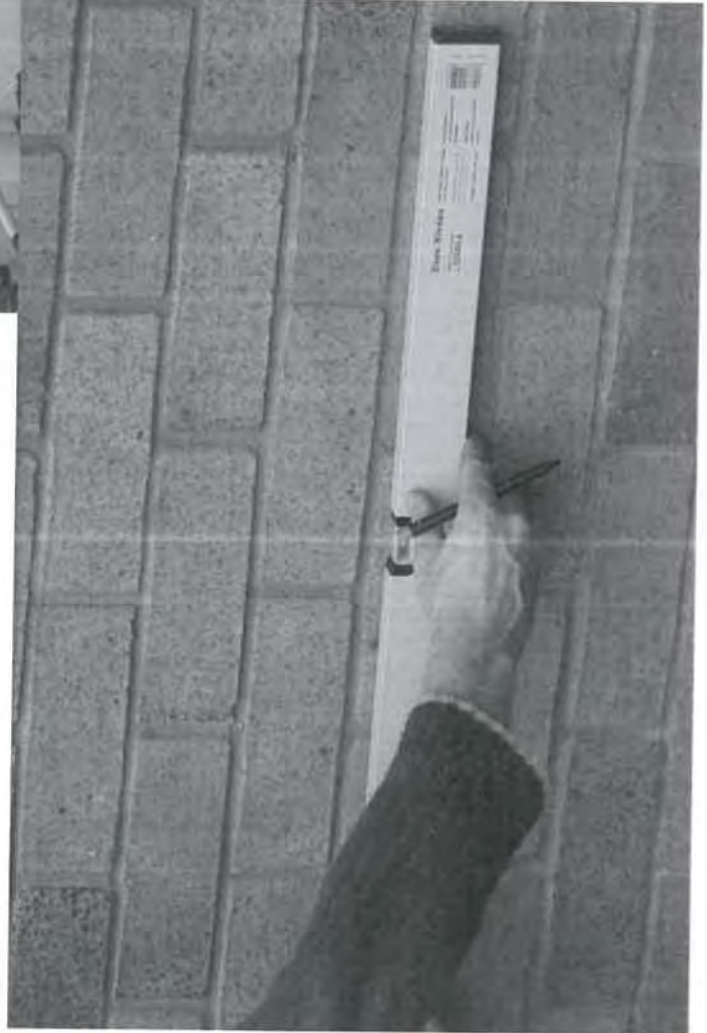
## Major Land Damage

# Liquefaction and settlement





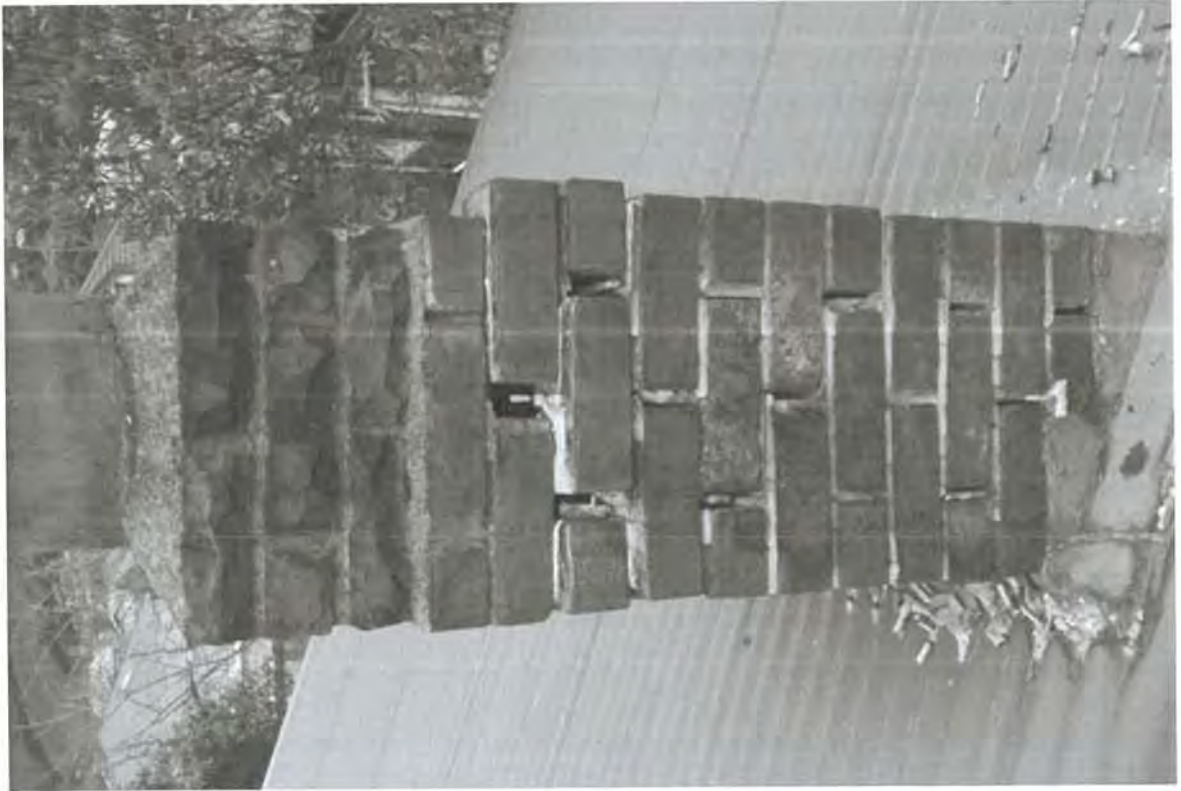
## Moderate Land Damage



## Settlement



**No Land Damage but Possible Building Damage**



**Widespread non-  
structural damage**

# EQC Resources Canterbury Quake

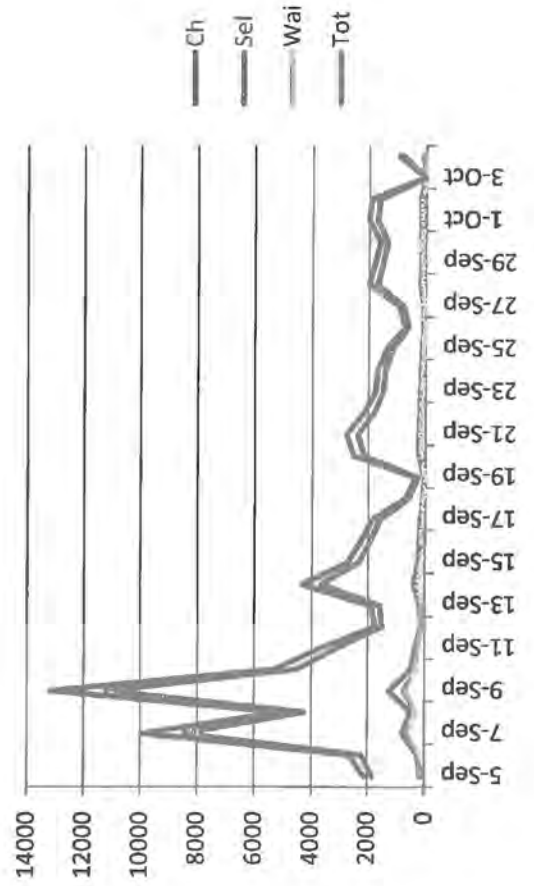
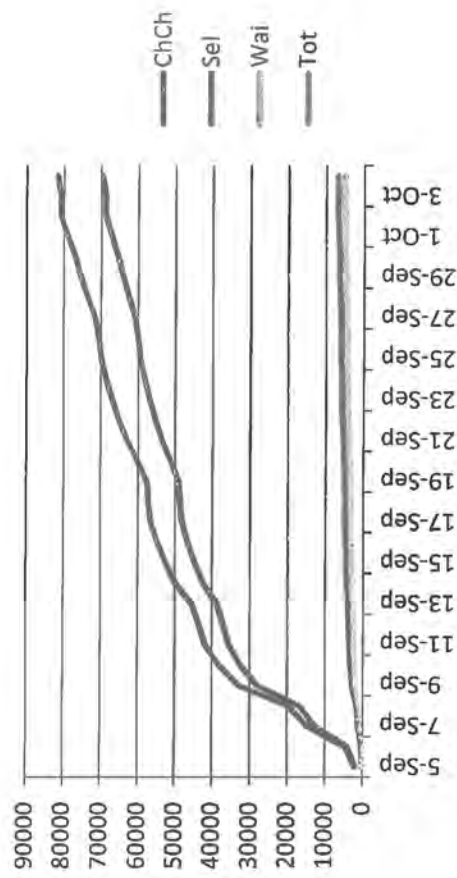
- Field offices open • 5
- Field staff Canterbury assessment • 350
- Permanent staff Wellington • 22
- Temp staff Wellington • 67
- Call centre operators • 180
- Claims processing staff Brisbane • 76

## Claims by District (to 4 October)

Christchurch City	69,899
Selwyn	7,043
Waimakariri	5,263
Timaru	1,891
Ashburton	1,549
Other	1,434
<b>Total</b>	<b>87,079</b>



# Rates of Claims Lodgement - Canterbury



# Settlement Framework....

Fast track claims - <\$10,000

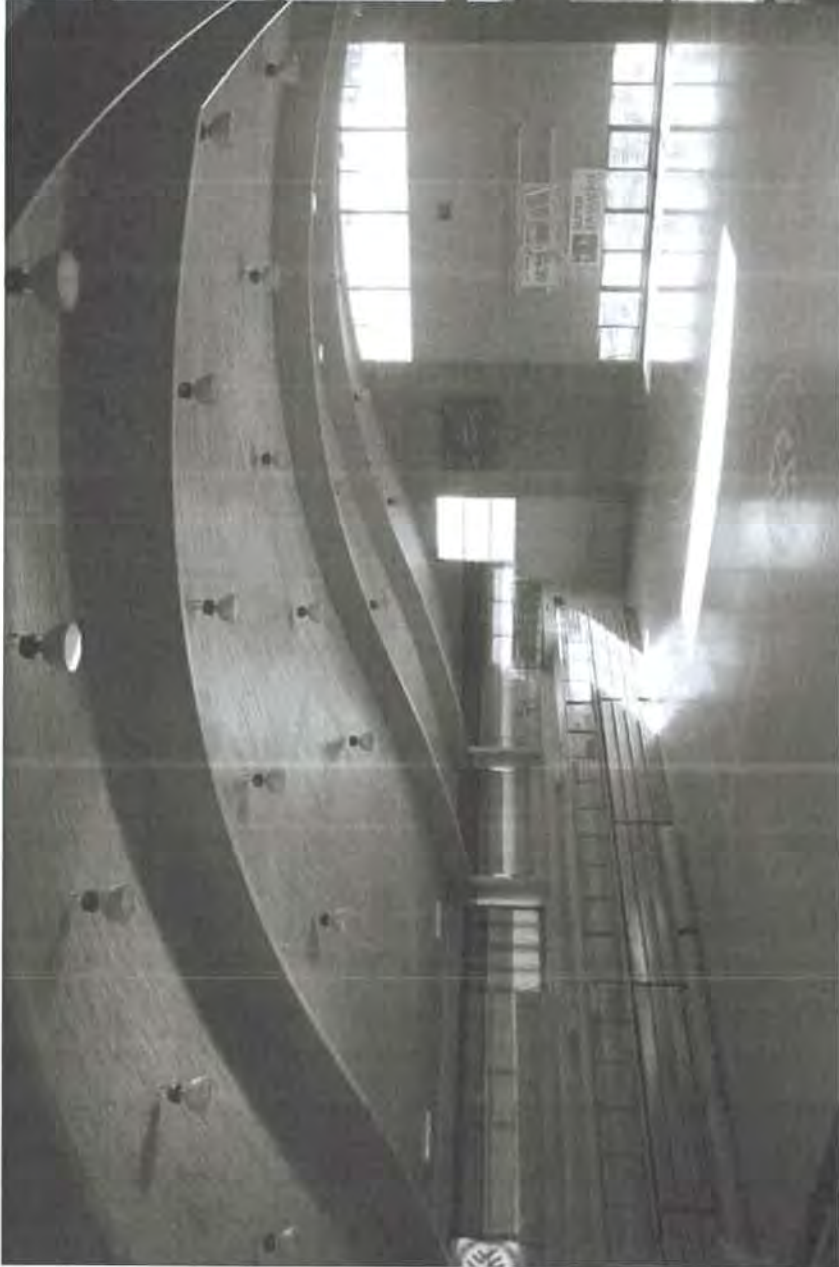
RFP for Reinstatement Works - \$10k-\$100k

