

## Response ID ANON-DUXZ-42BY-C

Submitted to Northern Australia Insurance Inquiry  
Submitted on 2017-12-07 13:17:13

## About you

What is your name?

Name:  
John Patrick Burns

What is your email address?

Email:

What is your suburb/town and postcode? (Only one is required.)

Suburb/town::

Postcode::

If you live in northern Australia, please tick all descriptions that apply to you.

What type of residence do you live in?

What insurance do you currently have? Please tick all descriptions that apply to you.

What is important in your decisions about insurance?

1. How important is the price ('premium') in your decision?

You could also tell us: Did you know about the price of insurance in your town before you moved there? Has price changed a lot? Have you tried to get a lower price? :

I have lived in Cairns for nearly forty years, and insurance was affordable up until 2008 and not forward of this time, well before any large capacity disasters which occurred south of Cairns, and not in the Cairns area.

Yes I have and am trying to get better priced premiums on the Home my wife and my 95 year old mother live in at [REDACTED] a Cairns inner Suburb.

2. How much choice of insurers do you have?

You could also tell us: Where you live, how much choice is there between insurers? Do you think different insurers offer different policies (i.e. is coverage different)? :

There is not a lot of Choice really, as the five or so companies control all of the smaller branch type companies, IE. Suncorp owns other companies , operating under their banners.

Their would appear to be different options and variations to policy in the smaller companies controlled by the big companies.

An example would be one company called Terri Schier, which I believe is owned by Suncorp, but operates on its own policies.

I had a policy for a tenanted home with suncorp, and late last year, december 2016, I had the unfortunate need or indecency on my part to make a claim for damage to the property by a tenant, who also left the place in a huge mess, and also owed , what I consider to be a large amount of money in rent.

The rent owing and some damage was disallowed by Suncorp.

The major complaint and claim was damage to the amount of over \$3,000, or more replacement of carpet burnt by cigarettes, which when claimed by me, was denied b y Suncorp and its representatives, over a period of time, until I had to settle for a low amount, not including the rent or damage to the carpet.

I made a complaint to the Qld Police service, which was accepted as a complaint of wilful damage, but this apparently is not enough for Suncorp.

### 3. What are you covered for?

**You could also tell us: Can you get the sort of insurance you want? Do you want flood insurance? How confident are you that you know what you are covered for and what limits you have? If you have made a claim, were you covered for what you thought you were?:**

Yes I am covered for flood insurance, and I am probably underinsured for everything else, as I could not afford to cover both of my properties, the rent from my rented property is a part pension for me, so hopefully if we ever loose everything some charity will exist to help us.

### 4. How important is customer service and claims handling reputation?

**You could also tell us: How much does an insurer's reputation matter? How much does customer service matter? Have you seen an insurer behaving in a way that you think is unfair or confusing?:**

An insurers reputation, at one time many years ago meant a lot to customers, and their service was far better.

I personally feel that I have been unfairly treated by the companies C.G.U., and Suncorp over tenancy insurance claims since 2011.

These matters would take more time and effort than what I am presenting here, and I also made some paperwork available to the ACCC, office at 400 George Street Brisbane, on 15 of November, and I am available to give oral evidence if you so deem fit.

### 5. Have you seen an insurer behaving in way that you think is unfair or confusing?

**5. Have you seen an insurer behaving in way that you think is unfair or confusing? :**

Yes as previously mentioned above, to me.

### 6. Has an insurer told you that they won't insure you or renew your insurance policy? If they have, what were the reasons they gave you?

**6. Has an insurer told you that they won't insure you or renew your insurance policy? If they have, what were the reasons they gave you?:**

No, With Cgu, I was a long term customer, with no claims from 2005, until 2013, when I had the indecency to lodge a claim for what I believed I was covered for, and was Informed I wasn't,

I THEN TRIED ALL POSSIBLE MEANS, INCLUDING PRESENTING MY CASE TO THE OMBUDSMAN, WITH SADLY, NEGATIVE RESULTS FOR MY CLAIM.

### How you get information about insurance and how easy it is to understand?

### 7. What information does your insurer give you and how useful is it?

**You could also tell us: Does your renewal notice say if price has changed and the reason? Does it say how premiums are calculated? What could insurers do to make it easier to understand their products? :**

FAIRLY REASONABLE FEEDBACK.

### 8. Where else do you see or look for information?

**You could also tell us: How much effort is it to look for better or cheaper policies? What sort of advertising do you see? Have you used websites, tools or calculators? If you live in Queensland, have you heard about or used the North Queensland Home Insurance website? What did you think about it?:**

No I have not, but at the moment I have changed companies to Australian Pensioners, and I feel I am being treated ok. at this time, and Hopefully there is never need to make a claim.

### 9. Have you used, or thought about using, a broker? Why or why not?

**You could also tell us: Did it make it easier for you to get a policy that you were more confident suited your needs?:**

It is always, or nearly always to expensive to use any brokers in this area.

