

**From:** s 9(2)(a)  
**To:** [Insurance Review](#)  
**Subject:** Submission on Insurance Contract Law Review  
**Date:** Tuesday, 10 July 2018 5:43:17 p.m.

---

Insurance Law should be scrapped and use normal contract law.

Insurance companies should not be able to cancel or void a contract after the insured event has happened.

This makes a mockery out of Contract Law and the Fair Trading Act and the Consumer Guarantees Act.

Insurance Companies should be treated like any other gambling company or entity like the Totalisator

Agency Board (TAB) or Lotto. You buy a ticket and if your car or property gets damaged or destroyed

or stolen then you get paid .. no questions asked. The amount could be set in advance.

Then everyone knows

what they are contracting for.

In my case IRD made a mistake which they have admitted to in the District Court. Prior to their admission

they prosecuted me for having "undeclared income". We now know this is false. However in the meantime

my home was destroyed in the Canterbury Earthquakes and AMI who I insured with in good faith were

actually trading insolvent and could not pay the \$1.2 million they owe for my rebuild.

Instead they pretended

that I didn't tell them about the prosecution and voided my policy to avoid paying the million dollars plus.

I should be able to void the prosecution .. but IRD refuse to tell the truth and pay compensation even to

the Police who are investigating. MPs refuse to reply to me. The Minister of Inland Revenue says he

cannot do anything. Then why bother having a Minister at all?

So let's think that through .. I was the one telling the truth about my situation and AMI were the ones lying

about their solvency and collecting premiums for insurance from the public .. and yet they get a government

bailout and my family and I get nothing. The law needs to change and it needs to be retrospective so that

people like myself who have not been paid for their damage are paid. I also did not get \$225,000 from

EQC because EQC claims my statutory cover I was forced to buy is attached to the status of my AMI

policy. I would like to say I don't believe this. I was forced to pay EQC a premium. It is like being forced

to pay car registration when you buy a car and then you find out the car dealer sold you a stolen car ..

the government won't give you the car registration money back.

The rich are getting richer (especially insurance company owners who always try to defend, delay, deny)

the poor are getting poorer. Most people in USA are bankrupt due to medical insurance not being paid when they need it.

The New Zealand Government whether it is National or Labour doesn't care.

If I sold fake pieces of paper to the public like AMI did I would be in jail. Australia has just caught a guy selling fake funeral policies to Aborigines .. the Royal Commission into Banking was required to catch him .. otherwise he was going to get away with it. We need a Royal Commission into Banking and Insurance here in New Zealand.

I honestly believe writing this submission is a total waste of time. The politicians on the Select Committee will continue to do what their largest donors want them to do. I will probably never get my insurance money. My submission will be ignored. Prove me wrong.

s 9(2)(a)

**s 9(2)(a)**

RELEASED UNDER THE  
OFFICIAL INFORMATION ACT