Land Damage – TBA

Claims over cap – private insurers







**Advanced design and technologies  
provided generally good performance**



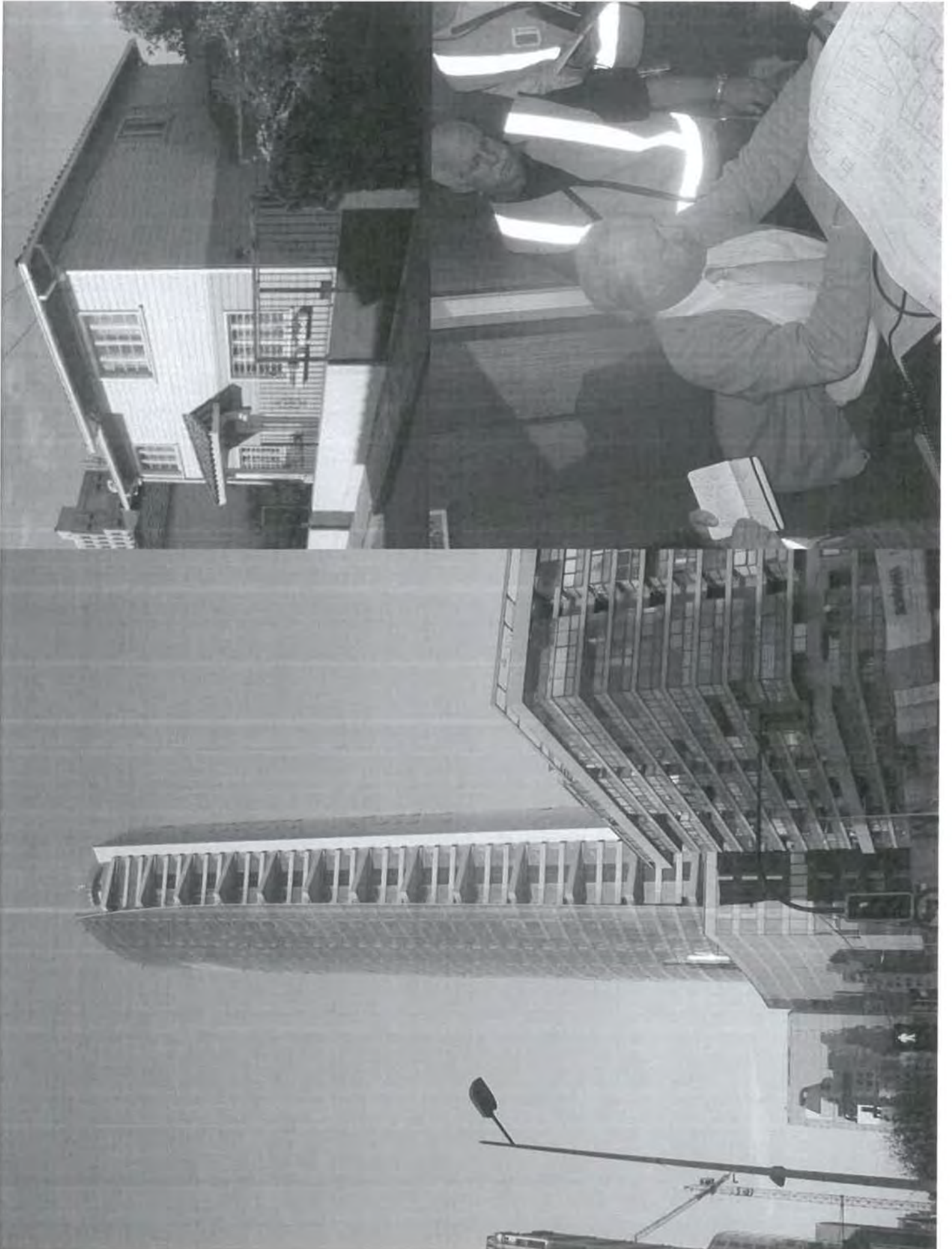




Santiago de Chile



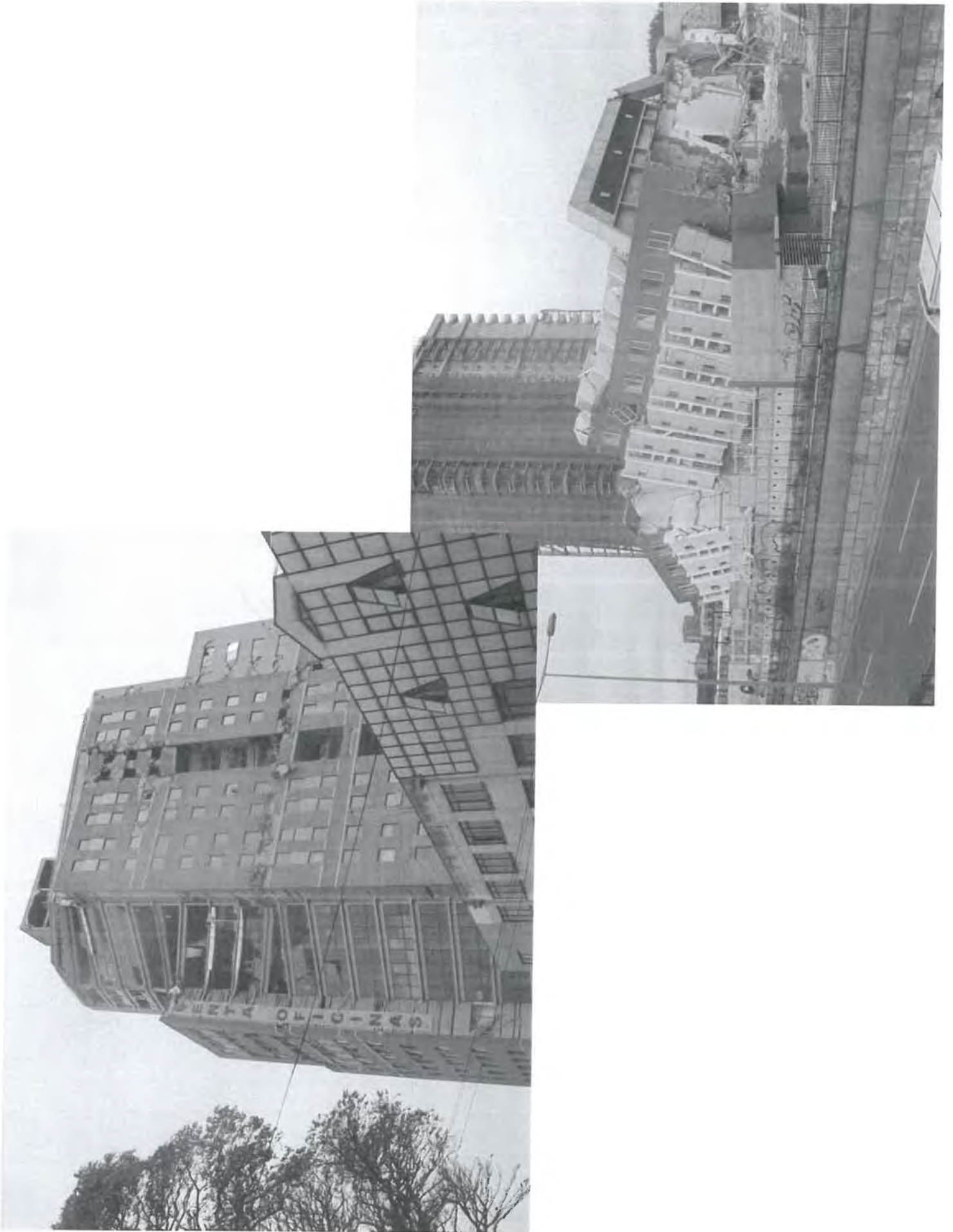






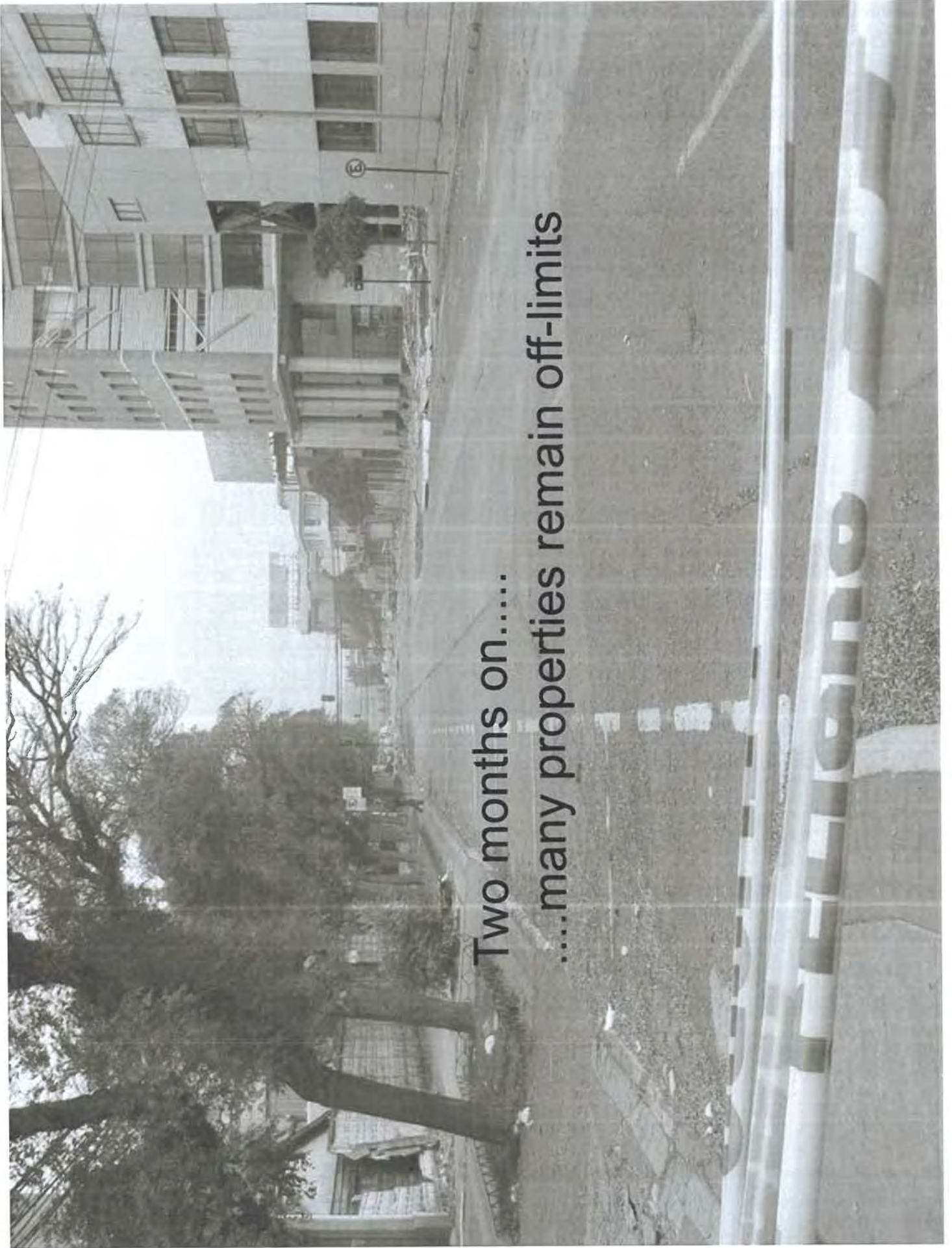
But there were also gaps....





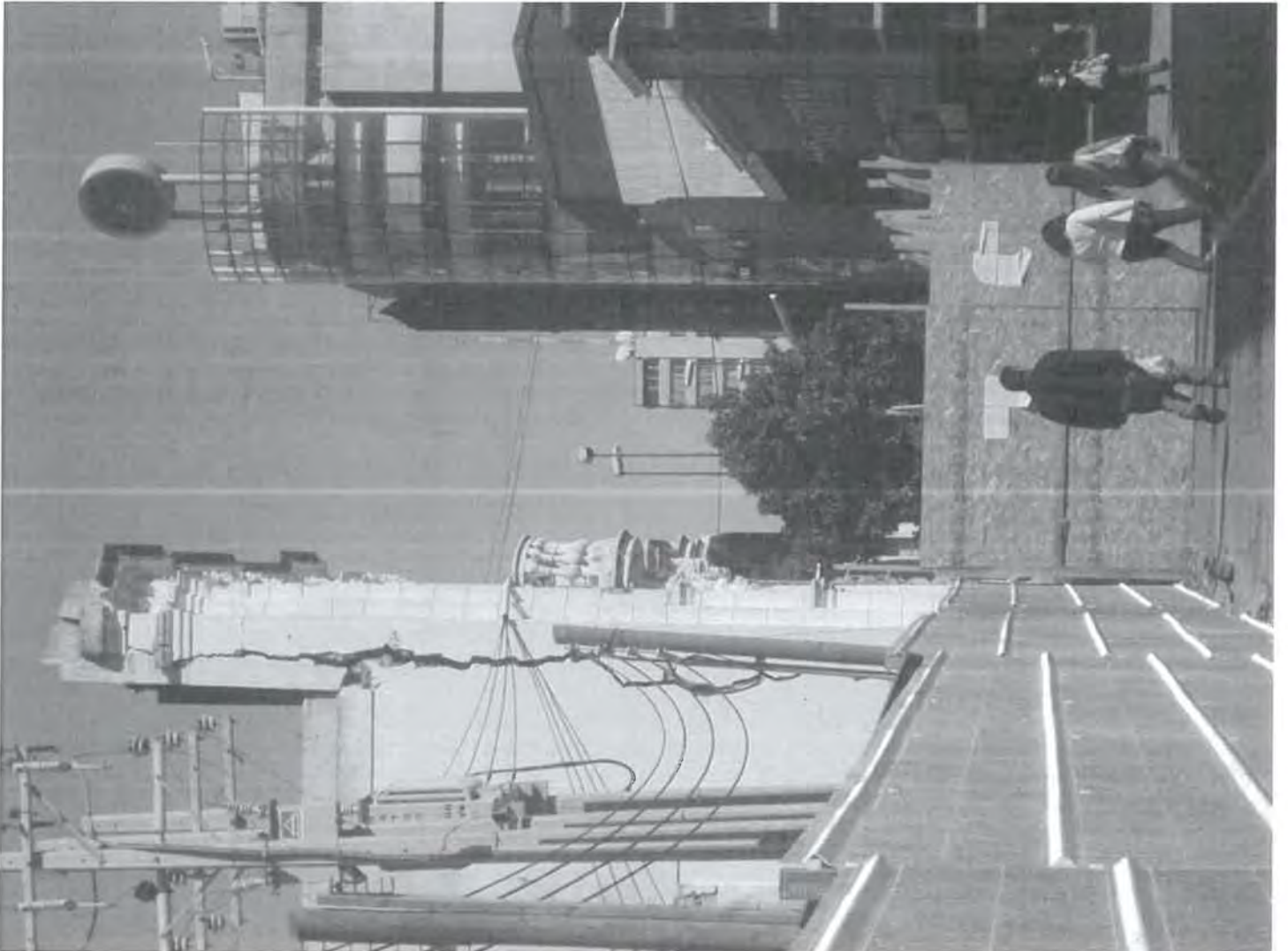


Two months on.....  
.....many properties remain off-limits



**While others  
chance it....**

**Don't look up....  
...don't linger.....**





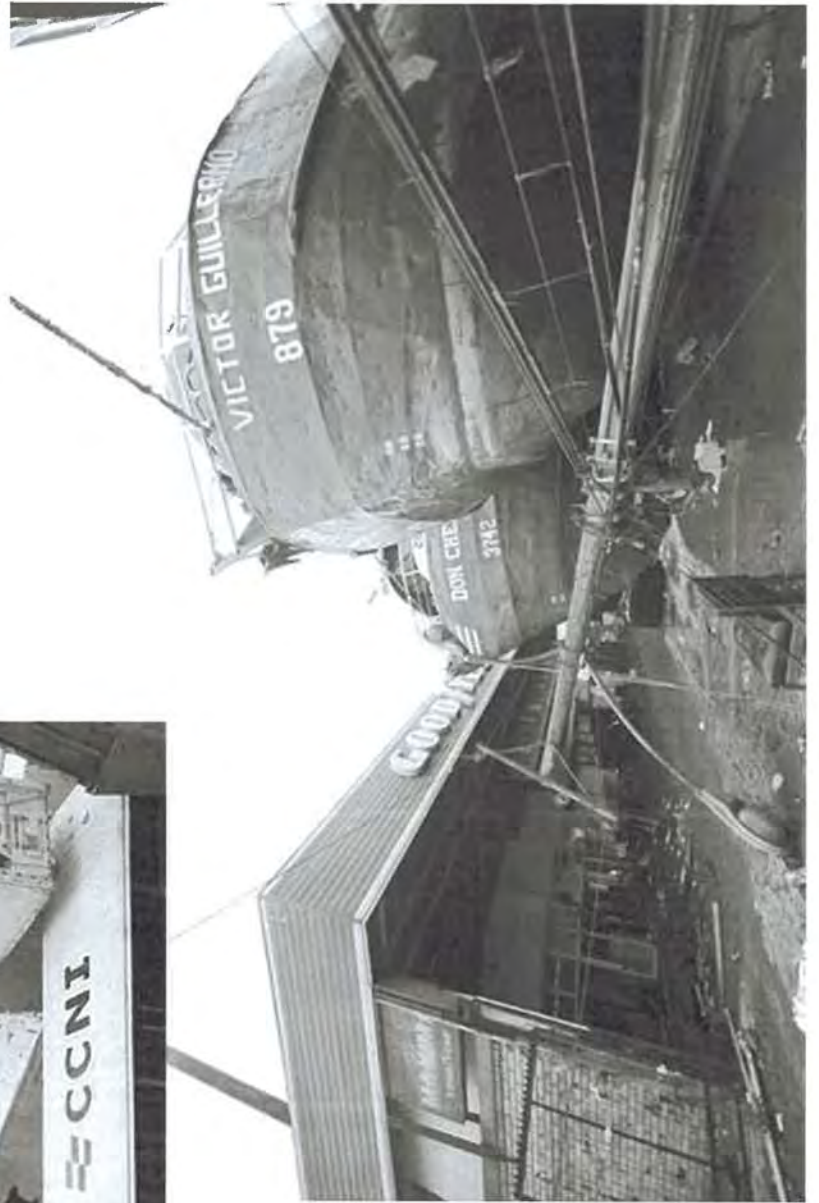
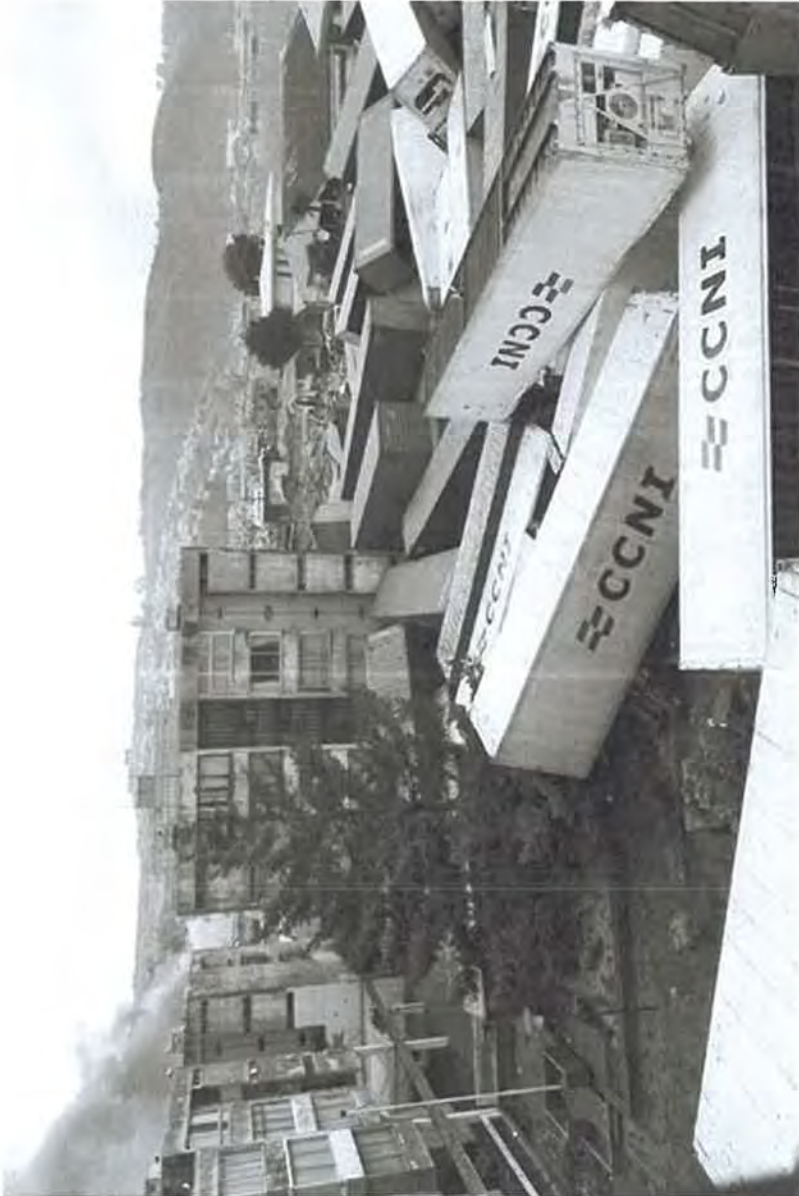




# At the coast – the devastating power of tsunami













**But in fact,  
most survived.....**

**...thanks to high  
public awareness**

# Tsunami Impacts





**The far greater  
challenge is  
recovery**

**Chile's industrial  
output - down >22%  
since March.**

- **Forestry**
- **Fishing**
- **Cement**
- **Steel**
- **Food Processing**





**And tens of thousands displaced....**





In future, what do we expect of our Building Codes?





Will it be informed choice or unwelcome surprise?



