

## Response ID ANON-DUXZ-42BF-S

Submitted to Northern Australia Insurance Inquiry  
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## About you

What is your name?

Name:  
Neil Kennedy

What is your email address?

Email:  
[REDACTED]

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

Suburb/town::  
[REDACTED]

Postcode::  
[REDACTED]

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? :

Yes I am aware of the prices as we have lived in this area along time.

Yes the prices have gone up extreme and we have shopped around with other insurance companies for better prices.

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)? :

As we live in the Mackay 4740 area there are certain insurance companies such as Youi who do declined policies.

Yes they do offer different policies and excess

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 we are covered for house and content.

There are various companies that will not insure the 4740 area due to the flooding in 2008.

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?:

From experiences in the past I have witnessed various insurance companies and their accessors writing off recoverable / repairable equipment.

For example steel frame beds, lawn mowers, push bikes which could easily have a simple quick repair.

I have also witnessed vehicles with simply wet carpet been writing off and replaced.

With a little more thought and care this money could be spent more wisely therefore allowing premiums to stay low and not increase

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

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Youi won't accept 4740 area

#### **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?**

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Location due to leaving in 4740 area.

### **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? :**

Lack of information on why premiums are rising without claims being made.

If you do want to find out why you need to call them. Half the time you a passed around to a lot of different people before you find out an answer.

#### **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?:**

Mostly just call around. However at 80 years of age it is hard to out online as we are not fimilar with computers.

#### **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?:**

We have used brokers in the past but at the moment they are no cheaper.

#### **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?:**

Yes we do have offices in Mackay.

#### **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?:**

Not a concern

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

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We don't use the Internet. So having more staff in call centres and in the shops who speak English we make things easier

### **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? :**

Having no claims we shop for prices.

Yes it is a lot effort as we don't have as many insurance companies wanting to insure in mackay.

During the 08 flood we had no flooding or damage however our premiums rose. Our location in the Mackay area didn't not flood during this significant rain event and is not in any flood evacuation mapping provided council.

### **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?:**

Not necessary

**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? :**

Yes they could do more to reduce premiums

Cut down on throw away stuff

**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?:**

With sufferance

### **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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All been mentioned