



25 June 2026

s 9(2)(a)

Official information request

Our ref: R001513

s 9(2)(a)

Thank you for your email of 27 May 2026 requesting information about the Ministry for Regulation's report, *The State of New Zealand's regulatory systems*¹ (report):

Please provide details of any AI prompts used to generate information for the report.

We have considered your request under the Official Information Act 1982 (OIA). Please see the information you have requested below.

Response

The report was informed by a regulatory review data platform within the Ministry's Enterprise Data Environment. This platform was developed to answer questions about New Zealand's regulatory ecosystem by bringing together data from five independent sources into a single, consistent view of the regulatory landscape.

The five independent data sources are presented in **Table 1**.

Table 1: Data sources used in analysis to inform content of the report

Source	What it provides
1. Ministry for Regulation SharePoint Regulators List	The master register of regulatory entities — names, organisations, primary legislation, institutional forms, regulatory system, and an "In Scope" flag
2. Parliamentary Counsel Office (PCO)	The authoritative list of New Zealand legislation — Act titles, types, years, amendment dates. PDFs of each Act are also processed by AI to extract functions, regulator entities, and governance data
3. GovtData.Orgs	The canonical register of government entities — legal names, Māori names, entity types, acronyms. Used to resolve the free-text organisation names in the Regulators list to official identities
4. Annual Report PDFs	Financial and workforce data extracted by AI from published annual reports ² — revenue, assets, equity, full time equivalent (FTE), revenue source breakdowns, board members, and related organisations

¹ <https://www.regulation.govt.nz/assets/Publication-Documents/The-state-of-New-Zealands-regulatory-systems.pdf>

² Annual reports from government agencies, Crown Entities and other entities where the annual reports were able to be added into the data environment.

Source	What it provides
5. Public Service Commission (PSC) Workforce Data	FTE headcount by government organisation — provides workforce data in a standardised format

How the data environment informed the content of the report

Responses to key regulatory questions addressed in the report were supported by a series of themed insights. Artificial intelligence (AI) was used to help generate these insights, which informed the content of the report.

The AI-generated content was reviewed and checked by Ministry staff before it was used to draft the report.

Tables 2-13 (on the next page) list the following:

- themed insights (identified by a Use Case (UC) that answers a recognisable business question)
- description of data
- key regulatory questions
- AI prompts used to support the analysis.

AI was also used to create two personas to generate the image and text descriptions on page 13 of the report. **Table 14** shows these prompts.

Right of review

If you wish to discuss this decision with us, please contact hello@regulation.govt.nz.

You have the right to seek an investigation and review by the Ombudsman of this decision. Information about how to make a complaint is available at www.ombudsman.parliament.nz or freephone 0800 802 602.

Please note that we may publish this response (with your details removed) on the Ministry for Regulation website.

Ngā mihi

s 9(2)(a)

Aisling Risdon

Head of Ministerial and Strategic Services
Ministry for Regulation

Themed insights, data descriptions, regulatory questions, and AI prompts used to inform content of the report
“The state of New Zealand’s regulatory systems”

Table 2.

Themed insight	<i>UC1 – Regulator Profile/ Regulator Administering/Monitoring</i>
Description of data	A master list of all in-scope regulators. For each regulator, shows: • The parent government organisation it sits under • Its institutional form (e.g. Crown entity, Government department, Statutory body) • Which agencies provide policy advice, administer it, and monitor it
Regulatory question supported	Which organisation does each regulator sit under and which agencies administer, monitor or set policy for it?
AI prompts used to support the analysis	"" You are an expert public policy advisor with a deep understanding of New Zealand's legislative and regulatory system. Your task is to analyze the provided primary legislation text and extract structured regulatory data. ### CORE CONCEPTS AND HIERARCHY: 1. Legislation: The primary document. It can establish or empower multiple Entities (Regulators). 2. Regulators/Entities: The organization(s) holding the authority to perform regulatory activities (e.g., a Crown Entity, a Department). 3. Decision Makers: Specific roles or bodies within that Regulator (e.g., Chief Executive, Board, Registrar, Commissioner) that have statutory responsibilities. Do NOT include the Governor-General. ### EXTRACTION INSTRUCTIONS: For the legislation as a whole, identify: - The functions or purposes of the legislation. Make it succinct. For each Regulator/Entity established or empowered by the legislation, identify: - entity_name: The name of the organization/entity with regulatory power. - institutional_form: The entity's structural form. (e.g., Crown entity, Department, Department agency, Incorporated society or company, Independent tribunal, Local government, Non-Public service department, State-owned enterprise, Statutory body, Statutory corporation, Statutory monopoly, Other). - legislation_entity_relationship: Does the legislation 'establish the entity' or does it 'give an existing entity regulatory power'? - policy_agency: The specific government department responsible for public policy advice concerning this entity. For governance (The Board/Appointees) of each Regulator, identify (leave blank if N/A): - appointees_details: Which entity or person has the power to appoint Board members or the primary decision maker? - board_tenure: The maximum length a person can be appointed to serve, including automatic renewals. - board_composition_requirements: Any statutory minimum qualifications, knowledge, or representation requirements for the board.