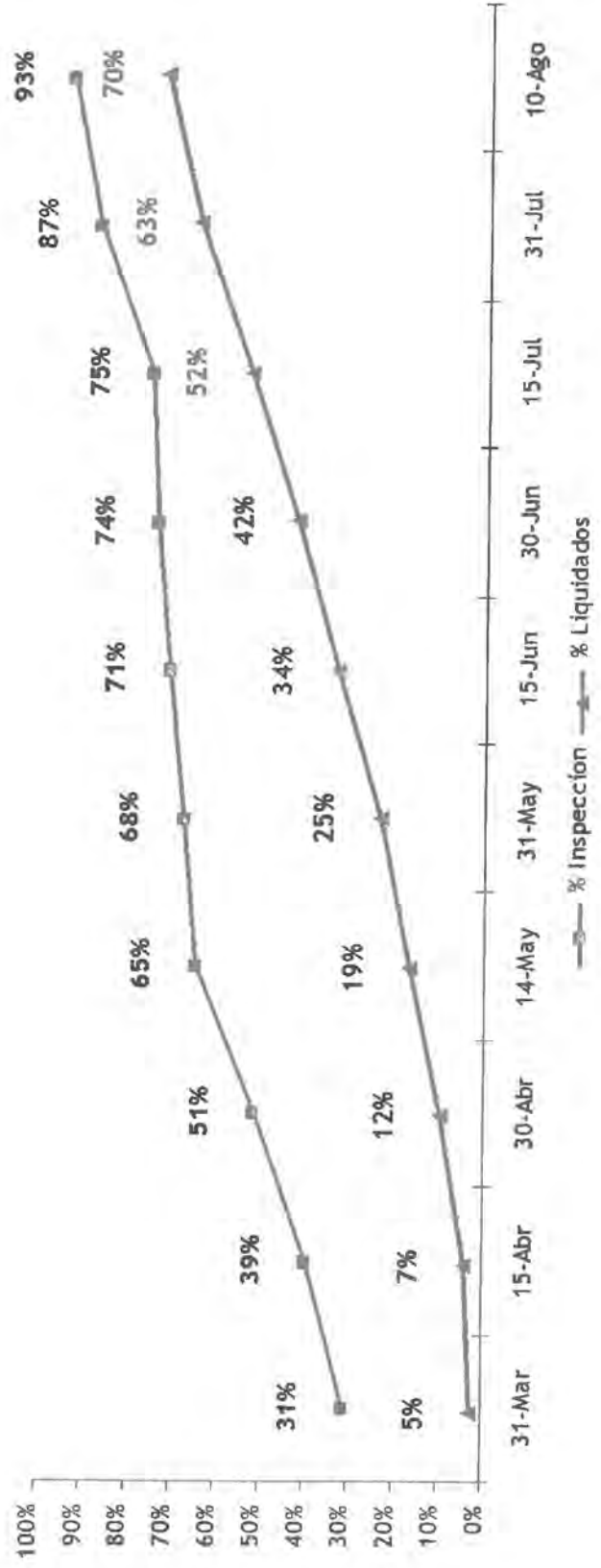




# Evolución Indicadores

## ➤ Porcentaje de Inspección y Liquidación

A partir de la implementación de los 27 planes el porcentaje de siniestros liquidados crece a mayores tasas y se acorta la brecha con el porcentaje de viviendas inspeccionadas.

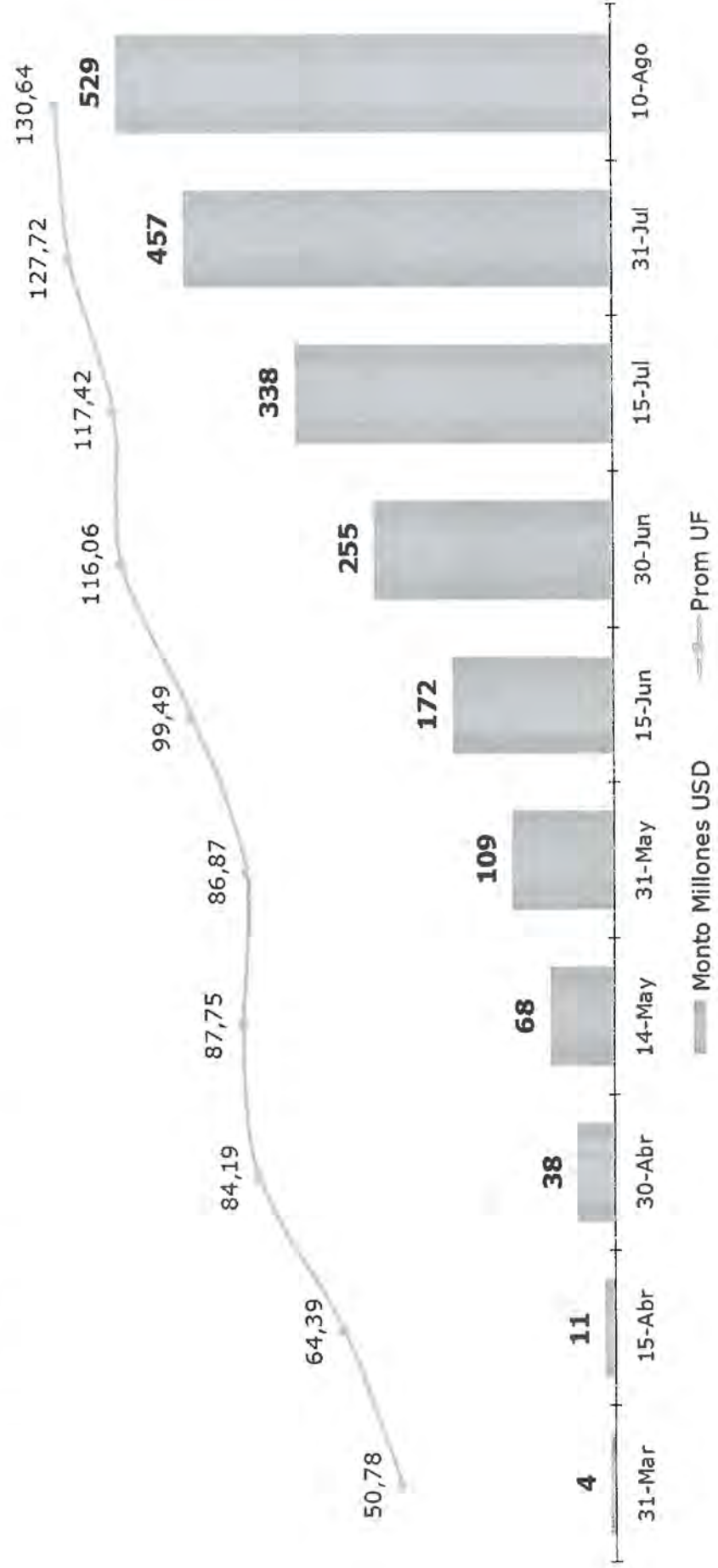




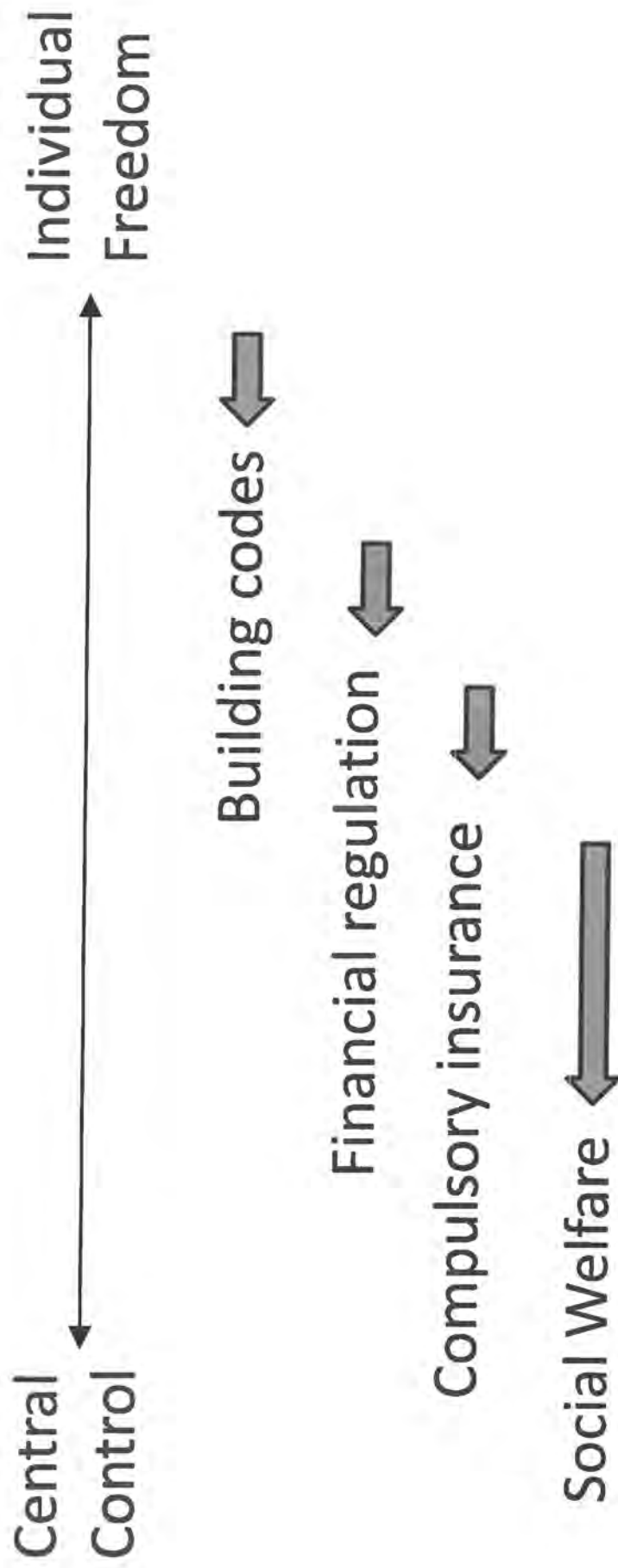
# Evolución Indicadores

## ➤ Pago de Sinistros

La evolución de pago tanto en monto promedio del siniestro como monto total pagado por la industria ha crecido a tasas decrecientes.



# The Mitigation Continuum





# Government Intervention



What is needed?

Perhaps:

- ✓ Ensure building standards maintained or improved
- ✓ Affordable insurance – for home/ business owners
  - To provide financial compensation
- ✓ Labour, materials and equipment to repair and rebuild available and under control
- ✓ Plan for future government costs
- ✓ Ensure all citizens have necessities of life

What is expected?

# Total Risk Environment

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To What Extent Can We.....

- Avoid the risk?
  - Control the risk?
  - Accept the risk?
  - Transfer or share the risk?
- ...and at what cost?





# Risks & Realities



***....so, when would you like  
the cost benefit analysis?***



***.....before or after the next event?***

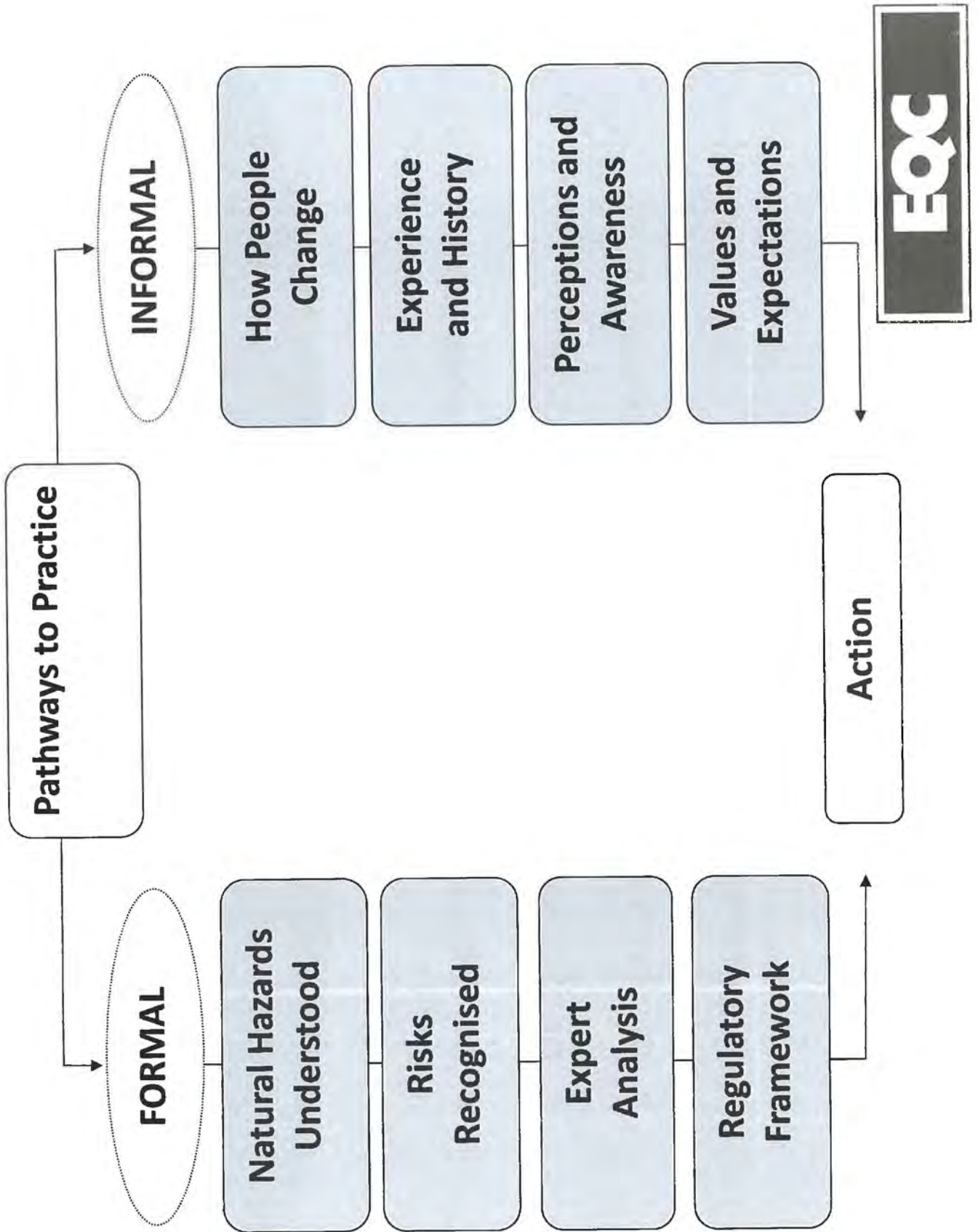
## The Hierarchy of Denial

- It won't happen
- or, if it does happen, it won't affect me
- or, if it happens to me, it won't be bad
- or, if it's bad, then I will borrow money...

**So why are you worrying me with this?**

**EQC**





## Earthquake Commission (EQC)

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- Commenced 1945
- Earthquake and War Damage Commission
- Reformed in 1993 - Earthquake Commission - a Crown Entity with own capital and reserves.
- Residential property only
- Compulsory on purchase of fire cover
- One permanent office, plus an outsourced claims processing centre (Australia), a Board and 22 staff



# Earthquake Commission Act

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## Research

To understand hazard and inform treatment of risk

## Public education

Encourage steps to reduce physical impacts

## Natural Disaster Insurance and Fund

Mitigate financial impacts and maintain value

The logo for the Earthquake Commission (EQC) is located in the bottom right corner. It consists of the letters "EQC" in a bold, white, sans-serif font, centered within a black rectangular box with a thin white border.

## Scheme Coverage

---

- Compulsory add-on to household fire policies
  - ✧ Both ways: insured and insurer (EQC)
- First loss basis of cover – up to \$ limit per “dwelling”
- Small excess paid by home owner
- Defined perils



# EQCover Perils



Landslip



Earthquake



Tsunami



Volcanic  
Eruption



Hydrothermal  
Activity



Storm & Flood  
to Land



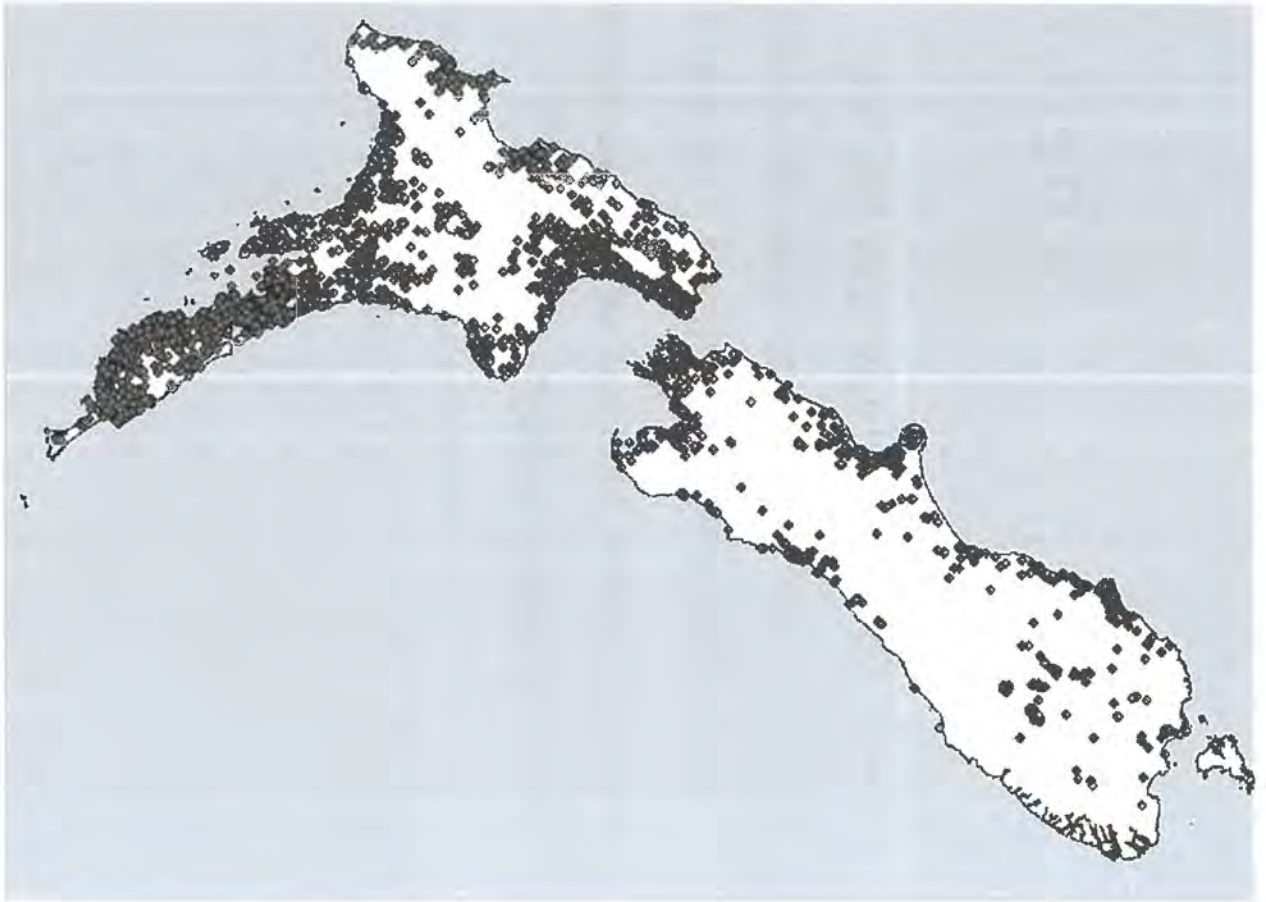
Fire following any of above

# Scheme Coverage

- One premium rate for all
  - ✧ Designed to be affordable by all, not actuarially based
- Cover for buildings, contents and land
- Claims settled on replacement basis
- Claims handled by EQC:
  - ✧ independent of insurance companies



