



IAG SUBMISSION

AUCKLAND CIVIL DEFENCE AND EMERGENCY MANAGEMENT DRAFT GROUP PLAN 2016-2021

18 April 2016

1. INTRODUCTION

- 1.1 This submission is a response by IAG New Zealand Group (IAG) to the draft Auckland Civil Defence and Emergency Management Group Plan 2016-2021 (Draft Plan).
- 1.2 IAG is New Zealand's leading general insurer. We insure more than 1.5 million New Zealanders and protect over \$450 billion of commercial and domestic assets across New Zealand. Our business is focussed on helping make the world a safer place, and we are committed to making sure that New Zealanders have the ability to protect themselves and their assets through easily accessible and affordable insurance.
- 1.3 Our submission outlines our support for the Draft Plan which represents a useful high-level overview of how the Council plans to develop Auckland's readiness for future emergencies and build resilience amongst its communities and infrastructure.
- 1.4 IAG is a founding member of Resilient New Zealand and we refer the Council to our report *Contributing More: Improving the Role of Business in Recovery* released in December 2015. This report outlines a number of enablers necessary for a successful recovery and provides a number of recommendations to help improve New Zealand's preparation for, and ability to recover from, future disasters.
- 1.5 We would be happy to meet with officials to discuss the plan in greater detail and how IAG can work collaboratively with the Council to improve Auckland's resilience and better prepare for the threat of future emergencies.
- 1.6 IAG's contacts for matters relating to this submission are:

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About IAG New Zealand

IAG New Zealand is made up of IAG New Zealand Limited trading under the NZI and State brands, Lumley General Insurance (NZ) Limited and AMI Insurance Limited. IAG New Zealand Limited also underwrites general insurance for ASB, BNZ and The Cooperative Bank and Lumley General Insurance (NZ) Limited underwrites general insurance for Westpac. IAG New Zealand Limited, Lumley General Insurance (NZ) Limited and AMI Insurance Limited have a combined 42% share of the general insurance market, managing 3.8 million policies of 1.5 million New Zealanders. IAG New Zealand Limited, Lumley General Insurance (NZ) Limited and AMI Insurance Limited are wholly owned subsidiaries of Insurance Australia Group (IAG), Australasia's largest general insurer.

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2. GENERAL COMMENTS

- 2.1 We support the Draft Plan's recognition of the need to develop resilience amongst Auckland and its individuals, households, communities, businesses, and central and local government agencies which is crucial given how frequently New Zealand communities are subject to emergency events stemming from natural hazards.
- 2.2 Each year New Zealand experiences earthquakes, storms, tornadoes, floods, coastal erosion and remain exposed to volcanic eruptions and tsunamis. These emergencies can often have significant financial impacts, as well as more devastating effects such as loss of life and/or ongoing psycho-social effects amongst communities.
- 2.3 The Draft Plan provides considerable detail on how a more resilient Auckland can be established in order to allow the city and its residents to be able to survive and thrive following any future disasters and better meet the Mayor's goal of Auckland becoming the world's most liveable city.
- 2.4 However, we found it difficult to judge the merits of the Draft Plan as for the most part it reads as a collection of activities and, in some activity areas, risks being a plan for a plan. We were hoping the document would provide much more context as to why the priorities, activities and timeframes were selected. We were expecting to see a set of clear strategic objectives in terms of the four R's and an analysis of the current state to identify the areas and or cross cutting themes needing most work. Without this the Draft Plan provides detail without clarity and risks creating a significant amount of unfocused action.
- 2.5 We strongly endorse the recognition of the importance of collaboration within Part A of the Draft Plan.
- 2.6 Planning for and recovering from future emergencies requires a collaborative approach from individuals, households, businesses, and local and central government. The Canterbury earthquake recovery, for example, illustrates the importance of embracing the resources and experience from across a range of sectors, along with the desire people from across a range of sectors have to be involved and contribute to the recovery process. The Council's challenge is to establish a framework that enables these skills and resources to be utilised and we refer to Resilient New Zealand's work on this.
- 2.7 We see a number of opportunities for collaboration between IAG and the Council in the work programme set out in the Draft Plan as Auckland Council considers how to increase individual and household preparedness, work with secondary and tertiary students on strategies to engage youth, and develop a hazard information database and comprehensive hazard and risk awareness campaign. However, we are concerned at the somewhat extensive timeframes that seem to be associated with a number of these initiatives and we encourage the Council to expedite this work.
- 2.8 We are pleased to see the Draft Plan notes the importance of local body representatives being cognisant of resilience and making sure that Civil Defence and Emergency Management initiatives and issues are discussed regularly at local board and advisory panel meetings, and that local boards develop their own emergency

management plan. We would be happy to work with local boards and CDEM groups on this and provide them with briefings from an insurer's perspective.

- 2.9 We support the development of coordinated planning of cross-boundary issues with neighbouring Civil Defence and Emergency Management groups which was an issue we raised recently within our submission on the Civil Defence Emergency Management Amendment Bill, and are pleased to see regional and national partnerships being encouraged by the Council.
- 2.10 While the Draft Plan provides a useful roadmap of where the Council is going with regard to its future work-stream, we would like to see greater detail around what specific initiatives and actions are being undertaken. For example, the Draft Plan states Auckland will "use a variety of measurement approaches" and "develop key indicators specific to Auckland" in measuring resilience. Auckland's exposure to natural hazards means time is of the essence in selecting the key indicators and measurement approaches and starting to use them.

3. CONCLUSION

- 3.1 IAG is committed to working collaboratively and in partnership with the Auckland Council to improve Auckland's ability to recover from future emergencies.
- 3.2 We believe the Draft Plan represents a useful step towards considering how resilience can be developed across Auckland and we look forward to seeing greater coherence and development of the actions and initiatives that will help achieve this.