For each Decision Maker identified within the Regulator, identify:

- decision_maker_title: The specific role/title (e.g., "Registrar of Companies", "Minister of Health", "The Board").
- statutory_responsibilities: A succinct list of their functions, duties, or powers.
- independence_of_decision_making: Describe their autonomy (e.g., "The Board alone", "Minister by recommendation", "Independent of Minister").

OUTPUT FORMAT:

Output a clean JSON ³object representing this hierarchy. Do not include the \$schema property. Leave fields as `null` or empty arrays if the answer cannot be found in the text.

```
{
  "functions_of_legislation": ["string"],
  "regulators": [
    {
      "entity_name": "string",
      "institutional_form": "string",
      "legislation_entity_relationship": "string",
      "policy_agency": "string",
      "appointees_details": "string",
      "board_tenure": "string",
      "board_composition_requirements": "string",
      "decision_makers": [
        {
          "decision_maker_title": "string",
          "statutory_responsibilities": ["string"],
          "independence_of_decision_making": "string"
        }
      ]
    }
  ]
}
```

""

³ A JSON object in a Copilot prompt is a structured, machine-readable way of telling AI what to do and how to return the answer – using labelled fields instead of free text.

Table 3.

Themed insight	UC2 – Legislation and Policy Agency Linkage
Description of data	For each policy agency, shows the legislation it administers. For each piece of legislation, shows: • How old the Act is (year enacted) • How recently it was last amended
Regulatory question supported	Which legislation does each policy agency administer and what regulatory systems exist?
AI prompts used to support the analysis	Same as UC1 – Regulator Profile/ Regulator Administering/Monitoring

Table 4.

Themed insight	UC2 – Regulatory System
Description of data	Shows the regulatory systems defined in the Regulators register and what sits under each one: • The primary Act that establishes the system • Major regulations under that Act • Other supporting legislation or rules
Regulatory question supported	Which legislation does each policy agency administer and what regulatory systems exist?
AI prompts used to support the analysis	Same as UC1 – Regulator Profile/ Regulator Administering/Monitoring

Table 5.

Themed insight	UC3 – Governance Overview
Description of data	Governance snapshot, decision-maker and board-member detail. Shows how each regulator is governed: • The governing body composition (who sits on the board, their roles, appointment details) • Decision-makers and their statutory responsibilities • The independence of decision-making • Board composition requirements (e.g. required expertise or representation) • This combines data from both the SharePoint register and AI-extracted annual report data.
Regulatory question supported	How is each regulator governed and who currently holds governance and decision-making responsibilities?
AI prompts used to support the analysis	'''''' You are a public policy advisor with a deep understanding of how the legislative system works in New Zealand. Extract the following data from the provided annual report document. Leave fields as null if you cannot find the answer. ### GUIDANCE:

- For "board", scroll to sections explicitly named "Governance", "The Board", "Who we are", or "Our People". Or look from the "Remuneration of the Board members" or "Remuneration of the Board and Committee members" table from Financials section for the name and title of board members. Do not confuse extreme executive leadership (CEO) with the Board unless explicitly stated. If the Board governance type is Elected Council, then Council Members are board members.

Understand Council Composition clearly, make sure to include all Council members including but not limited to President, Vice President, President-elect, Representative, Chair, Board Observers, and Branch Presidents

- For "financials", look for the "Statement of Comprehensive Revenue and Expense" or "Summary of Financial Performance" or "Statement of financial position" tables located right before the long accounting Notes, if the financials exists in both text paragraphs and tables, use the one with more accurate numbers, rather than roundings. e.g. 1,870,877,000 rather than 1.87 billion

- For "workforce", look for sections titled "Our People", "Employee Remuneration", or "Workforce Profile". Otherwise read between the lines with something like "x staff support the CEO", "x staff works for the entity".

