

To: consumer (Ex email)

Subject: Home Warranty Insurance

Dear Minister

I suggest that the warnings I made to NSW Minister in 1996 prior to introduction of the private insurance still apply.

The failure of all state governments (except QLD) to:

1. identify what problems are chronic in home building work
2. resolve how best to PREVENT these problems
3. set up a mechanism where mistakes and misunderstandings can be easily solved WITHOUT litigation/disputes self evident.

I believe HBWI is irrelevant when:

4. education of all participants is adequate
5. worked is quality assured prior to payment of any claim
6. lawyers and insurers are not involved in resolving a complaint/dispute.

I can provide hundreds of case studies which verify that a system of accurate identification of issues and reasonable treatment between the parties can achieve good building quality at around 5% of the current government managed systems.

Jerry Tyrrell

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