Plus I believe that commissions are paid to the broker for my policy?

IS THIS ALSO CORRECT??

If so it is not acceptable.

### 10. Is there information to meet the needs of all consumers?

**You could also tell us: Who can you ask if you need help understanding insurance? Is there information for people who are unable to read or write or use a language other than English? Do insurers have an office in your area or do they visit? Is mail, phone or internet access an issue in remote areas?:**

I am lucky I am an indigenous Aussie, born here and have a reasonable grasp of the english language, but there are probably people who are or have a poor understanding of the english language, and it would be hard for them to comprehend some matters.

It is practicably impossible to find an office of most insurers, even in larger towns and cities in the regional areas, and even though it is hard to believe there are a lot of people out here who are computer and other device illiterate.

### 11. What special information do owners or managers of strata units need?

**You could also tell us: How difficult is it to get clear and useful information about strata insurance? How transparent is the information provided to strata unit owners?:**

I have no Idea on this situation, as it is many years since I was involved in units strata insurance, but again I believe this is and area of alleged commissions being paid to brokers and managers.

**12. Have you seen examples of tools, technology or information in other industries that should be used to make insurance easier to understand?**

**Have you seen examples of tools, technology or information in other industries that should be used to make insurance easier to understand?:**

The explanations of policies needs to be further reduced to "PLAIN ENGLISH" for all insured policy holders.

**Have you switched insurers?**

**13. Have you considered switching insurance in recent years? Did you go ahead and switch? Why or why not? Please tell us about your experience.**

**You could also tell us: Did you consider switching policies with the same insurer, to a different insurer, or both? How did you find and compare policies? How many quotes did you compare? Was it a lot of effort? How does the use of standard definitions, such as for 'flood', make it easier to compare? Was your focus on price or coverage or both? Did you use a broker to help you? :**

I have switched from CGU. and SUNCORP, to

AUSTRALIAN PENSIONERS, EVEN THOUGH THERE WOULD BE STRONG FINANCIAL TIES BETWEEN THE SAME COMPANIES.

There are not to many companies to compare in Cairns, as in most cases, when you mention our postcode of 4870, you are told by receptionist, that they do not cover this area, end of story.

I was told this in a discussion with some person from Youie.

**What can households and insurers do to make insurance more affordable?**

**14. Have you considered renovating or altering your home, or building a new home to, to reduce the risk of storm or cyclone damage? Did you go ahead?**

**You could also tell us: How did you find out about building for your local conditions? How did you decide that it was a 'worthwhile' investment? If you made any alterations, did this have any impact on your insurance premium? Has it already, or will it, save you money in the long run?:**

I hope my home and investment house are strong enough to withstand major damage, and I have had some roofing improvements made to the home.

Having said this, if we are ever unlucky enough to have a Cyclone event such as Althea, Larry or Yasi in Cairns, we may need a lot of reconstruction and possibly body bags here.

**15. What are insurers doing to make it easier and could they do more?**

**You could also tell us: Would your premium be lower if you made your house or belongings safer? Can you pay fortnightly or monthly and how much extra does it cost to do so? Does your insurer offer Centrepay to eligible customers? Have you seen new or different policies to target particular consumers, such as tenants, households on a low income, or people with only a small amount to insure? :**

There is only one word for your above question, and that is for the state and federal Governments to get off their hands and arse, and reinvent a state and or Federal Government Insurance office to cover every part of the country at, where possible very little different cost, which is feasible if we pull the belt in and stop wasting on a grand scale like is occurring with all governance state and Federal at the moment.

I have "Shirt fronted" the Current Qld. Premier and treasurer and asked them in front of a large crowd of their supporters, about her restoring the Suncorp or equivalent to this state, and was told by treasurer Pitt, " No „Can't do it not possible".

Basically the same reply was given to me on commercial radio by our erstwhile traveller, the federal Member Warren Enstch for Leichardt, "NO, NOT POSSIBLE"

What a fob off these Governments around Australia, THEY did make money in the past from such ventures but they seem to RETICENT TO MOVE INTO THE PRIVATE INSURANCE BUSINESS AGAIN.

Perhaps they are afraid to lose big POLITICAL donations from said companies, or are they afraid of THE UNITED NATIONS being upset with their actions?

**16. What are you doing to manage the cost of insurance?**

**You could also tell us: Have rising premiums motivated you to spend more effort looking for better policy options? Have you, or would you, reduce your level of coverage to save? Who else can you get help from?:**

Undervaluing and underinsuring my properties.

Definetly no help from wasteful , particulary Federal government.

**Other issues**

**17. If you have a view or experience to share that you haven't already covered in another question, please tell us about it. (Optional)**

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Please make this inquiry asuccessful venture, and not like many others into fuel and other costs over the years which have not been helpful.