Output the result as a JSON object matching this schema (do not include the \$schema section in the response):

```
{
  "$schema": "http://json-schema.org/draft-07/schema#",
  "type": "object",
  "properties": {
    "organisation_name": { "type": "string", "description": "The full official name of the organisation" },
    "organisation_type": { "type": "string", "description": "Type of entity, e.g. 'Local Authority', 'Crown Entity', 'Government Department', 'Industry Body', 'State-Owned Enterprise'" },
    "reporting_period": {
      "type": "object",
      "description": "The financial year covered by the report",
      "properties": {
        "start_date": { "type": "string", "description": "Start of reporting period, e.g. '2024-07-01'" },
        "end_date": { "type": "string", "description": "End of reporting period, e.g. '2025-06-30'" }
      }
    },
    "geographical_footprint": {
      "type": "array",
      "items": {
        "type": "object",
        "properties": {
          "location_name": { "type": "string", "description": "Name or label of the office/site" },
          "address": { "type": "string", "description": "Full street address" },
          "city": { "type": "string" },

```

```

        "is_head_office": { "type": "boolean" }
    }
}
},
"monitoring_agency": { "type": "array", "items": { "type": "string" }, "description": "Government departments that support
responsible Ministers in relation to this entity" },
"board": {
    "type": "object",
    "properties": {
        "total_members": { "type": "integer" },
        "governance_type": { "type": "string", "description": "e.g. 'Appointed Board', 'Elected Council', 'Corporation Sole'" },
        "members": {
            "type": "array",
            "items": {
                "type": "object",
                "properties": {
                    "name": { "type": "string" },
                    "role": { "type": "string", "description": "e.g. 'Chair', 'Deputy Chair', 'Mayor', 'Councillor', 'Member'" },
                    "ward_or_constituency": { "type": "string", "description": "Electoral ward or constituency if applicable" },
                    "appointed_or_elected": { "type": "string", "enum": ["appointed", "elected"] },
                    "appointment_date": { "type": "string" },
                    "iwi_affiliation": { "type": "string" }
                }
            }
        }
    }
},
"workforce": {
    "type": "object",
    "properties": {
        "total_fte": { "type": "number", "description": "Full-time equivalent employees" },
        "total_headcount": { "type": "integer", "description": "Total number of staff" },
        "as_at_date": { "type": "string", "description": "Date the workforce figure is reported as at" }
    }
}

```

```

    }
  },
  "financials": {
    "type": "object",
    "description": "Key financial figures from the annual report",
    "properties": {
      "currency": { "type": "string", "description": "e.g. 'NZD'" },
      "as_at_date": { "type": "string", "description": "Balance date, e.g. '2025-06-30'" },
      "scope": { "type": "string", "description": "e.g. 'Council', 'Group', 'Consolidated'" },
      "total_revenue": { "type": "number", "description": "Total revenue in dollars" },
      "total_expenses": { "type": "number", "description": "Total expenses in dollars" },
      "surplus_deficit": { "type": "number", "description": "Net surplus or deficit in dollars" },
      "total_assets": { "type": "number", "description": "Total assets in dollars" },
      "total_liabilities": { "type": "number", "description": "Total liabilities in dollars" },
      "total_equity": { "type": "number", "description": "Total equity/net assets in dollars" }
    }
  },
  "revenue_sources": {
    "type": "array",
    "description": "Breakdown of revenue by source",
    "items": {
      "type": "object",
      "properties": {
        "source": { "type": "string", "description": "e.g. 'Rates', 'Crown funding', 'Fees and charges', 'Subsidies and grants'" },
        "amount": { "type": "number", "description": "Amount in dollars" },
        "percentage": { "type": "number", "description": "Percentage of total revenue" }
      }
    }
  },
  "related_organisations": {
    "type": "array",
    "items": {
      "type": "object",

```

```

    "properties": {
      "name": { "type": "string", "description": "Name of the related organisation" },
      "relationship": { "type": "string", "description": "e.g. 'Funder', 'Regulator', 'CCO', 'Shared services', 'Partner council', 'Policy oversight'" }
    }
  },
  "required": ["organisation_name"]
}

```

Table 6.

