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**From:** Insurance Review  
**Subject:** RE: Insurance review

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**From:**  
**Sent:** Tuesday, 25 June 2019 2:19 pm  
**To:** Insurance Review <insurancereview@mbie.govt.nz>  
**Subject:** Insurance review

Dear Insurance Reviewers,

As long as private company insurers have shareholders for whom they are compelled to earn a profit, they will to some extent be failing their clients.

Only if insurance is dealt with by government will there be maximum benefit to claimants, as, apart from the money required for the salaries of administrators and investigators, the cost of insurance will surely be minimised and/or the payouts maximised when there is no longer any need to syphon off money into shareholders' pockets.

Yours sincerely,