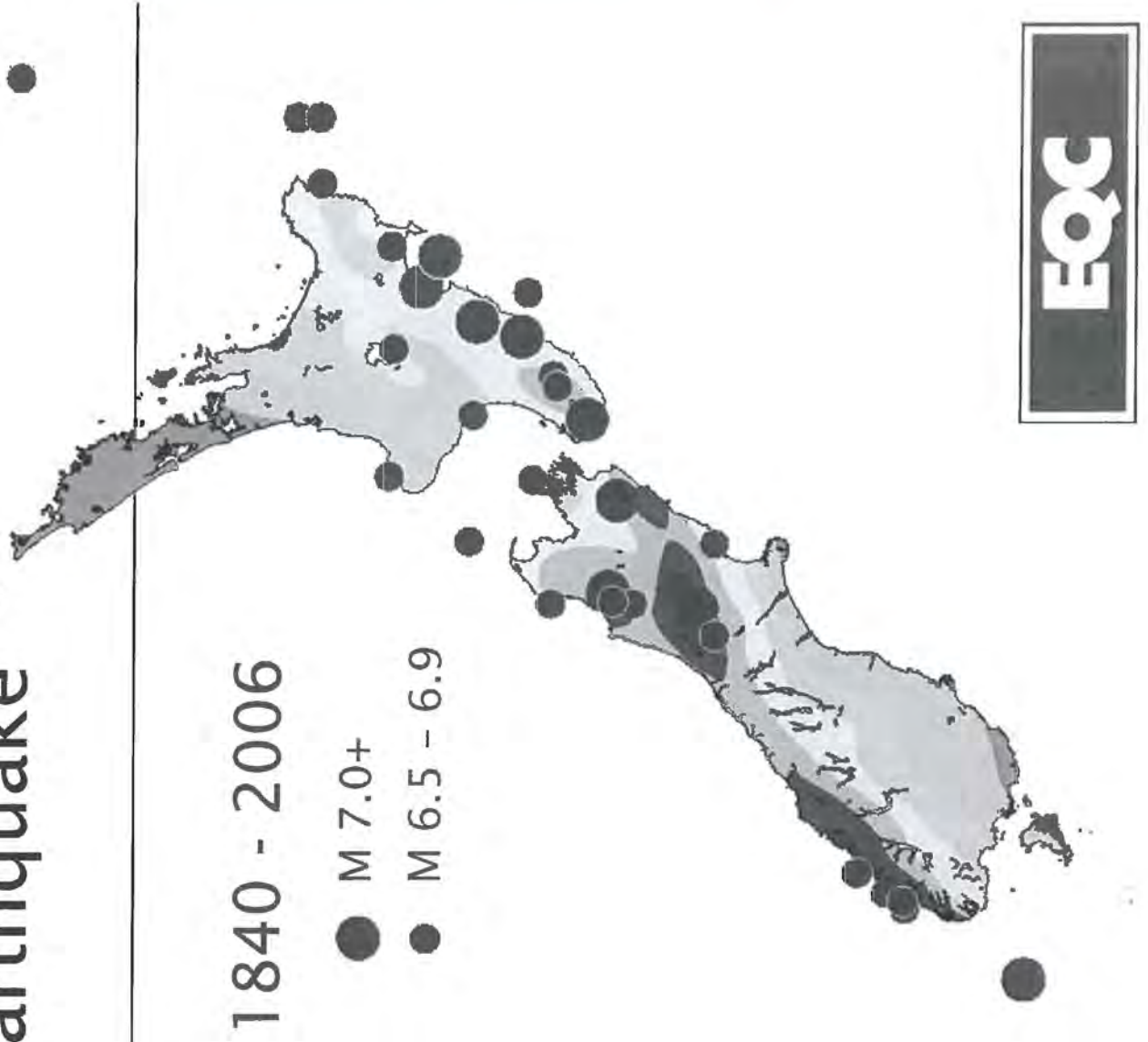
# Weather related claims since 2004



**11,939 claims**

**NZ\$180m**

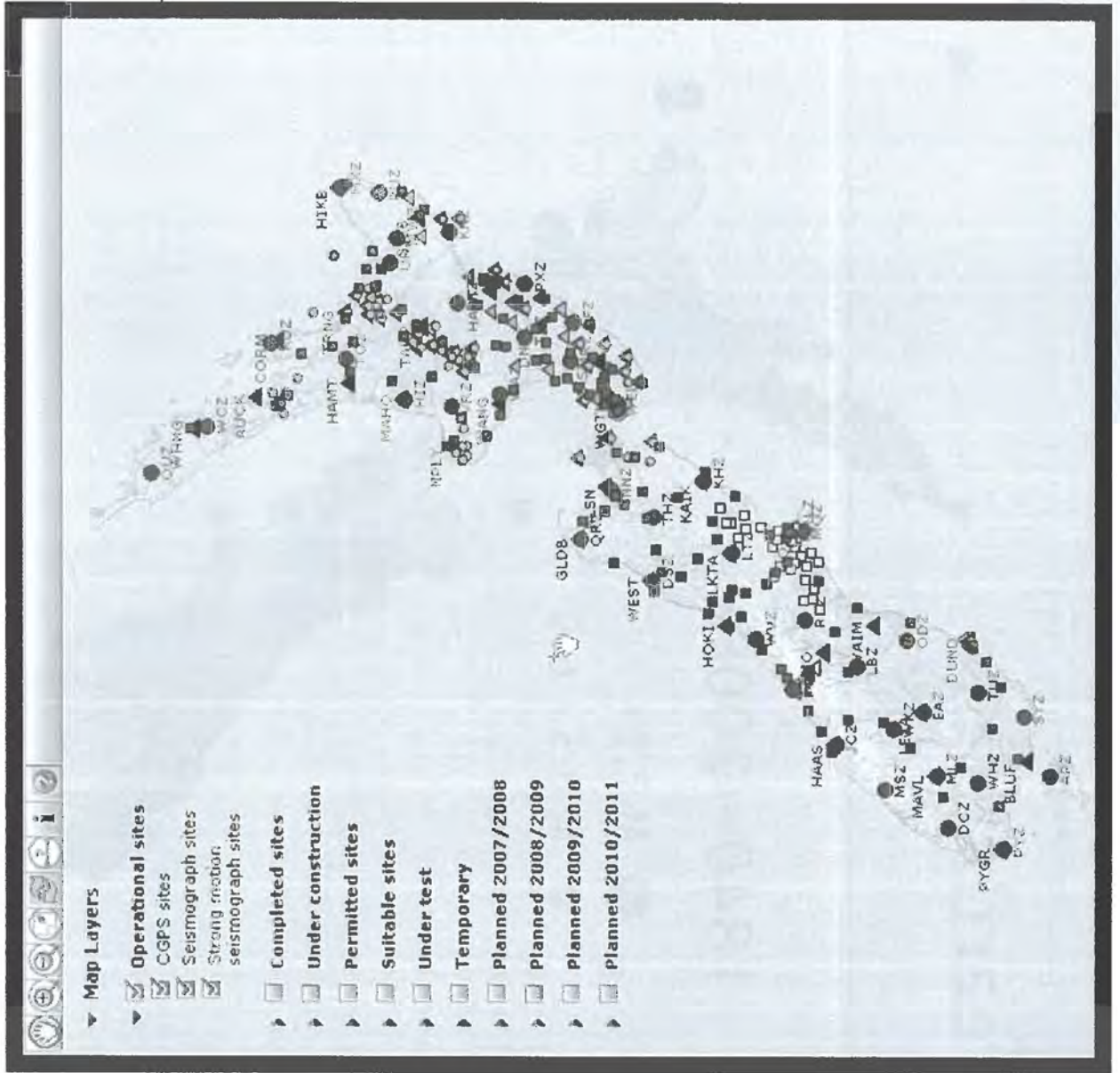
# Probabilistic earthquake hazard map





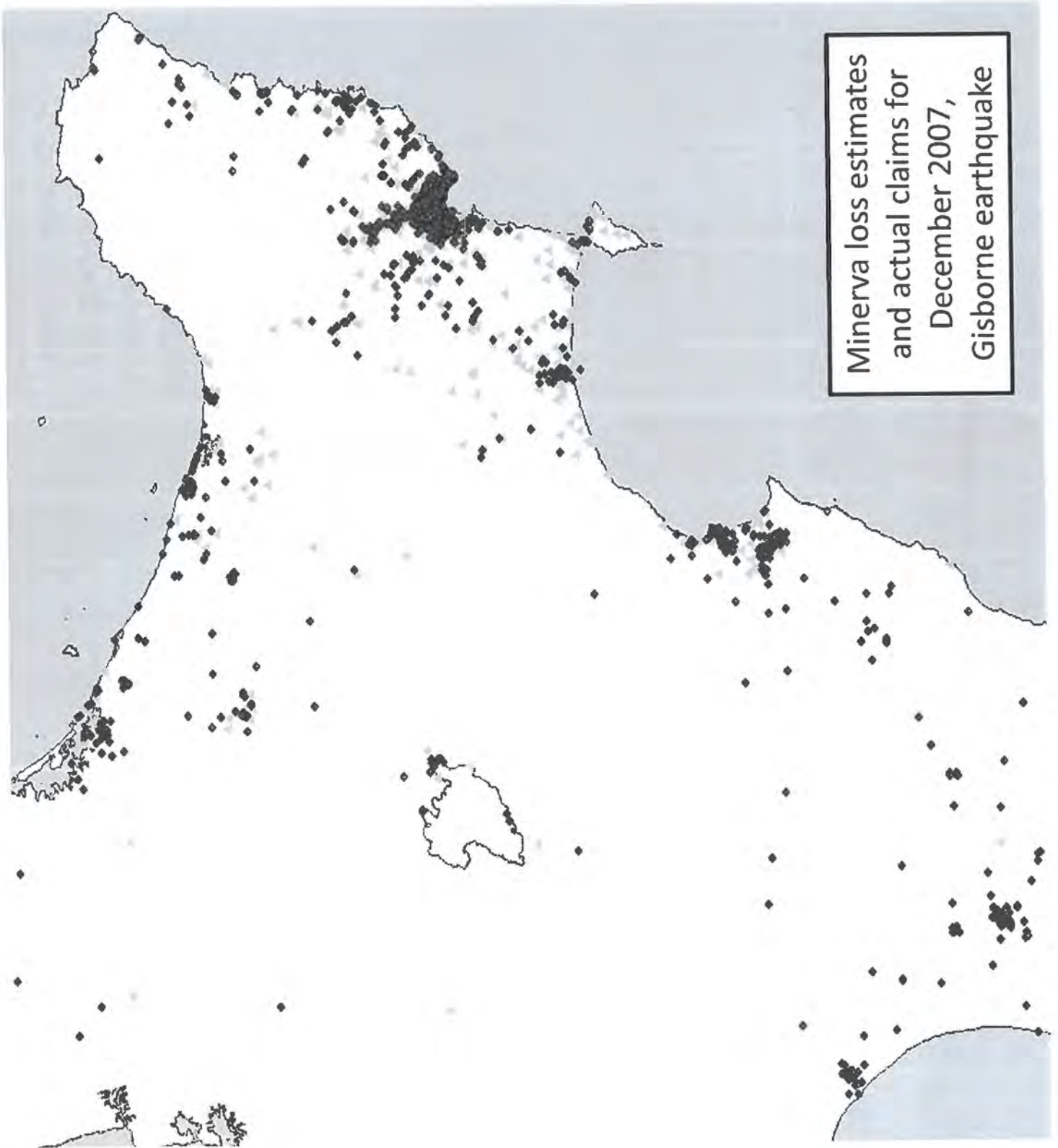
# “GeoNet”

## Monitoring networks





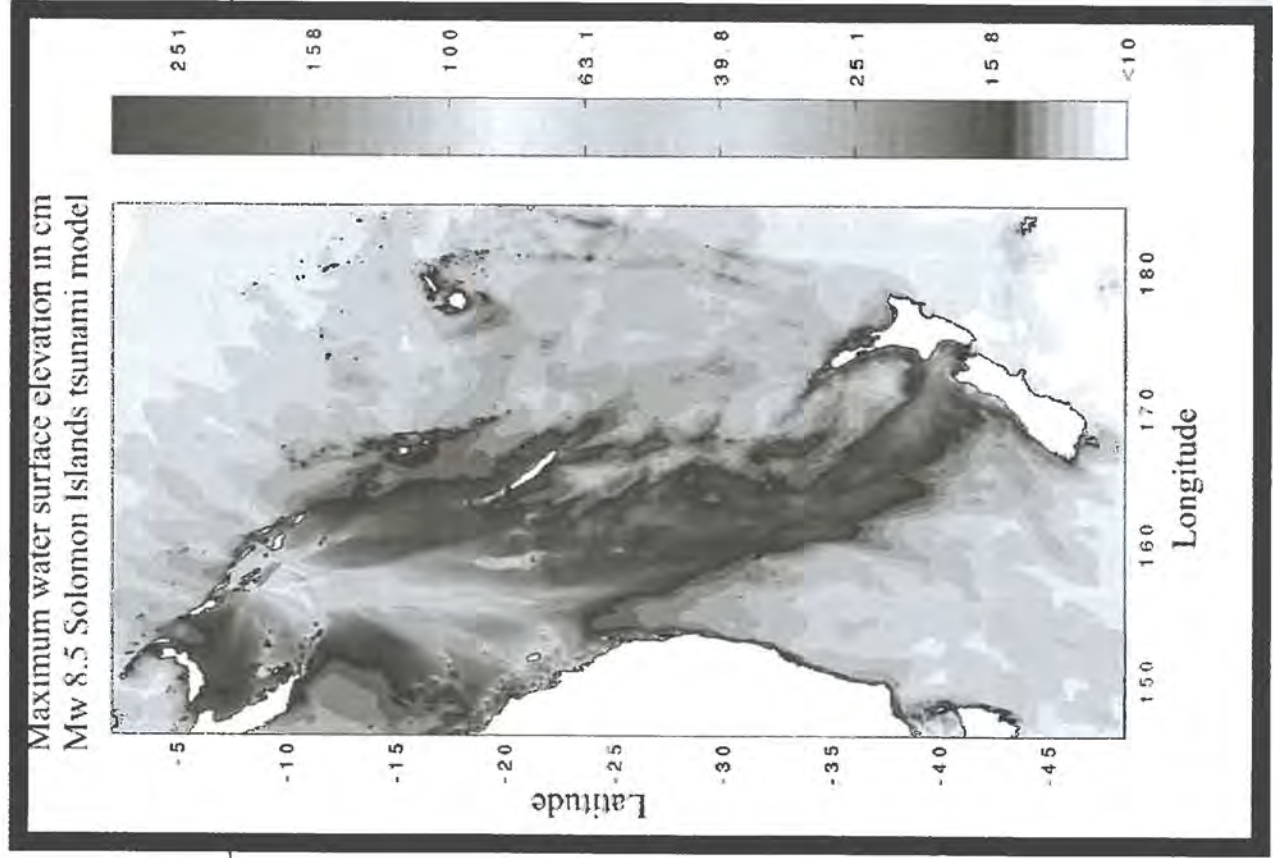






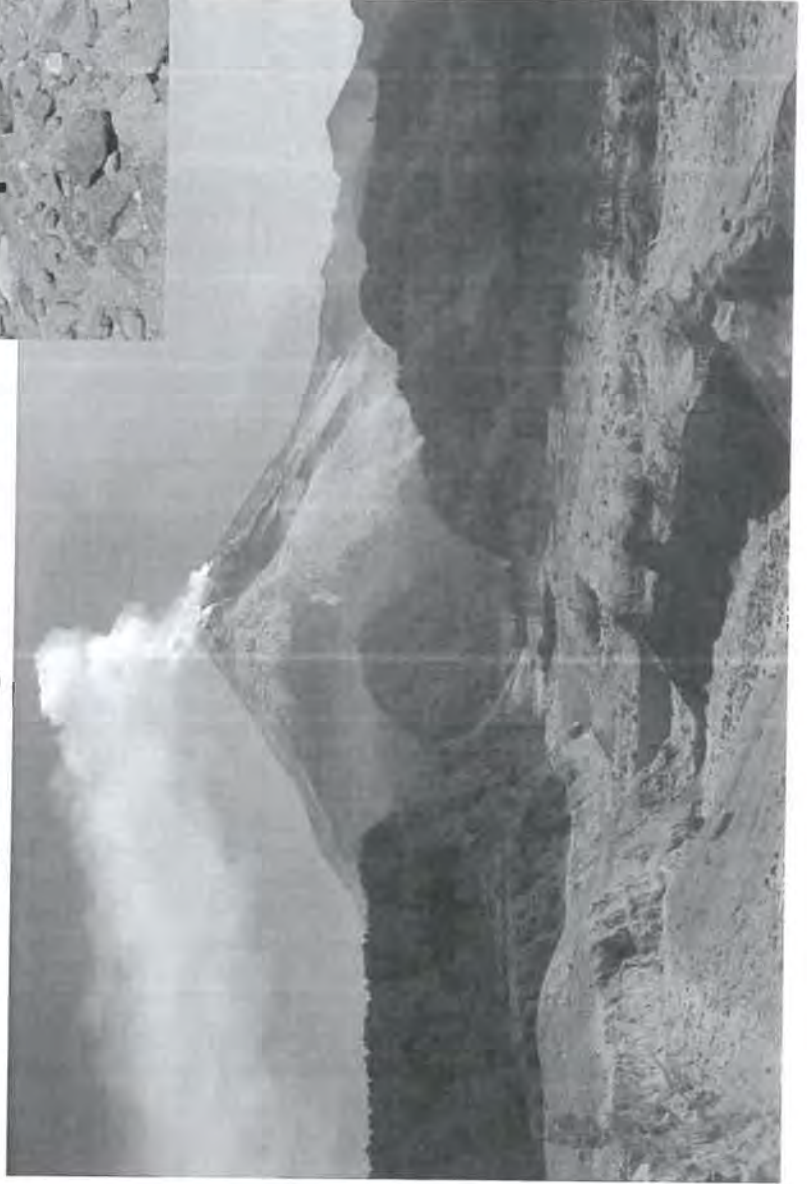


# Research to address gaps in knowledge...



**Taranaki...  
“Will it Bang,  
Bubble or Fizz?”**

**Anticipating the next**



**eruption of Mt Taranaki**

**Lessons from  
Merapi  
*reconnaissance***



CAENZ

4009 5014465 0827462 PDF/A 1.3 2014/01/24 04:02:28 PM NZ

# Slope Stability & Landuse Improving Planning Practice



[www.caenz.govt.nz](http://www.caenz.govt.nz)