Themed insight	<i>UC4 – Primary Acts</i>
Description of data	Shows how many pieces of primary legislation give each regulator its statutory powers (its "empowering Acts"). Displays the distribution of act ages across the regulatory landscape.
Regulatory question supported	How many pieces of empowering primary legislation are linked to each regulator?
AI prompts used to support the analysis	Same as UC1 – Regulator Profile/ Regulator Administering/Monitoring

Table 7.

Themed insight	<i>UC5 – Functions and Powers</i>
Description of data	Shows the specific functions that each piece of legislation confers, as described by the AI model. Displays: • A catalogue of all legislative functions • How many functions each Act provides • The number of functions associated with each regulator's legislative portfolio
Regulatory question supported	What functions are conferred by legislation and how many functions attach to a regulator portfolio?
AI prompts used to support the analysis	Same as UC1 – Regulator Profile/ Regulator Administering/Monitoring

Table 8.

Themed insight	<i>UC6 – Overlapping Functions by Regulator Organisation</i>
Description of data	A network visualisation showing which regulators share legislative functions. Each link between two regulators represents one or more shared functions. Includes a Jaccard ⁴ similarity score (0–1) indicating how much of their functional portfolios overlap. Used to identify where regulatory duplication may exist — pairs of regulators whose legislation gives them similar or identical functions.
Regulatory question supported	Where do regulators or organisations share functions and how similar are their portfolios?
AI prompts used to support the analysis	Same as UC1 – Regulator Profile/ Regulator Administering/Monitoring

Table 9.

Themed insight	<i>UC8 – Financial Overview</i>
Description of data	Shows revenue, total assets, and equity for each regulatory organisation. Also shows the breakdown of revenue sources (e.g. Crown funding, levies, fees, interest) and revenue-per-FTE ratios.
Regulatory question supported	How are regulatory organisations funded and staffed?
AI prompts used to support the analysis	Same as UC3 – Governance Overview

Table 10.

Themed insight	<i>UC8 – Workforce Overview</i>
Description of data	Annual-report versus census FTE (full-time equivalent) comparison, coverage cards and scatter analysis. Shows FTE headcount for each organisation from two independent sources: • Annual Report - AI-extracted from published annual reports • Public Service Commission Census - official PSC headcount
Regulatory question supported	How are regulatory organisations funded and staffed?
AI prompts used to support the analysis	Same as UC3 – Governance Overview

⁴ Jaccard score is a statistical similarity score used to measure the overlap between two datasets.

Table 11.

Themed insight	<i>UC9 – FTE by Regulator Institutional Form</i>
Description of data	Shows how the regulatory landscape breaks down by institutional form (Crown entity, Government department, etc.): • Number of organisations per form • Total FTE per form • Average FTE per organisation
Regulatory question supported	How does the regulatory population break down by institutional form and staffing profile?
AI prompts used to support the analysis	Same as UC3 – Governance Overview

Table 12.

Themed insight	<i>UC11 – Organisation Relationships</i>
Description of data	Related organisation network and matrix based on annual report extraction
Regulatory question supported	How are systems responsibilities and effort distributed?
AI prompts used to support the analysis	Same as UC3 – Governance Overview

Table 13.

Themed insight	<i>UC12 – Search Functions</i>
Description of data	Users can ask questions like: • "Which regulators are administered by the Ministry for the Environment?" • "Find regulators with water quality powers" • "Which agencies oversee regulators under the Building Act?" The agent generates live queries against the 5 datasets
Regulatory question supported	General AI-assisted query of all datasets
AI prompts used to support the analysis	N/A - <i>This capability allows users to search for terms such as "Water", "Finance", or "Dogs" and return the regulators and legislation associated with matching functions. It supports rapid exploratory analysis across the model.</i> <i>Users are instructed to treat free-text search as a discovery tool and then validate the returned results within the surrounding report context.</i> The AI Data Agent was configured using the following instructions: This semantic model describes the New Zealand regulatory system. Key concepts: ENTITIES: - A "regulator" (dim_regulator) is a regulatory entity — a distinct body with statutory powers.

- An "organisation" (dim_regulator_organisation) is the parent body — one organisation may contain multiple regulators.
- dim_regulator includes organisation_name (denormalised from dim_agency) for direct filtering.

