

Statement of James Joseph Higgins

Suncorp's Response to the Queensland Floods and Cyclone Yasi

Background

1. I am the Executive Manager, Queensland Event Recovery for Suncorp Personal Insurance (a division of Suncorp Group Ltd) and I am responsible for managing and overseeing the division's response and rebuild of homes damaged by the Queensland Floods and Cyclone Yasi. Personal Insurance brands that I am predominantly responsible for in this role are Suncorp Insurance, AAMI, Apia and GIO.
2. I was appointed to the above position on Tuesday 18th January 2011 by the Executive General Manager PI Claims [REDACTED]. Prior to this appointment, my substantive role was Executive Manager, Fraud & Investigations for the Suncorp General Insurance lines.
3. I have been with the Suncorp Group for over 3 years and have held various positions in its insurance claims departments over this time. I am a qualified Chartered Accountant and have been operating in the Forensic Accounting and Risk Management industry for over 12 years. Prior to Suncorp, I held senior positions in KPMG (Audit and Forensic Accounting) and later with McGrathNicol, as a Director, Investigations and Fraud Risk Management. For approximately 3 years I worked closely with the Liquidator for HIH providing various investigation services.
4. From 1989 to 2007 I was a Queensland Police Officer, finishing my police career in the Major Fraud Squad, Crime Operations Branch.

Claims Management

5. In the Suncorp Group Personal Insurance Claims division (PI Claims), claims are managed by Product (e.g. Home Building/Contents and Motor). All claims that relate to damage or loss to buildings or contents are managed within PI Home Claims. Within PI Home claims claims are classified as either Working Losses (e.g. theft claims, water damage claims) or Natural Hazard claims (e.g. damaged caused by weather events). For more significant Natural Hazards such as floods and cyclones, Natural Hazard claims are also referred to as Natural Hazard Event claims (or just Event Claims).
6. The Suncorp Group use a claims management system called ClaimCenter. This system records each step in the claims process and generates activities or tasks for the claims consultant to perform to progress the claim to settlement. In April 2011, the Suncorp Group introduced ClaimCenter to all mass market brands (Suncorp Insurance, GIO, AAMI and Apia). Prior to this, only claims made by Suncorp Insurance and GIO policy holders were managed through ClaimCenter. AAMI and Apia claims were managed on the legacy system CMS.

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7. In any given year the average number of Home claims managed by Suncorp is approximately 50,000 to 60,000 with an estimated average claim life of 90 days (from lodgement to any recoveries). Over the December 2010 to February 2011 period the total Home claims under management rose to approximately 130,000.
8. There are a number of steps in the claim process that results in the settlement of a claim. In broad terms, the typical steps in a home claim, following acceptance are:
 - Assessment – the claim is passed to the assessing team who make decisions on what type of assessment is required on the claim (e.g. internal assessment, external assessment, repair assessment). The assessor can recommend a decline of individual items or the overall claim based on Product Disclosure Statement (PDS), recommend and estimate repairs or, where applicable, assess an amount to be offered to cash settle the claim.
 - Client Management – the client manager reviews the assessor report and decides if the claim decision should be changed and they will make this change on the system. The claim manager creates all jobs and assigns them to the Supplier or Repairer Coordination consultant. For major claims arising out of the flood events this involved referring claims to Lend Lease for project management. Following such referral, the claims manager continues to be the point of contact for the customer, to keep the claim under review as to the progress and to deal with other claim components not managed by the Project Manager such as arrangements for temporary accommodation for the customer during repairs.
 - Supplier & Repairer Coordinators – Interact with the vendors regarding quotes, orders and completion of jobs. They approve vendor invoices and send a request for payment to be made by the payments team.
 - Recoveries & Settlements/Fraud & Investigations – claims are processed through these stages if required.
9. The settlement process depends on the nature of the claim (building or contents) and the amount of the claim.
10. Claims are not closed on ClaimCenter until all activities have been finalised. For example, if all repairs on a claim have been completed but there are still recovery amounts to be finalised the claim will remain active until these amounts are recovered.
11. The amount of work involved in processing the claim depends on the type and complexity of the work involved to settle the claim. Provided in Appendix 1 are three examples of claims for damage caused by water (flood, hail/rain and water). These tables show the steps and timeframes taken to settling these claims, a summary of which is below:

Claim Type	Cause of Damage	Claim Value	Lodged	Claim Assessed	Contents Settled	Repairs Authorised	Repairs Commenced	Repairs Completed	Claim Closed	Total Days
Working Loss	Water	\$ 12,505	15-Jun-11	Nil	10-Jul-11	22-Jul-11	31-Jul-11	05-Sep-11	08-Sep-11	85
Natural Hazard	Hail & Rain	\$ 2,510	02-Jun-11	Nil	24-Jun-11	24-Jun-11	05-Jul-11	02-Aug-11	16-Aug-11	75
Natural Hazard (Event)	Flood	\$ 288,579	02-Jan-11	10-Feb-11	20-Apr-11	24-Mar-11	11-May-11	14-Sep-11	Active	255 #

Based on repairs completion date.

