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Submission: There have been some suggestions in the Victorian context that may be worthwhile exploring. In particular:

- cost savings from not using brokers/agents (see the Victorian Auditor General's report, p70):

"We estimate that this DBI delivery model will have cost an additional \$21 million between July 2011 and July 2015 compared to a model where VMIA might insource DBI delivery and dispense with brokers and an agent. These costs have been passed on to consumers through higher DBI premiums for little, if any, tangible benefit. An alternative lower cost DBI delivery model, such as VMIA directly providing DBI without brokers or agents, could have delivered the same benefits to builders and consumers, including improved stability and claim handling times."

<https://www.audit.vic.gov.au/sites/default/files/20150528-Consumer-Protection.pdf>

- DTF (p.25) previously found there may be scope to modify the coverage of compulsory last resort insurance by incorporating insurance product enhancements, such as additional insurance triggers and/or amending the current triggers. For example, the insurance could be triggered for a specific project where a builder fails to comply with a compliance order issued by one of the regulators...to minimise risks, insurers may require guarantees that could be triggered in this instance to recoup costs.

<https://web.archive.org/web/20130513170913/http://www.dtf.vic.gov.au/CA25713E0002EF43/WebObj/DomesticBuildingConsultationPaper/SFile/DomesticBuildingConsultationPaper.pdf>

Also - is the Queensland 'one stop shop' effectively an Australian example (albeit government run) of the UK's NHBC? If so what are the costs/benefits of that versus, say Victoria, in evaluating which holds lessons for NSW?

<https://www.mbansw.asn.au/sites/default/files/2019-08/Build%20Better%20-%20A%20blueprint%20for%20delivering%20better%20building%20outcomes%20in%20NSW%20%28Final%29.pdf>