

**From:** s 9(2)(a)  
**To:** [Insurance Review](#)  
**Subject:** Insurance industry review by the minister 2018  
**Date:** Wednesday, 23 May 2018 3:19:20 p.m.  
**Importance:** High

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Thank you for setting up the insurance industry review

I would wish to make submission.

I am personally disadvantaged by traumatic brain injury I have difficulty assembling materials. Injury Post traumatic stress disorder overwhelms me as I attempt to deal with bad materials.

If somehow I could be assisted to assemble the material I'm sure it would be significantly helpful for your review.

In particular these events of 55 years payments towards insurance.

Two of them Medical & Funeral both failed by my being constructively disadvantaged in a constructed process beyond my capacity to protect myself.

The second one similar length of time since 1959 with the State Insurance Company.

A claim in my home for water damage when a visitor flooded warm water through ceilings the experience was horrific.

From the adjuster through to the underwriter at a setting the claim with your adjuster was one huge problem the company Barrier created was of hostility and threatening. The company imposing an addition to the policy.

Refusing to comply with the Building Act. The requirements were identified by officers in your organisation.

Insurer:- thrilling when I offered the Builder I would pay the difference he informed me the company had discussed and told him that if he did that. Put that insulation in place they would not pay him. So he could not do the job to comply with the ACT. Extra-ordinary I believe.

The ombudsman office case manager was a reader of law reading ethics.

He offered to discuss matters with the underwriter when it failed he chose against my wishes to discuss reclaim with a builder who I had found.

The Builder does not remember what was said embarrassed I think.

While apologising because the underwriter went down further, would not move.

The ombudsman case manager requested I take an even lesser payment.

Definitely inadequate to do the job.

Not having personal funds I was unable to pay for The job.

When I failed to accept the pittance offered I lost that.

The case manager was anxious & urgent to complete as he was departing.

I felt compelled to comply.

Crushed disappointed burnt out overwhelmed re-traumatised.

I am deeply concerned and disappointed with the ombudsman's office.

I had informed all three of these organisations.

That I am injury impaired and sought help.

I felt I was being exploited.

Summary.

Born 1940 all my life efforts to be independent provide for myself.

Health insurance and funeral insurance written off by manipulation And CONSTRUCTED PROCESS.

I repeatedly sought help from the fraternal Officer of the MUIIOF.

PASSIVE AGGRESSIVE CONSTRUCTED discharge was my experience.

I had informed them.

That I am injury impaired and sought help.

HOME :- HOUSE insurance defeated because the insurer would not comply with the New Zealand Building Act and I cannot find any protection or support.

All three policies are written off.

My house has portion of the ceiling removed by the Insurer.  
Not replaced.  
Bathroom dismantled  
A raw construction site.  
Another Winter.

The difficulty to a find & to pay a builder would be too great for me.

Business and Innovation  
WILL HAVE A FILE  
opened when I sought advise and help.  
Details of the facts around compliance with THE ACT.  
PHOTO'S and information of my house.

Are you able to assist me?

s 9(2)(a)

Please inform me about these matters what is happening and keep me up to date I appreciate your listening  
reading my submission  
thank you. 23 May 2018.

Yours sincerely  
s 9(2)(a)

UI am using Google phone to text to enable this communication. Grammar punctuation and layout please  
excuse.

Sent from my HUAWEI P9

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