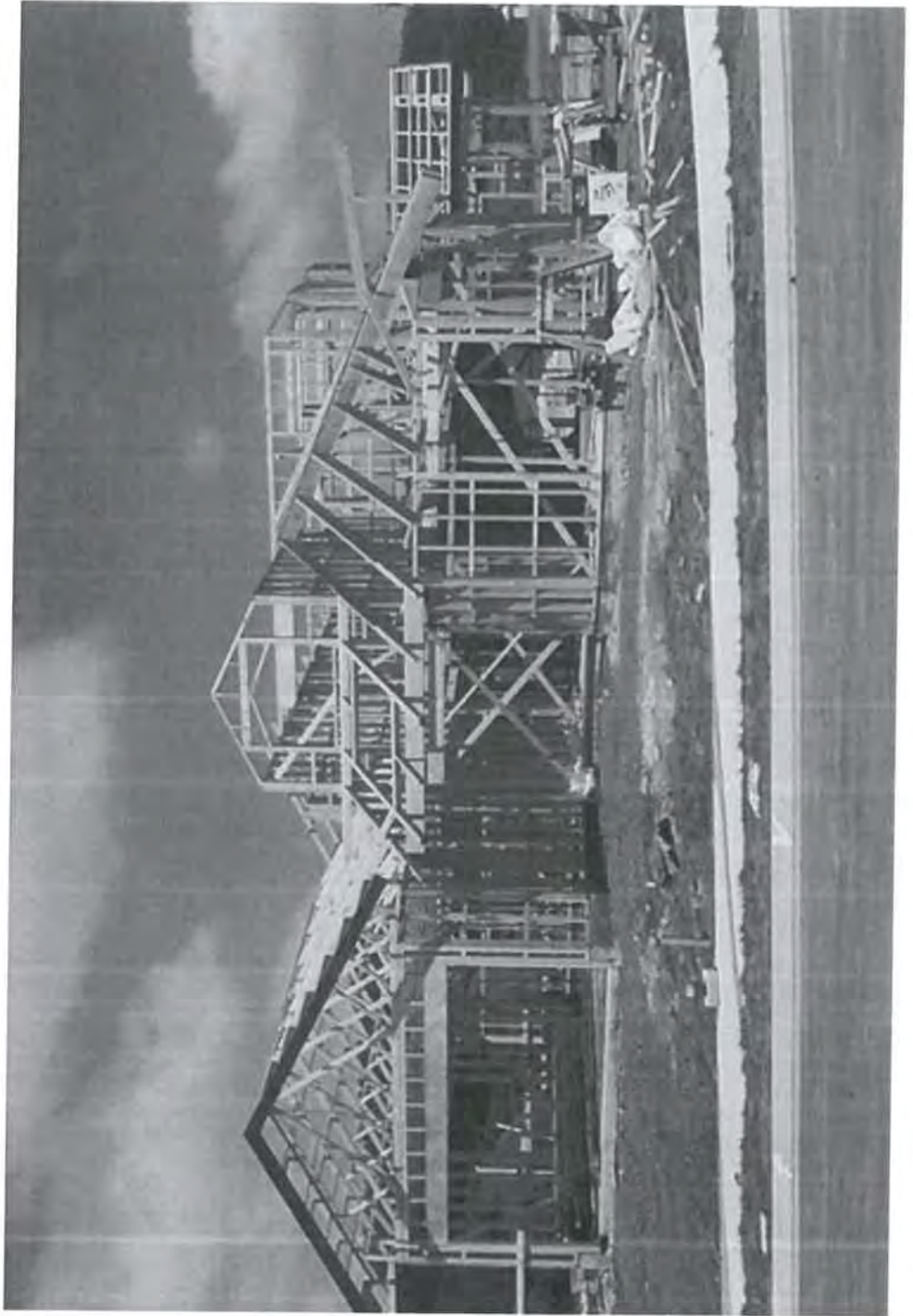
...and gaps in  
practice

*Guidance material for  
local government  
and industry*

# Design Standards

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Released under the Official Information Act 1982





# Public Education

## Museum sponsorships



## Television, press and internet advertising



# Learning from Earthquakes (1)

Released under the Official Information Act 1982





# Learning from Earthquakes (2)

Released under the Official Information Act 1982

www.dbh.govt.nz June 2005

Department of Building and Housing  
Building Compliance

## Practice Advisory 5

### Allow for movement

Precast hollow-core floor assemblies

www.dbh.govt.nz

Department of Building and Housing  
Building Compliance

## Practice Advisory 9

### Significant changes in structural design

New Loadings Standards have been cited with substantial modifications



# Developing talent and skills

University of Canterbury: Geology and Earthquake Engineering

Victoria University Wellington: Seismic Studies

Massey University: Land Use Planning and Public Education

Auckland University: Volcanic Risk and Earthquake Engineering



**APEC "IDEERS" Seismic Design Competition  
Chinese Taipei, September 2007, 35 teams**

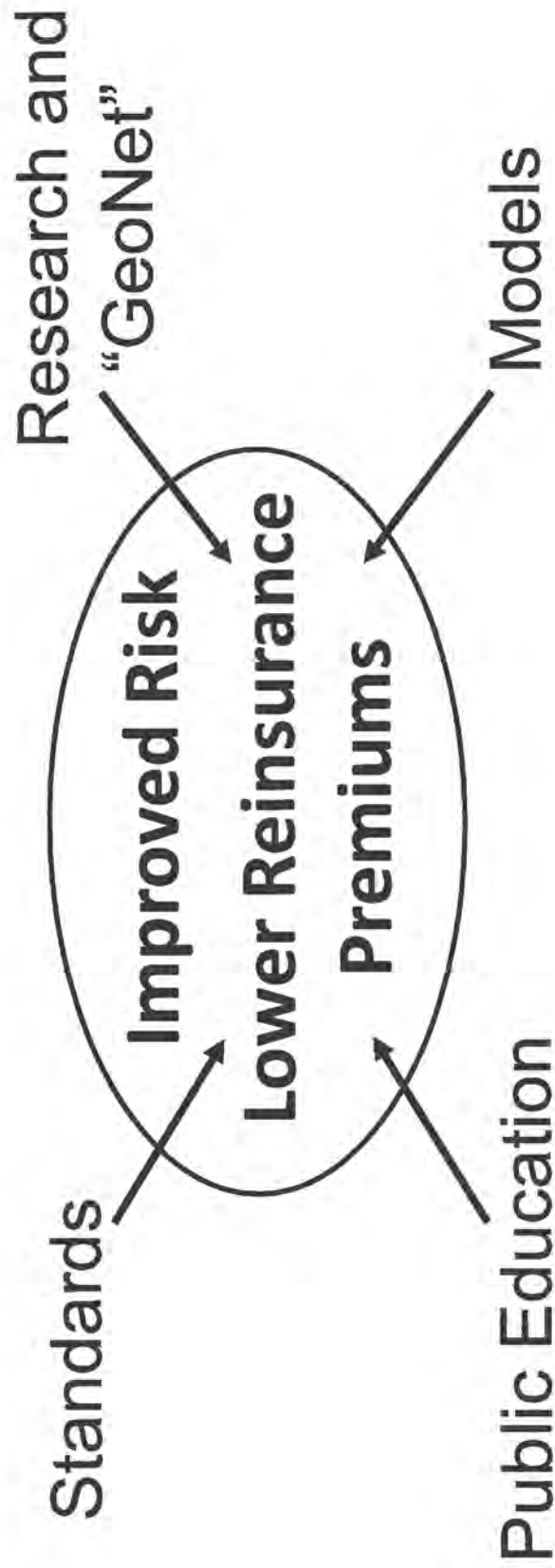
***First Prize - Undergraduate Division,  
University of Auckland, New Zealand***

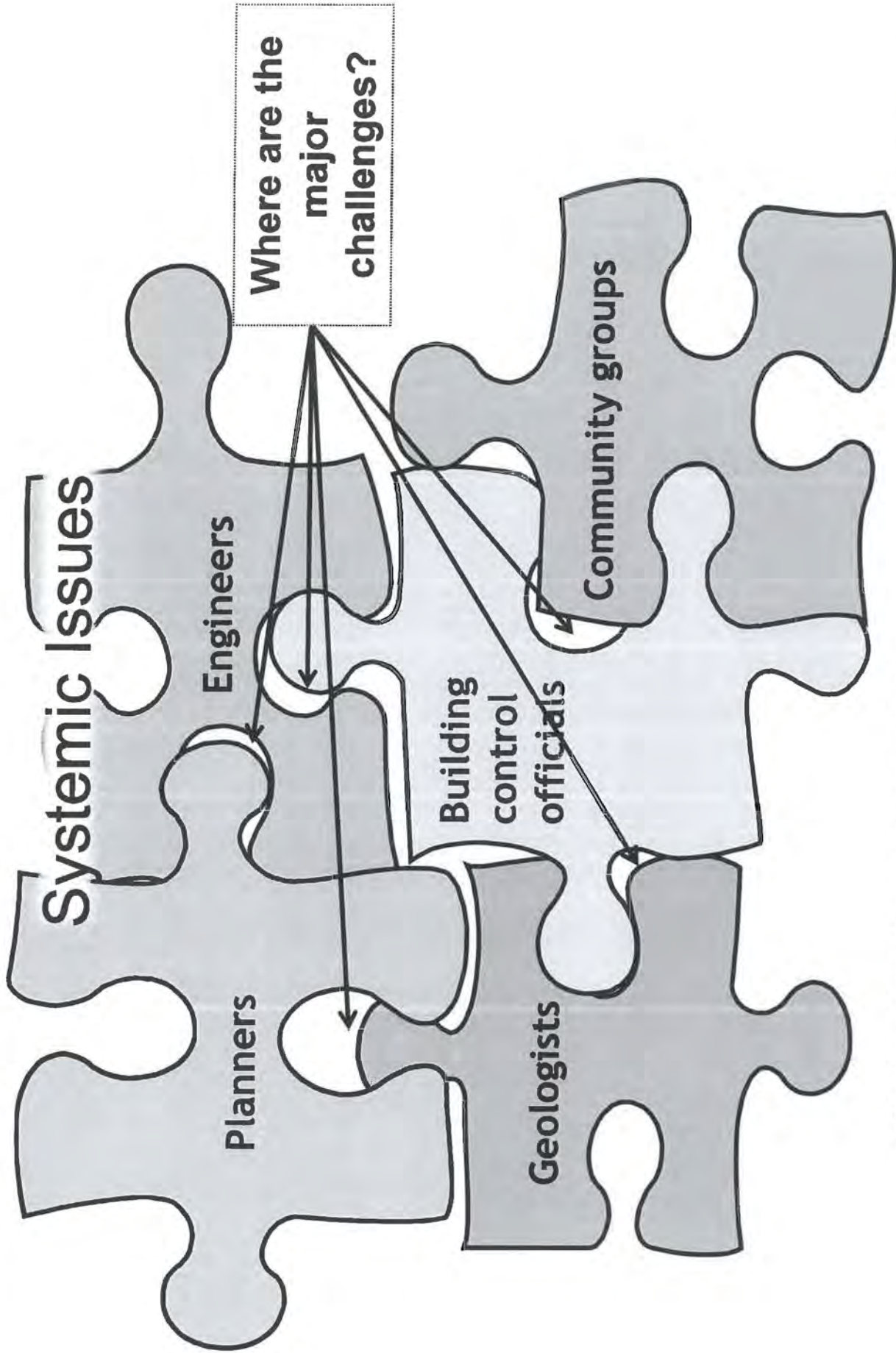
## Research Grants and Fulbright Award





# Return on Investment

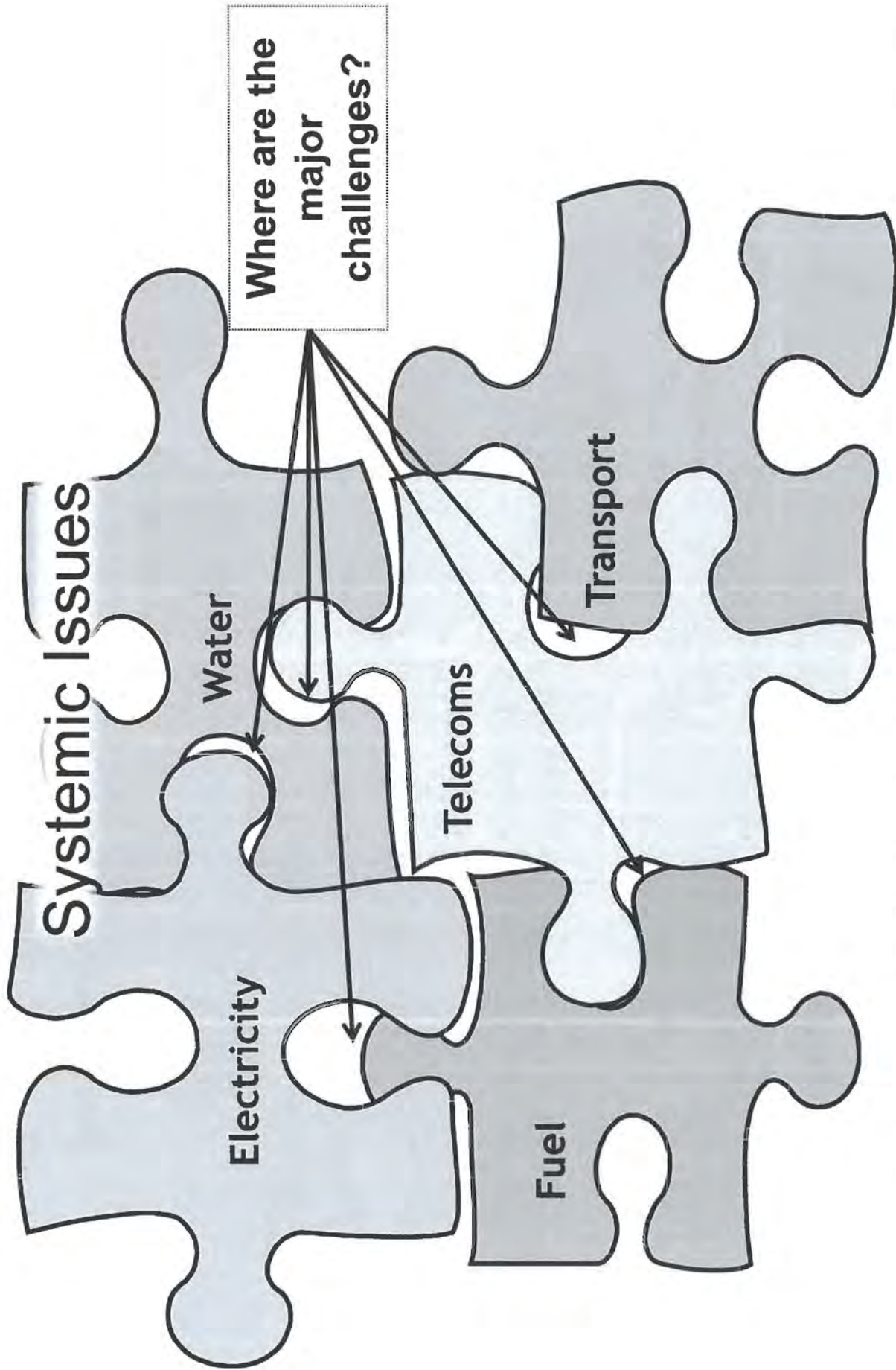




**Between the boundaries....**  
Improved communication and accountability







**Between the boundaries....**  
Improved communication and accountability



## **Contributors to work presented here:**

- **AoN-Benfield**
- **BRANZ**
- **Cement and Concrete Association of New Zealand**
- **Centre for Advanced Engineering New Zealand**
- **Department of Building and Housing**
- **Department of Conservation**
- **Firth Industries Ltd**
- **Fletcher Reinforcing**
- **Foundation for Research Science and Technology**
- **Fulton Hogan Ltd**
- **GNS Science**
- **Holmes Consulting Group**
- **Kestrel Group**
- **Land Information New Zealand**
- **Massey University**
- **Ministry of Civil Defence and Emergency Management**
- **National Institute of Water and Atmospheric Research**
- **New Zealand Society for Earthquake Engineering**
- **Pacific Steel**
- **Standards New Zealand**
- **Stresscrete**
- **Taupapa Putaiao Maori Fellowships**
- **University of Auckland**
- **University of Canterbury**
- **Victoria University of Wellington**

**[www.eqc.govt.nz](http://www.eqc.govt.nz)**

The logo for the Earthquake Commission (EQC) of New Zealand, consisting of the letters 'EQC' in a bold, white, sans-serif font centered within a dark rectangular box.



