

## Response ID ANON-DUXZ-42BW-A

Submitted to Northern Australia Insurance Inquiry  
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## About you

What is your name?

Name:  
SHARLENE

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 been a home owner in South Hedland for at least 16 years. I shop around every year, when I get my home and contents insurance, because the amount payable always changes. Some companies make the premium extremely cost prohibitive because they don't want our business, because we are high risk. That being said Sydney has a lot of storms, how much have their premiums gone up? What about frequent bushfires in Victoria, and the floods in Queensland. Have the price rises gone up proportionately?

I don't think so ( I know people in all the other states and we DO talk). I think the only reason that we are treated differently is because our wages USED to be more that that of others. This is NOT the case any more, living in the North West is a disadvantage now that our wages are relevant to the rest of the country.. Many people are not insuring because they cannot afford it. I am still insured.

there has been inquiry into fuel cost ( the prices went down) There is also an inquiry into the cost of airfares. North west residents have been getting ripped off for years.5

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)? :

Yes the coverage is different.. My bank had an insurance policy they thought I should really have, but the flooding details on the policy were dubious. It takes hours and hours of reading all these policies written by lawyers. I am not legally qualified, and you really almost need to be.

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 my current insurer is actually quite good (price is not the best) but for our area not too bad. The coverage is good I am even covered for tsunami.

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?:**

Customer service is very important to me, unfortunately it is not what it used to be. I recently cancelled a car insurance policy because the foreign people manning the phones did not even know the geography of Australia.

Reputation is extremely important, why would you pay \$500 a month for insurance if you were not sure they would pay up. After cyclone George The company that I was insured with did substandard repairs.

I really don't trust most of them TRUST is important.

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

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see above

**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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see above. Some insurers make the Premium cost prohibitive because they are not interested in our business because we are high risk ( I have been told this on the phone from insurance company representative).

**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? :**

No it does not inform us of price change. It is a given it will always go up I shop around and negotiate.

When you say calculated what do you mean.. State taxes and GST yes

**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?:**

I don't care about advertising I care about price and reputation (TRUST)

It is extremely time consuming reading all PDS to make sure they are not going to get off of paying in case of claim. I own a house in Queensland as well. I have not heard of the North Queensland Home insurance website. But I can tell you it is a lot cheaper to insure my house in Gladstone than it is to insure my residential house in Port Hedland. Like \$500 a month in South Hedland V \$2200 per year in Gladstone

**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?:**

Brokers are crap just making money form shopping around (apparently) I shop around myself

**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?:**

There are no local insurers in my area, the only insurance provider that had an office in my area did substandard repairs after a cyclone. When it comes down to understanding your policy you just have to take your chances, Choose a company with a good reputation.

I can phone or email when I want (it is slow) another disadvantage of living in the North West, where generally it feels like those that make decisions on our behalf do not give a damn.

**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 know nothing about Strata insurance. NO comment

**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?:**

No, is there an insurance ombudsman?

**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 switch all the time. That being said I have been with the same insurer for some time. Most important is trust if they might not pay I won't go there. Look at Google reviews.

I already know which companies not to call ( cost prohibitive) or not trustworthy. Yes it is a lot of effort. it is not the the cost of the policy or if you trust the insurance provider. I read the PDS especially the flooding details Stand definitions such as flood (WHAT IS THAT?). Brokers are a rip off

### **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?:**

My house has been standing since 1975 what would I change???? Crime in my area is also huge.. If the government could lower the crime rate in my area my insurance may drop slightly??

**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? :**

I have done all I can to protect my property, I can't change the crime rate in my community

**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?:**

I have looked into everything. I have lowered my level of coverage to save. The last step will be to have no coverage as many have done, because they just can't do it anymore.

### **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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OMG this is the longest survey I have ever done