AGENCIES:

- "Administering agency" means the government ministry or department that oversees a regulator.
- regulator_administering_agency bridges dim_regulator to dim_agency for administering relationships.
- regulator_policy_agency and regulator_monitoring_agency serve the same role for policy and monitoring relationships.
- dim_agency contains canonical agency names and acronyms — use it to resolve abbreviations like "MoT", "MfE", "DIA", "MBIE".
- To find which regulators an agency administers, traverse:
dim_agency → regulator_administering_agency → dim_regulator.
- To find which organisation an entity belongs to, continue:
dim_regulator → bridge_regulator_organisation → dim_regulator_organisation.

FUNCTIONS AND POWERS:

- "Functions" or "powers" are the regulatory capabilities conferred by legislation on regulators.
- dim_legislation_function contains the full catalogue of distinct functions (function_text_norm is the normalised search field, function_text_display is human-readable).
- fact_regulator_legislation_function is a flattened fact table joining regulators × acts × functions × regulatory systems. Use it for any query combining regulators with their legislative functions.
- Filter on function_text_norm (contains "<search term>") to find matching functions.
- Read regulator_name, legislation, regulatory_system_name, regulator_organisation_name directly from the fact row.
- Keys (regulator_id, legislation_act_id, function_id, regulatory_system_id) join to their respective dimensions for additional columns.
- bridge_legislation_function and bridge_regulator_primary_act still exist but DO NOT use them in visuals that also need dim_regulator and dim_legislation_function — use fact_regulator_legislation_function instead.

REGULATORY SYSTEMS:

- A "regulatory system" (dim_regulatory_system) groups related regulators, legislation, and instruments that together form a coherent regulatory regime (e.g. "Building System", "Environmental Management").
- bridge_regulatory_system_organisation links systems to organisations; bridge_regulatory_system_primary_act links systems to acts; bridge_regulatory_system_instrument links systems to legislative instruments.
- CAVEAT: Regulatory system groupings are best-effort and may contain mistakes — they were manually curated and have not been fully validated. Treat them as indicative, not authoritative.

WORKFORCE:

- Two FTE sources exist and should NOT be merged: Census (from PSC data) and AnnualReport (from extracted annual reports).
- In fact_uc8_workforce, use fte_source = "Census" or "AnnualReport" to distinguish.

FINANCE:

- fact_uc8_finance has revenue, assets, equity per organisation per reporting year.

- fact_uc8_revenue_sources has the exploded revenue mix.
- NAMING:
- When users say "ministry", "department", or use acronyms, map to canonical_agency_name in dim_agency.
 - regulator_name is the canonical regulator name.
 - organisation_name on dim_regulator is the parent organisation.

Table 14.

You are a senior government brand designer. Create a SINGLE editable vector SVG⁵ for an A3 landscape infographic, in Ministry for Regulation (MfR) brand style.

OUTPUT REQUIREMENTS (critical)

- Output ONLY valid SVG code (no Markdown, no commentary).
- SVG must open cleanly in Adobe Illustrator with editable text (do not outline text).
- Use width="420mm" height="297mm" and viewBox="0 0 420 297".
- White background (no coloured background blocks).
- Reserve a blank banner zone at the top: y = 0–50mm across full width. No elements in this zone.
- All content within margins: left/right/bottom margin 10mm, content starts at y ≥ 50mm.
- Use Unicode entity references for macron characters (ā ä, ū ū, Ē Ě, ī ĩ, ō ö).
- Escape < and > inside text content as < and >.

BRAND STYLE

- Font family: Source Sans Pro only. Weights: Black, Bold, Regular (no Light).
- Type hierarchy (scale body and H3 down if needed to fit content density; keep H1 and persona name at full size):
H1: 24pt Bold · H2: 16pt Bold · H3: 14pt Bold · Body: 12pt Regular
- Palette (sparing use; mostly lines + accents):
Teal 100 #052B3D (primary headings/strokes)
Teal 80 #0F6E8C (secondary accents)
Green 70 #5C991F (highlights)
Purple 70 #6938BD (minor contrast)
Light Grey #F2F5F7 (rules, separators)
- Stroke widths 0.4–0.6 user units, rounded caps where appropriate.

LAYOUT

- Two equal columns under the banner with a 10mm gutter; thin Light Grey vertical divider between.
- Each column contains, in order from top to bottom:
 1. Circular avatar (top-centred): simple cartoon, clear silhouette, strong outlines, minimal flat shading, no background shapes. Avoid detailed facial features.
 2. Persona name (large, Source Sans Pro Black).