9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 8:57 a.m.  
**To:** 9(2)(a)  
**Subject:** FW: Claims Conference Presentations due  
  
**Importance:** High

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**From:** 9(2)(a)  
**Sent:** Monday, 4 October 2010 9:53 a.m.  
**To:** 9(2)(a); Hugh Cowan; 9(2)(a)  
**Subject:** Claims Conference Presentations due  
**Importance:** High

Morning all

Can I please ask that you send you powerpoint presentations for the upcoming Claims conference along with your photo and bio notes through as soon as possible.

I will be collating and taking these to the printers at 1.30pm today.

Thank you and regards

9(2)(a)

**Australian and New Zealand Institute of Insurance and Finance (ANZIIF)**

Level 1 143 Nelson Street, Auckland, New Zealand

Phone 9(2)(a)

Mobile

Fax

Email 9(2)(a)

Web [www.theinstitute.com.au](http://www.theinstitute.com.au)

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9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Tuesday, 5 October 2010 6:32 a.m.  
**To:** 9(2)(a)  
**Subject:** Re: coordination for DC visit

Too much work! Preparing a talk for big finance conference. Not enough time for all things. :)

--- original message ---

**From:** 9(2)(a)@usgs.gov  
**Subject:** Re: coordination for DC visit  
**Date:** 5th October 2010  
**Time:** 5:19:52 am

Why are you awake???

---

9(2)(a)

Geology and Environmental Change Science Center U.S. Geological Survey

MS980 Federal Center  
Denver, CO 80225-0046

9(2)(a)

---

**From:**  
"Hugh Cowan" <hacowan@eqc.govt.nz>  
**To:**  
9(2)(a)@usgs.gov  
**Date:**  
10/04/2010 10:14 AM  
**Subject:**  
Re: coordination for DC visit

Thanks 9(2)(a)

--- original message ---

**From:** 9(2)(a)@usgs.gov  
**Subject:** Re: coordination for DC visit  
**Date:** 5th October 2010  
**Time:** 4:53:56 am

Hi Hugh,

9(2)(a) of NSF would like to meet with you the afternoon of the 19th. 9(2)(a)  
and 9(2)(a) from the USGS

were out of town, but I hope to hear from them today. Actually, I head to



Reston tomorrow, so I will see them there. I do not think a talk in Reston would be that fruitful (compared to here or at IRIS, unless you think otherwise.

9(2)(a)

9(2)(a)

Geology and Environmental Change Science Center U.S. Geological Survey

MS980 Federal Center  
Denver, CO 80225-0046

9(2)(a)

From:

"Hugh Cowan" <HACowan@eqc.govt.nz>

To:

9(2)(a)@usgs.gov>

Date:

10/03/2010 07:33 PM

Subject:

coordination for DC visit

Hi 9(2)(a)

Grateful if you could give me an update (or force me to answer questions about my intentions!) for the days I will spend in DC. The following note from an email from 9(2)(a) last week:

?Do you already have any presentations planned for the time you are in DC?

I can set something up at IRIS though the technical audience might be small as most of our DC office is administrative and business staff (however that staff would welcome a general public level talk as they are interested in the effects of earthquakes). We could invite other groups to come to IRIS or there may also be other places to give a technical talk, such as the USGS in Reston, NSF, or the Carnegie Institute. Who will you be meeting with while you are here? ?

I have not responded to this yet,

regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI 9(2)(a)

\*\*\*\*\*  
\*\*\*\*\*

9(2)(a)

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 9:42 p.m.  
**To:** 9(2)(a) Ian Simpson  
**Subject:** RE: Its Our Fault research workshop

Terrific set of notes, 9(2)(a) had you found it interesting. I will copy this to Ian too. We are busy with plans for repairs to homes and the issue of damage to land, so we don't have time to follow up now, but we will come back to it. Thanks a lot for attending! Cheers Hugh

--- original message ---

**From:** 9(2)(a)  
**Subject:** Its Our Fault research workshop  
**Date:** 6th October 2010  
**Time:** 2:31:36 pm

Dear Hugh

A brief report on the It's Our Fault Social Impacts Workshop which I attended today at GNS Science. The project is focused on the Wellington region hazard but there are implications for how to look at disaster risk management more generally.

The project has reduced the variance on the likelihood of a big shake and has improved understanding of the probable impacts on buildings and people.

Most of the discussion was about a big shake, but the researchers emphasized that they were also looking at lesser events. What it brought home to me was:

- The best earthquakes happen when you're asleep – you're much less likely to be killed or injured if you're in bed
- The event they are researching will be much bigger than Christchurch
- A tsunami is more likely to kill you than an earthquake, so the subduction zone shake is the one to worry about the most
- The relatively short period of death and injury will be followed by a much longer period of relative deprivation: principally of home, water and sanitation 9(2)(a) made what I guess was an educated guess that it could take 30-40 days for the first emergency water supplies to be made available)
- For the first few days, 100,000 people or more will be deprived of these facilities and should not expect any help from outside agencies
- Possibly 70,000 people could be displaced for up to six months
- Moving in or out of Wellington will be virtually impossible; moving across it will be very difficult – but especially if there's a daytime quake a very large number of people will soon be desperate to get somewhere else
- You're better off in a detached house than an apartment building which is much more likely to be uninhabitable because it can't function at all without lifeline services.

9(2)(a) asked what various agencies could supply in terms of data that they didn't know about. The ACC guy said that they would ring-fence their Christchurch claims data which hopefully can be mapped; I said I didn't know



what EQC would be able to provide but I assumed that there would be a large claims database that would add extra richness to the impact information (and I wondered if there was potential to cross-reference it to injury data).

We talked for a while about public education – the 2009 figures for Wellington (from Colmar Brunton – I don't know the survey) were that self-reported preparedness had actually gone down compared with 2008. 9(2)(a) said that a paradoxical effect of public awareness of risk was that they might take more careful stock of their readiness and revise their estimates down. I don't know how you would anchor this data except by trying to get more objective measures of preparedness than asking people whether they had a plan.

However the main point was the difficulty of achieving any lasting effect on individual incentives to prepare. Partly this may well be because (a) people have other more immediate things to worry about; (b) there is an implicit assumption (reinforced by governments who are reluctant to say that they won't be there when needed) that someone will help them when they need it; (3) it's vastly cheaper for governments and markets to supply food and water than for households to aim for self-sufficiency. A rainwater tank is a dollar a litre of storage while a reservoir is a few cents.

I made the point that there is a spectrum of possible interventions. We have always been fairly comfortable as a society with mandating physical building standards but not with (say) requiring people to keep stocks of food and water on hand. So we aim at persuasion. But there are possible financial incentives or subsidies, I guess. The analogy is that we'll part-pay for people to insulate their houses instead of just relying on energy prices to have an incentive effect. But how much we can substitute individual responsibility for community action is a moot point.

Leaving the policy problem aside, there was possibly a useful exercise in trying to rank the payoffs to different investments in "resilience" - in terms of improved physical assets, individual human behaviours and social organisation and governance. Particularly on the organisation and governance issues there seemed to be agreement that we could look more closely at the Christchurch experience to see what it told us. I said that we shouldn't forget that the forum for this was important since it will be political in the sense that people will be trying to fix accountability (and inevitably, blame for things that didn't come up to expectations).

I spoke to 9(2)(a) and mentioned the seminar we were planning – I'll pay him another visit to talk about the research agenda and see where IPS can add value. I should also call 9(2)(a) I guess. I also spoke to 9(2)(a) who is doing a PhD on natural hazards with a governance angle on it and was keen to discuss it further. I will try to talk to her as well.

Sorry a rather rushed report but a stimulating morning and it has helped with some further ideas for our seminar. Cheers - 9(2)(a)

--  
9(2)(a)  
Wellington, New Zealand

9(2)(a)

9(2)(a)

---

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 8:05 p.m.  
**To:** 9(2)(a)  
**Subject:** FWD: RE: EQC - email ready files.  
**Attachments:** RE: EQC - email ready files.

Chris, we will have 9(2)(a) ring in when we are together tomorrow. I will be at CT just before 9 am regards Hugh



**Marija Bakulich**

---

**From:** 9(2)(a)@chapmantripp.com>  
**Sent:** Wednesday, 6 October 2010 6:18 p.m.  
**To:** Hugh Cowan  
**Subject:** RE: EQC - email ready files.

Hi Hugh,

Give me a call at 9am, and I will have read these by then.

cheers

9(2)(a)

9(2)(a)

**CHAPMAN TRIPP** | 9(2)(a)  
www.chapmantripp.com

---

**From:** Hugh Cowan [mailto:HACowan@eqc.govt.nz]  
**Sent:** Wednesday, 6 October 2010 5:50 p.m.  
**To:** 9(2)(a)  
**Cc:**  
**Subject:** FW: EQC - email ready files.  
**Importance:** High

Hi 9(2)(a)

9(2)(h)

I'll be in the office at EQC just after 8.00 am, then from 9.00am with the others at CT. Let me know if there is a best time for you to phone in.

Regards  
Hugh

---

**From:** 9(2)(a)  
**Sent:** Monday, 4 October 2010 11:03 a.m.  
**To:** Hugh Cowan  
**Cc:** Ian Simpson  
**Subject:** FW: EQC - email ready files.  
**Importance:** High

Hugh,

Attached is Fletcher Construction's response to the Request for Proposal CE001 – Reinstatement Project Management.

Hard copies will be delivered to your office in Wellington by midday.

Should you have any queries please contact me.

Can you please acknowledge receipt by return email.

Regards,

9(2)(a)

**The Fletcher Construction Company Ltd**

Level 2, 816 Great South Road, Penrose | Private Bag 92114, Auckland 1142

9(2)(a)

PRIDE OF PLACE: [www.fletcherconstruction.co.nz](http://www.fletcherconstruction.co.nz)

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**Marija Bakulich**

---

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 5:51 p.m.  
**To:** 9(2)(a)  
**Subject:** FW: Latest full page EQC advert 6/10  
**Attachments:** EQC Advert CHCH Press 6\_10.pdf

FYI, an update on where we're at more generally....

-----Original Message-----

**From:** 9(2)(a)  
**Sent:** Wednesday, 6 October 2010 3:24 p.m.  
**To:** 9(2)(a); Ian Simpson; 9(2)(a)  
Hugh Cowan; 9(2)(a)  
9(2)(a)  
**Subject:** Latest full page EQC advert 6/10

# Canterbury Earthquake EQC Claims Information

## Introduction

Although there is a long way to go, EQC is making progress on the assessment of claims, including the many land and home inspections and the setting up of a project management office. Also, agreement has been reached with the major banks on how large claim payouts will be handled. The land damage issue is large and complex and engineers and others are hoping to have a fairly comprehensive report available soon. All-in-all it will take many months for all claims to be assessed and settled, and six months and longer in many cases.



Ian Simpson – chief executive

## Project management office to be set up

A selective tender is underway to choose a company to set up a project management office to handle the repairs of homes in Canterbury. Tenders closed last Friday. The office will organise and oversee the repair of as many as 50,000 damaged properties. It will not do the repairs as such. It will sub-contract and manage the many skilled contractors that will be required to carry out the building design, construction, repair and quantity surveying involved.

Building repairs from around \$10,000 to \$100,000 and involving structural restoration or a moderate level of damage will be managed through the office. Claims above the EQC cap of \$100,000 plus GST will be handled by commercial insurers.

## Agreement on large claim payouts

Agreement has been reached with banks on how EQC claims over \$100,000 will be handled. These claims are for the most seriously damaged houses that will take some time to repair. The goal is to ensure rebuilding goes ahead as smoothly as possible.

Key elements include: Where a property has a mortgage, EQC will pay the bank or mortgage holder. The funds will be available to be re-advanced, allowing insurers to complete the building process. While waiting for the repair bills, customers can use the EQC money to repay their mortgage (reducing their interest burden) or place it on deposit (earning them interest). If customers use the money to pay off a mortgage, the bank would then re-advance those funds to be used for re-building work. If the money is put on deposit, the account would be subject to the bank's control to ensure it is spent on rebuilding. For fixed interest loans, the banks will absorb the early repayment costs where loans are reduced or paid off.

## Please report serious habitability issues

We continue to urge people who have still have habitability, safety and/or weatherproofing issues to contact us straight away. Some people have over-stated their situation yet others have under-stated it. We are still finding individual homes, and sometimes pockets of homes, that are in or close to the most serious category, sometimes through word of mouth and sometimes via public meetings.

## Inspections and assessments

EQC still has teams in or back in the areas where the damage has generally been the most severe. These areas are Kaiapoi, Bexley, Burwood, Dallington, Halswell, Avonside, Avonhead, Brooklands, lower Styx Road, Parklands, and Selwyn.

We believe that we have covered just about all of the most seriously-damaged properties but we are still unexpectedly coming across or hearing about new ones and visiting these. Teams have also begun assessments of second-level damage in some of the places above and in Timaru.

As of yesterday, EQC had assessed 9,826 claims. 2,966 homes have now been reported as uninhabitable and 3,485 as not weatherproof.

## EQC resources

Field offices open	5
Staff in Canterbury working on assessments	350
Permanent staff in Wellington	22
Temporary and contract staff in Wellington	67
Call centre operators	180
Additional claims officers	76

## Time limit on making claims

The time limit is three months from 4 September but we urge you to lodge your claim as soon as possible.

## Claims at 6 October

Christchurch city	71,868
Selwyn	7,241
Waimakariri	5,476
Timaru	2,013
Ashburton	1,639
Other	1,486
<b>Total</b>	<b>89,723</b>

## LODGING CLAIMS

Homeowners who have properties damaged by the quake (or aftershocks) can lodge a claim with the Earthquake Commission (EQC). EQC's insurance cover applies to holiday homes as well as to permanent homes.

People with house and/or contents insurance will automatically have the Earthquake Commission's cover.

Claims can be lodged by calling EQC's free phone number 0800 326 243.

Claims can also be lodged online at [www.eqc.govt.nz](http://www.eqc.govt.nz)

It is best for people to contact EQC themselves rather than getting their broker, agent or insurance company to call. We will ask who they're insured with and for an idea of the extent of damage. Once the claim is lodged, an outline of the next steps in the claims process will be sent out.

People who are unsure of their insurance situation, or don't remember who they're insured with, should contact us too on the same free phone number. We will do all we can to check their insurance details for them.

## Questions about claims

If your question is not urgent could you please email it to [claims@eqc.govt.nz](mailto:claims@eqc.govt.nz).

We have a dedicated team answering these questions and will try to reply to your question within 7 days. If you have an urgent enquiry then please call **0800 DAMAGE** to talk to a claims officer.

We are posting answers to common questions on a special page on our website [www.eqc.govt.nz](http://www.eqc.govt.nz).

9(2)(a)

---

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 5:50 p.m.  
**To:** 9(2)(a)  
**Subject:** FW: PMO Claims

---

**From:** 9(2)(a)  
**Sent:** Wednesday, 6 October 2010 5:17 p.m.  
**To:** HACowan@eqc.govt.nz  
**Cc:** Ian Simpson  
**Subject:** PMO Claims


Hugh,

The 500 claims total about \$29m at this stage.

9(2)(a)

9(2)(a)

NZ Earthquake Commission  
**Ph:** 9(2)(a)  
**Mobile:** [redacted]  
**Fax:** [redacted]  
**Web:** [www.eqc.govt.nz](http://www.eqc.govt.nz)

 Please consider the environment before printing this email



9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 9:19 a.m.  
**To:** 9(2)(a)  
**Subject:** please add name to the Barton advert list and the daily claims update list

Hi 9(2)(a)

Grateful if you would add 9(2)(a) of Department of Building and Housing to our regular claims and newspaper advert notification lists.

9(2)(a) @dbh.govt.nz

regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI 9(2)(a)

9(2)(a)

---

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 9:15 a.m.  
**To:** 9(2)(a)@dbh.govt.nz  
**Subject:** FW: Latest full page advert 5/10  
**Attachments:** EQC Advert Star Canterbury 5\_10.pdf

-----Original Message-----

**From:** 9(2)(a)  
**Sent:** Tuesday, 5 October 2010 1:53 p.m.  
**To:** 9(2)(a)  
Hugh Cowan; 9(2)(a)  
**Subject:** Latest full page advert 5/10

# Canterbury Earthquake

## EQC Claims Information

### Introduction

Although there is a long way to go, EQC is making progress on the assessment of claims, including the many land and home inspections and the setting up of a project management office. Also, agreement has been reached with the major banks on how large claim payouts will be handled. The land damage issue is large and complex and engineers and others are hoping to have a fairly comprehensive report available soon. All-in-all it will take many months for all claims to be assessed and settled, and six months and longer in many cases.



