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I refer to the Productivity Commission hearings and submissions taken in Melbourne last year. I note that there have been developments in relation to the scam that is Home Owners Warranty.

I note that this failed consumer protection product is still mandatory in most states and marketed strongly by the trade associations who benefit with commission payments for every policy sold. These trade associations, who benefited from the sale of my policy now refuse to help me, have contributed to my total losses of in excess of \$5 Million. My case, I admit is an extreme one unfortunately, which has robbed me of my life's work, including my home- and my health.

Furthermore I defy both the insurers and their trade association agents to provide a solid list of satisfied consumers who have been able to access the product for a payout, other than the ex minister for small business, who miraculously received the maximum amount payable under the policy in record with no investigation of her claim, and then shortly afterwards introduced legislation into federal parliament to remove all consumer protection from the product! Why did the Federal Government intervene in a product that is administered by the states to remove all consumer protection from this product?

I note the Tasmanian Government has, after detailed investigation, decided to scrap the product for a better system, and the comments of the Tasmanian Attorney General in relation to the total failure of the product to protect consumers and builders, to the advantage of insurers and the trade associations are worth noting.

I certainly hope the Productivity commission forces change to this product and ensured consumers destroyed by this product are compensated for their loss.

Regards,

Rae Dalton