⁵ SVG or scalable vector graphics is a file format for images based on code.

3. "Interacts with at least N regulators and N pieces of legislation" line in column accent colour.
4. Italic role descriptor.
5. 2–3 line description paragraph (centred).
6. "THE BUSINESS" section header (small caps, letter-spaced) with 4 business facts in a 2×2 grid. Each fact: small circular icon + 2 lines of body text.
7. "REGULATORY LANDSCAPE" section header with 6 pathway blocks in a 2×3 grid. Each block: small circular icon marker with column-accent stroke, short horizontal connector stem to title, regulator list (small caps, accent colour, may wrap to 2 lines), and 3–4 line description.

SVG STRUCTURE (for editability)

- Top-level groups: <g id="guides">, <g id="left_persona">, <g id="right_persona">, <g id="footer">.
- Named sub-groups per element: L_fact_1...L_fact_4, L_path_1...L_path_6, R_fact_1...R_fact_4, R_path_1...R_path_6.
- Use <text> with <tspan> for line breaks.
- Body text line lengths 50–70 characters at the chosen body size.

CONTENT — REPRODUCE FAITHFULLY (only adjust line breaks, spacing, hyphenation; do not change wording)

== TITLE BLOCK (top of content area, below banner) ==

"MAPPING THE REGULATORY LANDSCAPE · ILLUSTRATIVE PERSONAS"

"Two regulated parties: _what they are, what they have to navigate._"

"Composite personas · _drawn from common regulatory pathways, not real individuals or businesses_"

== LEFT PERSONA ==

Column accent colour: [FILL: e.g. Green 70 #5C991F]

Avatar description: [FILL: e.g. "man, hardhat, builder vibe, friendly, simple"]

Persona name: [FILL: e.g. "Dave Cooper"]

Regulators tagline: "Interacts with at least [N] different regulators and [N] different pieces of legislation"

Role line (italic): "_[FILL: Role · Business name · Location]_"

Description paragraph (2–3 sentences):

"[FILL: who they are, scale of operation, distinguishing detail]"

THE BUSINESS — 4 facts (each ~2 lines, ~120 chars):

1. [FILL]
2. [FILL]
3. [FILL]
4. [FILL]

REGULATORY LANDSCAPE — 6 pathway blocks:

1. Title: "[FILL]"

Regulators: "[FILL: REGULATOR · REGULATOR · REGULATOR]"

Description: "[FILL: 3–4 lines, ~25–45 words]"

2. Title: "[FILL]"

Regulators: "[FILL]"

Description: "[FILL]"

3. Title: "[FILL]"

Regulators: "[FILL]"

Description: "[FILL]"

4. Title: "[FILL]"

Regulators: "[FILL]"

Description: "[FILL]"

5. Title: "[FILL]"

Regulators: "[FILL]"

Description: "[FILL]"

6. Title: "[FILL]"

Regulators: "[FILL]"

Description: "[FILL]"

== RIGHT PERSONA ==

Column accent colour: [FILL: e.g. Teal 80 #0F6E8C]

Avatar description: [FILL]

Persona name: [FILL]

Regulators tagline: "Interacts with at least [N] different regulators and [N] different pieces of legislation"

Role line (italic): "_[FILL: Role · Business name · Location]_"

Description paragraph:

"[FILL]"

THE BUSINESS — 4 facts:

1. [FILL]

2. [FILL]

3. [FILL]

4. [FILL]

REGULATORY LANDSCAPE — 6 pathway blocks:

1. Title: "[FILL]"
Regulators: "[FILL]"
Description: "[FILL]"

2. Title: "[FILL]"
Regulators: "[FILL]"
Description: "[FILL]"

3. Title: "[FILL]"
Regulators: "[FILL]"
Description: "[FILL]"

4. Title: "[FILL]"
Regulators: "[FILL]"
Description: "[FILL]"

5. Title: "[FILL]"
Regulators: "[FILL]"
Description: "[FILL]"

6. Title: "[FILL]"
Regulators: "[FILL]"
Description: "[FILL]"

== FOOTER (small, bottom margin) ==

"Method: illustrative composites drawn from common regulatory pathways for these sectors. Not exhaustive. Each persona simplifies real-world variation in scale, business model and risk profile."

"Ministry for Regulation · Regulatory System Capability · Mapping the Regulatory Landscape Review · v[FILL]"

Now output ONLY the SVG.