Ian Simpson – chief executive

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EQC still has teams in or back in the areas where the damage has generally been the most severe. These areas are Kaiapoi, Bexley, Burwood, Dallington, Halswell, Avonside, Avonhead, Brooklands, lower Styx Road, Parklands, and Selwyn.

We believe that we have covered just about all of the most seriously-damaged properties but we are still unexpectedly coming across or hearing about new ones and visiting these. Teams have also begun assessments of second-level damage in some of the places above and in Timaru.

As of yesterday, EQC had assessed 9,420 claims. 2,966 homes have now been reported as uninhabitable and 3,485 as not weatherproof.

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Permanent staff in Wellington	22
Temporary and contract staff in Wellington	67
Call centre operators	180
Additional claims officers	76

### Time limit on making claims

Although we urge you to **get your claim in as soon as possible**, you will have three months to make a claim. There is a process currently underway to formally allow EQC to accept claims under any and all circumstances for up to three months after the earthquake.

### LODGING CLAIMS

Homeowners who have properties damaged by the quake (or aftershocks) can lodge a claim with the Earthquake Commission (EQC). EQC's insurance cover applies to holiday homes as well as to permanent homes.

People with house and/or contents insurance will automatically have the Earthquake Commission's cover.

Claims can be lodged by calling EQC's free phone number 0800 325 243

Claims can also be lodged online at [www.eqc.govt.nz](http://www.eqc.govt.nz)

It is best for people to contact EQC themselves rather than getting their broker, agent or insurance company to call. We will ask who they're insured with and for an idea of the extent of damage. Once the claim is lodged, an outline of the next steps in the claims process will be sent out.

People who are unsure of their insurance situation, or don't remember who they're insured with, should contact us too on the same free phone number. We will do all we can to check their insurance details for them.

## Questions about claims

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We are posting answers to common questions on a special page on our website [www.eqc.govt.nz](http://www.eqc.govt.nz).



9(2)(a)

---

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 9:14 a.m.  
**To:** 9(2)(a)@dbh.govt.nz  
**Subject:** FW: FW: CCC infrastructure Recovery Works

---

**From:** 9(2)(a)  
**Sent:** Tuesday, 5 October 2010 5:02 p.m.  
**To:** 'Hugh Cowan'  
**Subject:** RE: FW: CCC infrastructure Recovery Works

Hi Hugh,

I have been in contact with CCC and explored issues. I will be meeting with them next Wednesday to go over the ways in which we might need to cooperate. Bluntly they hadn't thought anything through in any depth and this is an initial call for proposals. I reminded CCC that if there are major remedial land works being undertaken it made sense to include any services and roading into the prime contract rather than leave that type of activity as a sub contract to another owner.

I also covered a couple of other obvious synergies. Obviously hadn't thought though – of course there will also be work required to some of the less affected areas and CCC may want to get onto that as a matter of urgency..

Timing and scheduling of work will also thus need to be coordinated.

Anyway – in hand and will be dealt with ASAP.

9(2)(a)

NZ Earthquake Commission  
**Phone:** 9(2)(a)  
**Email:** 9(2)(a)

---

**From:** Hugh Cowan [mailto:9(2)(a)]  
**Sent:** Monday, 4 October 2010 7:55 p.m.  
**To:** 9(2)(a)  
**Subject:** Re: FW: CCC infrastructure Recovery Works

Hope you have since seen Ian's comment to me and mine to you :-)

On Mon, Oct 4, 2010 at 7:07 PM, 9(2)(a) wrote:  
In case you haven't seen this.

9(2)(a)

NZ Earthquake Commission  
**Phone:** 9(2)(a)  
**Email:** 9(2)(a)

-----Original Message-----

**From:** 9(2)(a)@tonkin.co.nz  
**Sent:** Monday, 4 October 2010 2:51 p.m.  
**To:** 9(2)(a)@eqc.govt.nz; 9(2)(a)  
**Subject:** FW: CCC infrastructure Recovery Works

How does this sit with the EQC RFP?

-----Original Message-----

From: 9(2)(a) [redacted]@ccc.govt.nz]

Sent: Thursday, 30 September 2010 11:43 a.m.

To: 9(2)(a) [redacted]

9(2)(a) [redacted]

Subject: CCC infrastructure Recovery Works

Dear all

Re: CCC Infrastructure Recovery Works

Firstly, please let me take this opportunity to thank you for your support and offers of support to Christchurch City over the last few weeks.

This email is to advise you of the process and procurement strategy that that Christchurch City Council (Council) is considering moving forward with, in relation to the infrastructure recovery works following the earthquake of September 4, 2010.

This email is a follow on from previous meetings and communications that have been held with Council staff over the past three weeks.

Council is currently developing a procurement strategy that meets the following objectives:

1. Contractors are in the community in the shortest possible timeframe. The aim is to provide confidence to the community that Christchurch will be fixed in as short a period of time as possible.
2. Enough resource is procured to ensure that works are completed in the shortest possible time frames.
3. The local contracting market is utilised to its maximum extent.
4. Work and resources are coordinated with other local authorities to ensure conflict of priorities does not arise across the wider region.

Council is looking to agree this strategy as soon as possible, subject to discussions with our Insurers, NZTA and Elected Members. It is anticipated that these clearances will be received promptly.

At present Council is considering two different approaches that will run in parallel to reinstate the City's infrastructure.

The first is a zone based approach for areas that have suffered significant

damage to all asset types. This will require the development of collaborative teams and it is envisaged that they will be lead by a Head Contractor responsible for all design, project management and construction for that area. It should be noted that Council expects to play a significant role in the development of the collaborative teams to ensure fair and equitable allocation of work across the market.

The second approach is a more linear model, where Council will undertake design and package work as considered appropriate for construction by agreed contractors. These works will separate from and outside the collaborative teams discussed in the first model. It is expected that all facilities/building work will follow this second model.

9(2)(i)

We are working with these companies to refine the zone based delivery model. We will provide you with further information as we have it.

Should you have any queries, please email them to 9(2)(a) 9(2)(a)@ccc.govt.nz).

9(2)(a)

Capital Programme Group

DDI  
Fax  
Mobile

9(2)(a)

Web [www.ccc.govt.nz](http://www.ccc.govt.nz) <<http://www.ccc.govt.nz/>>

Christchurch City Council  
DMC House, 518 Colombo St, Christchurch, 8013  
PO Box 237, Christchurch, 8140

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9(2)(a)

**From:** Hugh Cowan  
**Sent:** Wednesday, 6 October 2010 9:14 a.m.  
**To:** 9(2)(a)@dbh.govt.nz  
**Subject:** FW: CCC infrastructure Recovery Works

-----Original Message-----

**From:** 9(2)(a)  
**Sent:** Monday, 4 October 2010 7:08 p.m.  
**To:** Hugh Cowan  
**Subject:** RE: CCC infrastructure Recovery Works

You have just answered my question.

I will follow up as soon as possible.

9(2)(a)

NZ Earthquake Commission  
Phone 9(2)(a)  
Email: 9(2)(a)

-----Original Message-----

**From:** Hugh Cowan [mailto:HACowan@eqc.govt.nz]  
**Sent:** Monday, 4 October 2010 5:39 p.m.  
**To:** 9(2)(a)  
**Subject:** FW: CCC infrastructure Recovery Works

9(2)(a) I concur with Ian - the first thing is to find out more and let (me) know. Your role is key....

Cheers  
Hugh

-----Original Message-----

**From:** Ian Simpson  
**Sent:** Monday, 4 October 2010 3:09 p.m.  
**To:** Hugh Cowan  
**Subject:** FW: CCC infrastructure Recovery Works

I suggest this is a job for 9(2)(a)

-----Original Message-----

**From:** 9(2)(a)@tonkin.co.nz  
**Sent:** Monday, 4 October 2010 2:51 p.m.  
**To:** 9(2)(a) Ian Simpson; 9(2)(a)  
**Subject:** FW: CCC infrastructure Recovery Works

How does this sit with the EQC RFP?

-----Original Message-----

From: 9(2)(a) [redacted]@ccc.govt.nz]

Sent: Thursday, 30 September 2010 11:43 a.m.

9(2)(a) [redacted]

Cc: 9(2)(a) [redacted]

Subject: CCC infrastructure Recovery Works

Dear all

Re: CCC Infrastructure Recovery Works

Firstly, please let me take this opportunity to thank you for your support and offers of support to Christchurch City over the last few weeks.

This email is to advise you of the process and procurement strategy that that Christchurch City Council (Council) is considering moving forward with, in relation to the infrastructure recovery works following the earthquake of September 4, 2010.

This email is a follow on from previous meetings and communications that have been held with Council staff over the past three weeks.

Council is currently developing a procurement strategy that meets the following objectives:

1. Contractors are in the community in the shortest possible timeframe.  
The aim is to provide confidence to the community that Christchurch will be fixed in as short a period of time as possible.
2. Enough resource is procured to ensure that works are completed in the shortest possible time frames.
3. The local contracting market is utilised to its maximum extent.
4. Work and resources are coordinated with other local authorities to ensure conflict of priorities does not arise across the wider region.

Council is looking to agree this strategy as soon as possible, subject to discussions with our Insurers, NZTA and Elected Members. It is anticipated that these clearances will be received promptly.

At present Council is considering two different approaches that will run in parallel to reinstate the City's infrastructure.

The first is a zone based approach for areas that have suffered significant damage to all asset types. This will require the development of collaborative teams and it is envisaged that they will be lead by a Head Contractor responsible for all design, project management and construction for that area. It should be noted that Council expects to play a significant role in the development of the collaborative teams to ensure fair and equitable allocation of work across the market.

The second approach is a more linear model, where Council will undertake design and package work as considered appropriate for construction by agreed contractors. These works will separate from and outside the collaborative teams discussed in the first model. It is expected that all facilities/building work will follow this second model.

9(2)(i) [redacted]

9(2)(i)

We are working with these companies to refine the zone based delivery model.  
We will provide you with further information as we have it.

Should you have any queries, please email them to 9(2)(a)@ccc.govt.nz).

9(2)(a)

Capital Programme Group

DDI

9(2)(a)

Fax

Mobil

Web www.ccc.govt.nz <http://www.ccc.govt.nz/>

Christchurch City Council

DMC House, 518 Colombo St, Christchurch, 8013 PO Box 237, Christchurch, 8140

Please consider the environment before printing this email

[http://www.ccc.govt.nz/images/ccc\\_email\\_signature\\_logo.jpg](http://www.ccc.govt.nz/images/ccc_email_signature_logo.jpg)

\*\*\*\*\*

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Christchurch City Council

<http://www.ccc.govt.nz>

\*\*\*\*\*

Tonkin & Taylor: <http://www.tonkin.co.nz>

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9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 5:58 p.m.  
**To:** 9(2)(a)  
**Subject:** RE: Soft Copy of Fletchers RFP

Will do, first thing tomorrow.

--- original message ---

**From:** 9(2)(a)@med.govt.nz>  
**Subject:** Soft Copy of Fletchers RFP  
**Date:** 7th October 2010  
**Time:** 5:51:30 pm

Hi Hugh,

Can you e-mail, 9(2)(a) and the electronic copy of the Fletchers RFP.  
A soft copy from BECA has been requested.

Just so we can send out to the QS's as soon as possible.

Regards

9(2)(a)

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9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 5:17 p.m.  
**To:** 9(2)(a)  
**Cc:**  
**Subject:** RE: EQC - RFP  
**Attachments:** Fletcher.pdf

Dear 9(2)(a)

Following our discussion earlier, please see attached a letter that focuses on the key issues we would like to discuss with you.

We propose to allow 2 hours for a discussion on these issues and any questions you would like to raise at this stage. It would be useful for us, if you could send your key questions for discussion by 2pm Friday, we are of course happy to take ad-hoc questions on the day.

***Fletcher Construction - Monday 11 October at 2pm at Chapman Tripp Offices, Level 17, 10 Customhouse Quay, Wellington***

The room has the capacity to comfortably hold a maximum of 6-7 people from your organisation.

Our preference is to get straight down to business and we'd prefer not to start with a presentation as we are comfortable about your broad organisation and your commitment to this project.

I look forward to meeting you on Monday.

regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI 9(2)(a)



7 October 2010

The Fletcher Construction Company Ltd  
Private Bag  
AUCKLAND 1142

Attention 9(2)(a)

Dear 9(2)(a)

**CE001 – Reinstatement Project Management**

Thank you for your proposal received 4<sup>th</sup> October. We appreciate your response in such a short space of time and we found your proposal extremely valuable. The Earthquake Commission has reviewed all proposals and has selected a short-list of two organisations to undertake further detailed discussion and review. The two parties are your company and an Alliance of Beca, Arrow and Opus.

We wish to meet the key members of your delivery team in Wellington on Monday 11<sup>th</sup> October. We will confirm details with you shortly. However, to assist our preparation for the meeting could you please provide a written response to the following points as soon as possible and no later than 8am Monday 11<sup>th</sup> October by email to [hacowan@eqc.govt.nz](mailto:hacowan@eqc.govt.nz):

9(2)(i)





9(2)(i)



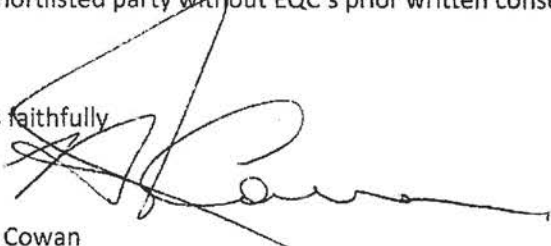
Can you also please provide current or recent client referee details for 9(2)(a)

9(2)(a)

It is our intention to select the preferred PMO by Friday the 15<sup>th</sup> of October, and for that PMO to commence work immediately pursuant to a letter of intent while the final commercial matters and contract are determined.

Please note that this process will be subject to rigorous public and Government scrutiny, and by agreeing to attend the interview on Monday you are also agreeing not to discuss this matter with any shortlisted party without EQC's prior written consent.

Yours faithfully



Hugh Cowan  
Research Manager  
Earthquake Commission

9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 5:15 p.m.  
**To:** 9(2)(a)  
**Cc:** 9(2)(a)  
**Subject:** RE: EQC - RFP  
**Attachments:** BAO Alliance.pdf

Dear 9(2)(a)

Following our discussion earlier, please see attached a letter that focuses on the key issues we would like to discuss with you.

We propose to allow 2 hours for a discussion on these issues and any questions you would like to raise at this stage. It would be useful for us, if you could send your key questions for discussion by 2pm Friday, we are of course happy to take ad-hoc questions on the day.

***BAO Alliance - Monday 11 October at 9.30am at Chapman Tripp Offices, Level 17, 10 Customhouse Quay, Wellington***

The room has the capacity to comfortably hold a maximum of 6-7 people from your organisation.

Our preference is to get straight down to business and we'd prefer not to start with a presentation as we are comfortable about your broad organisation and your commitment to this project.

I look forward to meeting you on Monday.

regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI 9(2)(a)



7 October 2010

The Beca, Arrow International and Opus Alliance  
119 Armagh Street  
CHRISTCHURCH

Attention 9(2)(a)

Dear 

**CE001 – Reinstatement Project Management**

Thank you for your proposal received 4<sup>th</sup> October. We appreciate your response in such a short space of time and we found your proposal extremely valuable. The Earthquake Commission has reviewed all proposals and has selected a short-list of two organisations to undertake further detailed discussion and review. The two parties are your Alliance and Fletcher Construction.

We wish to meet the key members of your delivery team in Wellington on Monday 11<sup>th</sup> October. We will confirm details with you shortly. However, to assist our preparation for the meeting could you please provide a written response to the following points as soon as possible and no later than 8am Monday 11<sup>th</sup> October by email to [hacowan@eqc.govt.nz](mailto:hacowan@eqc.govt.nz):

9(2)(i)

A large black rectangular redaction box covers the majority of the page's content, starting below the email address and ending above the footer. The text '9(2)(i)' is visible in the top left corner of this redacted area.



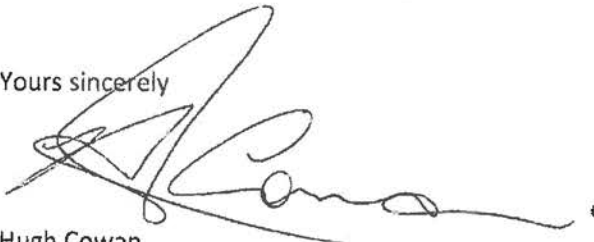
9(2)(i)



It is our intention to select the preferred PMO by Friday the 15<sup>th</sup> of October, and for that PMO to commence work immediately pursuant to a letter of intent while the final commercial matters and contract are determined.

Please note that this process will be subject to rigorous public and Government scrutiny, and by agreeing to attend the interview on Monday you are also agreeing not to discuss this matter with any shortlisted party without EQC's prior written consent.

Yours sincerely



Hugh Cowan  
Research Manager  
Earthquake Commission

9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 3:35 p.m.  
**To:** 9(2)(a)  
**Subject:** RE: Invite to RiskScape presentation/demo 3pm, 15 Oct.

Hi 9(2)(a)

Thanks for the invitation. Unfortunately I will not be able to attend due to prior travel commitments.  
regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI: 9(2)(a)

---

**From:** 9(2)(a) [mailto:9(2)(a)@linz.govt.nz]

**Sent:** Thursday, 7 October 2010 3:03 p.m.

**To:** 9(2)(a)

9(2)(a)

Cowan: 9(2)(a)

**Cc:** 9(2)(a)

**Subject:** FW: Invite to RiskScape presentation/demo 3pm, 15 Oct.

Hugh

Hi All

9(2)(a) from Ministry of Civil Defence and Emergency Management suggested I invite you to a RiskScape Demostration/Presentation...

**What:** RiskScape presentation/demostration (see attached abstract for details)

**When:** 3 - 4 pm, Friday, 15 October 2010

**Where:** Land Information New Zealand, 160 Lambton Quay

I'm pleased to host a demo/presentation by 9(2)(a) (GNS) and 9(2)(a) (NIWA) on RiskScape - thank you 9(2)(a) and 9(2)(a) for agreeing to do this.

The recent earth quake in Canterbury highlights the potential of tools such as Riskscape and the importance of the data underlying the tool. 9(2)(a) and 9(2)(a) demo/presentation is timely and serves to highlight a dataset that could be given attention given as part of work under the Geospatial Strategy to identify the fundamental datasets government needs.

Please pass this invite onto anyone else who may have an interest in this demo/presentation.

RSVP by Wednesday, 13 October 2010.

Looking forwards to seeing you on the 15th!

9(2)(a)

New Zealand Geospatial Office | 160 Lambton Quay | Private Box 5501 | Wellington 6145

[www.geospatial.govt.nz](http://www.geospatial.govt.nz)

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**Thank you.**

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9(2)(a)

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**From:** 9(2)(a)  
**Sent:** Thursday, 7 October 2010 3:34 p.m.  
**To:** 9(2)(a)  
**Subject:** FW: Latest EQC full page advert 7/10  
**Attachments:** EQC Advert Star Canterbury 7\_10.pdf

-----Original Message-----

**From:** 9(2)(a)  
**Sent:** Thursday, 7 October 2010 1:48 p.m.  
**To:** 9(2)(a); Ian Simpson; 9(2)(a)  
Hugh Cowan; 9(2)(a)

9(2)(a)

**Subject:** Latest EQC full page advert 7/10

# Canterbury Earthquake EQC Claims Information

## Introduction

Although there is a long way to go, EQC is making progress on the assessment of claims, including the many land and home inspections and the setting up of a project management office. Also, agreement has been reached with the major banks on how large claim payouts will be handled. The land damage issue is large and complex and engineers and others are hoping to have a fairly comprehensive report available soon. All-in-all it will take many months for all claims to be assessed and settled, and six months and longer in many cases.



Ian Simpson – chief executive

## Project management office to be set up

A selective tender is underway to choose a company to set up a project management office to handle the repairs of homes in Canterbury. Tenders closed last Friday. The office will organise and oversee the repair of as many as 50,000 damaged properties. It will not do the repairs as such. It will sub-contract and manage the many skilled contractors that will be required to carry out the building design, construction, repair and quantity surveying involved.

Building repairs from around \$10,000 to \$100,000 and involving structural restoration or a moderate level of damage will be managed through the office. Claims above the EQC cap of \$100,000 plus GST will be handled by commercial insurers.

## Agreement on large claim payouts

Agreement has been reached with banks on how EQC claims over \$100,000 will be handled. These claims are for the most seriously damaged houses that will take some time to repair. The goal is to ensure rebuilding goes ahead as smoothly as possible.

Key elements include: Where a property has a mortgage, EQC will pay the bank or mortgage holder. The funds will be available to be re-advanced, allowing insurers to complete the building process. While waiting for the repair bills, customers can use the EQC money to repay their mortgage (reducing their interest burden) or place it on deposit (earning them interest). If customers use the money to pay off a mortgage, the bank would then re-advance those funds to be used for re-building work. If the money is put on deposit, the account would be subject to the bank's control to ensure it is spent on rebuilding. For fixed interest loans, the banks will absorb the early repayment costs where loans are reduced or paid off.

## Please report serious habitability issues

We continue to urge people who have still have habitability, safety and/or weatherproofing issues to contact us straight away. Some people have over-stated their situation yet others have under-stated it. We are still finding individual homes, and sometimes pockets of homes, that are in or close to the most serious category, sometimes through word of mouth and sometimes via public meetings.

## Inspections and assessments

EQC still has teams in or back in the areas where the damage has generally been the most severe. These areas are Kaiapoi, Bexley, Burwood, Dallington, Halswell, Avonside, Avonhead, Brooklands, lower Styx Road, Parklands, and Selwyn.

We believe that we have covered just about all of the most seriously-damaged properties but we are still unexpectedly coming across or hearing about new ones and visiting these. Teams have also begun assessments of second-level damage in some of the places above and in Timaru.

As of yesterday, EQC had assessed 10,006 claims. 2,966 homes have now been reported as uninhabitable and 3,485 as not weatherproof.

## EQC resources

Field offices open	5
Staff in Canterbury working on assessments	350
Permanent staff in Wellington	22
Temporary and contract staff in Wellington	67
Call centre operators	180
Additional claims officers	76

## Time limit on making claims

The time limit is three months from 4 September but we urge you to lodge your claim as soon as possible.

## Claims at 7 October

Christchurch city	72,583
Selwyn	7,295
Waimakariri	5,551
Timaru	2,080
Ashburton	1,676
Other	1,514
<b>Total</b>	<b>90,699</b>

## LODGING CLAIMS

Homeowners who have properties damaged by the quake (or aftershocks) can lodge a claim with the Earthquake Commission (EQC). EQC's insurance cover applies to holiday homes as well as to permanent homes.

People with house and/or contents insurance will automatically have the Earthquake Commission's cover.

Claims can be lodged by calling EQC's free phone number 0800 326 243.

Claims can also be lodged online at [www.eqc.govt.nz](http://www.eqc.govt.nz)

It is best for people to contact EQC themselves rather than getting their broker, agent or insurance company to call. We will ask who they're insured with and for an idea of the extent of damage. Once the claim is lodged, an outline of the next steps in the claims process will be sent out.

People who are unsure of their insurance situation, or don't remember who they're insured with, should contact us too on the same free phone number. We will do all we can to check their insurance details for them.

## Questions about claims

If your question is not urgent could you please email it to [claims@eqc.govt.nz](mailto:claims@eqc.govt.nz).

We have a dedicated team answering these questions and will try to reply to your question within 7 days. If you have an urgent enquiry then please call **0800 DAMAGE** to talk to a claims officer.

We are posting answers to common questions on a special page on our website [www.eqc.govt.nz](http://www.eqc.govt.nz).

9(2)(a)

---

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 11:32 a.m.  
**To:** 9(2)(a)  
**Subject:** RE: DEVORA Steering Committee Meeting

Where is the meeting?

--- original message ---

**From:** 9(2)(a)@eqc.govt.nz>  
**Subject:** DEVORA Steering Committee Meeting  
**Date:** 7th October 2010  
**Time:** 11:15:51 am

Hi Hugh, are you able to make Thursday, 11 November, at 1pm? I've looked in your diary and you have it marked out "9(2)(a) away". Does this affect your time? - Please let me know if the date suits so I can let 9(2)(a).  
P :)

**From:** 9(2)(a)@auckland.ac.nz]  
**Sent:** Wednesday, 6 October 2010 2:04 p.m.  
**To:** Priscilla Cheung  
**Subject:** DEVORA Steering Committee Meeting

Hi 9(2)(a)

Hope all is well with you.

Could you check to see if 9(2)(a) available for a DEVORA steering committee meeting on 11 November at 1 pm for me? We're trying to sort out a suitable date, so nothing has been confirmed yet.

Thank you!

9(2)(a)

---

9(2)(a)

Research Assistant



9(2)(a)

---

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 11:19 a.m.  
**To:** 9(2)(a)  
**Subject:** 9(2)(i)  
**Attachments:**

9(2)(a) This just came through. Your comment welcome before I respond. Hugh

9(2)(a)

**From:** 9(2)(a)  
**Sent:** Thursday, 7 October 2010 11:05 a.m.  
**To:** Hugh Cowan  
**Cc:** 9(2)(a)  
**Subject:** 9(2)(g)(i)  
**Attachments:** image001.gif

Hugh,

It was good to meet you on the plane from Christchurch to Wellington on the 23<sup>rd</sup> September. I have outlined a brief description on the company below as discussed.

9(2)(i) is a multi-disciplinary company providing project management, engineering, surveying, planning and urban design services. The 9(2)(i) corporate structure is that of a limited liability private company and remains 100% owned by our Directors and senior staff. We have over 220 employees with offices in Newmarket, Manukau, Tauranga, Whakatane, Wellington and Christchurch and an office in Brisbane, Australia.

We employ over 60 Engineers offering services including Building and Structural Engineering, Civil and Environmental Engineering and Land Development. Our Team is very experienced and have the necessary skills and expertise to perform and manage specific project work where required.

More information can be found on our website - 9(2)(i)

If you would like to meet or require more information feel free to call or email me.

Regards, 9(2)(a)

9(2)(a)

9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 8:34 a.m.  
**To:** Ian Simpson  
**Subject:** EQC Foreward to EPB Guidance Document

Ian,

9(2)(a) and I have prepared a "Foreward" for you to include in the earthquake prone building policy guidance document we are preparing for release to councils – you'll recall this draws together best practice information and experience some of which was presented at the July workshop at Te Papa.

Feel free to add or amend. We have about one week to finalise.

***FOREWORD BY NEW ZEALAND EARTHQUAKE COMMISSION (EQC)***

*The 4 September, 2010 Darfield earthquake that affected the Christchurch, Kaiapoi and Selwyn areas was an important reminder of the effects of earthquake on our buildings, infrastructure, businesses, personal lives, economies and communities. The 2004 Building Act has caused territorial authorities to develop policies on earthquake-prone buildings and encourages them to take action to reduce and remove the danger from the most vulnerable buildings. The aim is to reduce earthquake risk over time.*

*In addition to providing residential property insurance, the Earthquake Commission (EQC) fosters research and public education in relevant areas of natural hazards science and engineering, offering a connection between scientific progress and resilience within the community.*

*The insurance on residential properties offered by EQC throughout New Zealand, provides a financial cushion to the impact of earthquakes on those properties. Unfortunately it does not cover the business and community disruption that occurs when buildings are damaged in earthquakes. Thus, the more action that can be taken to reduce the physical impacts of earthquakes, the less will be the impact on the communities affected.*

*As territorial authorities come to review their earthquake-prone building policies, we hope they will take full advantage of this guidance document and embody in their policies the clear lessons from the 2007 Gisborne and 2010 Darfield earthquakes. In particular there is a need to give a high priority to unreinforced masonry buildings and elements. Their threat to life and limb was all too evident in the Darfield earthquake.*

*The Earthquake Commission commends the Department of Building and Housing on this initiative and Local Government New Zealand for its endorsement. We thank all those who have contributed to this guidance material and hope that it will prove beneficial, not only to territorial authorities in reviewing their policies, but to their communities at that time in the future when a major earthquake strikes.*

regards

Hugh Cowan  
Research Manager  
Earthquake Commission  
Level 20, Majestic Centre  
100 Willis Street, P.O. Box 790  
Wellington, New Zealand  
DDI 9(2)(a)



9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 8:28 a.m.  
**To:** 9(2)(a)  
**Subject:** FW: Your hotel reservations

Hi 9(2)(a)

Grateful if you could arrange this for me. Please note I will require accommodation in Chicago for the nights of 20, 21, 22, 23 October, checking out morning of 24. Thanks  
Hugh

**From:** 9(2)(a)  
**Sent:** Thursday, 7 October 2010 7:45 a.m.  
**To:** HACowan@eqc.govt.nz  
**Subject:** FW: Your hotel reservations

**From:** 9(2)(a) [mailto:9(2)(a)@aonbenfield.com]  
**Sent:** Thursday, 7 October 2010 5:38 a.m.  
**To:** 9(2)(a)  
**Cc:** [redacted]  
**Subject:** Your hotel reservations

Dear 9(2)(a)

My name is 9(2)(a) and I am 9(2)(a) assistant. I would like to make reservations for you at the Chicago Fairmont Hotel – Millennium Park for October 20<sup>th</sup> and October 21<sup>st</sup>.

But first, I understand that you are traveling with Hugh Cowan and will he too will require a reservation and entry to the Aon Center for those two days? I would like to double check this before making the final arrangements.

Also, I would caution that sometimes the Fairmont has been sold out when we have tried to reserve a room. If that is the case, would you prefer the Chicago Hyatt Regency on Wacker Drive, or the Hard Rock Hotel on Michigan Avenue?

Looking forward to hearing from you, and thank you.

9(2)(a) Executive Assistant  
Aon Benfield | Impact Forecasting LLC

9(2)(a)

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9(2)(a)

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 8:25 a.m.  
**To:** 9(2)(a)  
**Subject:** RE: EQC Eng Advisory Group - Update and Invoice

9(2)(a)

I am happy to accept your response to my letter of 2 October as the basis for scope and cost of work on agreed topics for October. We can agree the budget component for other members of the engineering advisory group later.

Many thanks for your contribution so far. You are making a significant difference.

Regards  
Hugh

---

**From:** 9(2)(a)  
**Sent:** Thursday, 7 October 2010 7:56 a.m.  
**To:** Hugh Cowan  
**Subject:** EQC Eng Advisory Group - Update and Invoice

Hi Hugh

I trust things are working out well at you end this week - must be a fascinating process working through the permutations and combinations from the RFP!

And that you're OK with where things are heading on the engineering side, especially with respect to outreach messages. Working well with 9(2)(a) and people on the Group are positive and aligned. I'm going to give 9(2)(a) 9(2)(a) a verbal briefing this afternoon at 1pm.

Next week's a little complicated. I'm heading down on the first flight on Sunday to catch up with the TCLEE guys, then will be getting them sorted out through Monday, before returning late Mon ahead of a debrief session Tues am at the IPENZ Eng Practice Board, and similar on Weds am. Returning to ChCh late Weds/ early Thurs for the second meeting of the Eng Adv Group, then bringing 9(2)(a) up midday Friday for that session with 9(2)(a)

Not sure when in all that I'll see you!

At the end of next week I head over to Brisbane for a couple of days giving an invited presentation to the Aust Inst of Bldg Surveyors (arranged well before 4 Sept).

I have prepared the attached invoice for my time on this in September. I'm mindful that I haven't managed to close out my formal letter of response in regard to adding in the budget component for the other members of the Advisory Group (am part way through this, somewhat complex and speculative, and won't be small), but given GST transitions etc I thought I put this through if you are able to accept it.

Many thanks

9(2)(a)

--  
9(2)(a)

9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 8:21 a.m.  
**To:** 9(2)(a)  
**Subject:** FWD: RE: RE: PMO Claims  
**Attachments:** RE: RE: PMO Claims

9(2)(a) elim answer. Hugh



9(2)(a)

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**From:** 9(2)(a)  
**Sent:** Thursday, 7 October 2010 7:43 a.m.  
**To:** Hugh Cowan  
**Subject:** RE: RE: PMO Claims

What does this mean.

Some claims show reserves under 10 and over 100 but they are being checked - but won't be "quick".

In answer to question from 9(2)(a) Yes it does mean that.

-----Original Message-----

**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 5:46 a.m.  
**To:** 9(2)(a)  
**Subject:** FWD: RE: PMO Claims

Hi 9(2)(a) quick as you can, please.

9(2)(a)

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**From:** Hugh Cowan  
**Sent:** Thursday, 7 October 2010 5:46 a.m.  
**To:** 9(2)(a)  
**Subject:** FWD: RE: PMO Claims  
**Attachments:** RE: PMO Claims

Hi 9(2)(a) quick as yot can, please.

**Marija Bakulich**

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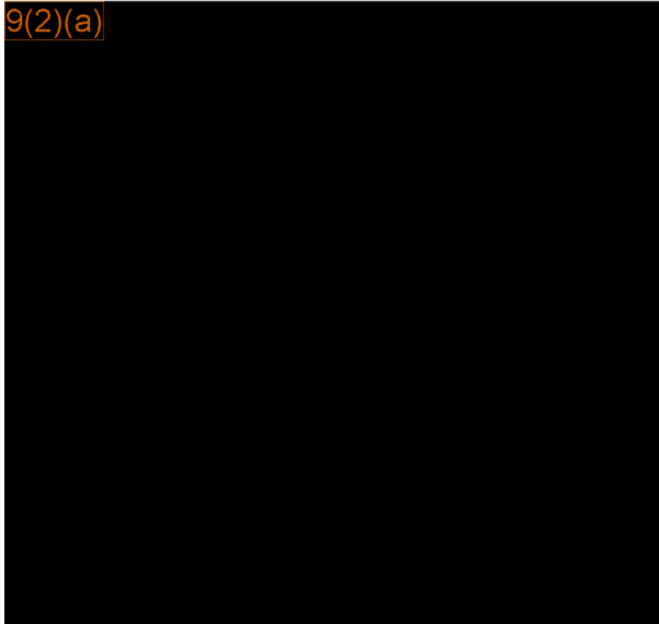
**From:** 9(2)(a)  
**Sent:** Wednesday, 6 October 2010 10:09 p.m.  
**To:** Hugh Cowan; 9(2)(a)  
**Subject:** RE: PMO Claims

Hugh,

Can we check that all these 500 claims fall within the \$10k to \$100k band?

Also, the EQC Press statement of today noted around 9,800 claims assessed. How does that correlate with the 500 noted below? Are the balance of 9,300 below \$10K and above \$100K?

Regards



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**From:** Hugh Cowan [<mailto:HACowan@eqc.govt.nz>]  
**Sent:** Wednesday, 6 October 2010 5:50 p.m.  
**To:** 9(2)(a)  
**Subject:** FW: PMO Claims

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**From:** 9(2)(a)  
**Sent:** Wednesday, 6 October 2010 5:17 p.m.  
**To:** [HACowan@eqc.govt.nz](mailto:HACowan@eqc.govt.nz)  
**Cc:** Ian Simpson  
**Subject:** PMO Claims

Hugh,



The 500 claims total about \$29m at this stage.

9(2)(a)

9(2)(a)

NZ Earthquake Commission

Ph: 9(2)(a)

Mobile

Fax:

Web: [www.eqc.govt.nz](http://www.eqc.govt.nz)

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