12. Event claims are typically more expensive and complex to manage as they often involve major repairs to homes, replacement of multiple content items or both. The added complexity with event claims is the emotional situation of the customer as their loss is generally more significant than a Working Loss claim.
13. The management and settlement of a major loss or total loss claim requires additional considerations, some of which are:
 - Major repairs require detailed scopes of work (SOW) to be prepared for each room or area that is to be repaired. These SOWs then needs to be agreed between the customer, builder and our claims team before a formal contract for repairs is entered into. This can be a lengthy process, particularly where there is a disagreement in relation to insured versus pre-existing damage.
 - In events such as floods and cyclone, customers can experience significant damage to their home contents. Customers typically provide detailed lists of damaged items to assist us arrange for the replacement of these items through our supply chain. In major disasters it is common for claims staff to manage multiple orders for replacement items (e.g. fridges, beds, TVs, carpets etc). Sometimes customers request that we settle their contents claim in cash. In these cases, estimated replacement costs need to be established, particularly where the claim is under a customer's insurance policy limit (known as the 'Sum Insured'). If the damaged contents exceed a customer's policy Sum Insured then we ordinarily provide a cash settlement equal to the Sum Insured amount.
 - During major repairs customers can be placed in temporary accommodation (e.g. hotel, rental property) if their policies contain this benefit. There is additional management of these claims in terms of processing reimbursements for temporary accommodation costs.
 - Some major repairs require engineering reports to enable the builders to properly scope and price the repairs.
 - We also conduct site inspections for major repairs to ensure the work is progressing and there are no customer issues. At the conclusion of the repairs, it is sometimes necessary to obtain relevant certificates (e.g. council, electrical) before the house can be handed back to the customer.
 - Repairs to older homes that have asbestos also create an added layer of complexity as we need to ensure proper asbestos removal guidelines are adhered to and carried out by an authorised person.

14. When claims are initially lodged they are classified according to the damage described by the customer. This description, along with an estimated costs of repair or replacement categorises the claim as follows:

- Major Loss – Home claims in this classification are unliveable due to extensive roof damage or water throughout living areas. These claims are assessed as soon as practicable after they are lodged.
- Assessment Required – Home claims in this classification have received extensive damage to the home, but main living areas remain habitable (likely to be uninhabitable during repairs). These claims are assessed as soon as practicable after they are lodged.
- Assessment Not Required – Home claims in this classification have damage restricted to just one room or outbuildings, fences, garage/ under Queenslander. These claims are generally not assessed after they are lodged.
- Small Claims - Home claims in this classification have suffered minor internal or external buildings damage and/or minor contents loss. These claims are generally not assessed after they are lodged.
- Uncategorised - Home claims in this classification have not been categorised into any category at lodgement, or at any time during the life of the claim. These claims are generally not assessed after they are lodged.

15. The Suncorp Group received over 27,800 Home claims across the three flooding events and cyclone Yasi and these were categorised as follows:

Qld Event: PI Home Claims Claim Classification	Major Loss	Assessed	Not Assessed	Small Claims	Uncateg- orised	Total Claims
PI Central Qld Flooding CAT 105 Loss date/s: 24/01/2010 to 02/01/2011	728	175	525	34	290	1,752
PI Toowoomba/Lockyer Valley Flash Flood CAT 111 Loss date/s: 10/01/2011 to 11/01/2011	518	290	911	56	363	2,138
PI Ipswich/Brisbane Floods CAT 112 Loss date/s: 11/01/2011 to 17/01/2011	2,489	695	2,091	308	1,480	7,063
PI Tropical Cyclone Yasi CAT 114 Loss date/s: 02/02/2011 to 08/02/2011	1,801	1,919	10,136	1,003	2,024	16,883
Total	5,536	3,079	13,663	1,401	4,157	27,836

Pre Event Planning

16. The Personal Insurance (PI) Corporate Event Response Plan is a document that outlines the manner in which the Suncorp's PI Claims Business responds to any catastrophes that causes strain on the "business as usual" resources and infrastructure. The document provides guidelines of key decisions and actions to consider during an event response.
17. A component of the Event Response Plan is the creation of an Event Leadership Team (ELT). The purpose of the ELT is to collaboratively respond to an event in order to ensure consistent communication and governance of critical activities within the Suncorp Group during event

response times. Members of the ELT are responsible for coordinating the response within their respective business unit.

18. The Event Response Plan process has been structured around the clear operational phases that a large event tracks through, with each plan tailored to the specific event. Timeframes specified for each step of the process depend on the type of event that occurs. The following table demonstrates how Suncorp responds to different phases of an event.

Event Stage	Operational Phase	Objective
Pre Event	Event Alert	<ul style="list-style-type: none"> • Raise awareness and commence early planning for event • Refresh response models for event type
	Event Imminent	<ul style="list-style-type: none"> • Develop tailored response given current BAU status and likely event impacts
During Event	First Response	<ul style="list-style-type: none"> • Initiate response as planned in line with pre agreed triggers • Clear communication of immediate actions • Focus on managing call volume surge without compromising customer experience or information quality • Firm up fulfilment phase resource plan once scale of event is clear • Consider segregation of claims to specialist claims service team
	Transition	<ul style="list-style-type: none"> • Effectively moving focus from Lodgement to Fulfilment as the call volumes scale down and the processing load increases
	Fulfilment	<ul style="list-style-type: none"> • Focus on fulfilling claims in line with product guidance on PDS coverage, particularly where exclusions may cause adverse public response. • Focus on fulfilling claims quickly while managing claim indemnity cost
Post Event	Finalisation	<ul style="list-style-type: none"> • Focus on finalisation of event claims and transition back to BAU • Focus on timely and accurate reporting of event statistics • Conducting a post incident review to continually improve on Suncorp Group's Event Response Management

19. Internally within Suncorp an event is declared by the Executive General Manager PI Claims after careful consideration of the current weather situation and likely disruption to normal business operations. Factors that influence this decision include the size, severity and location of the impacted areas and customers.
20. As part of our event readiness we conduct monthly event readiness forums as well as an annual event simulation. The readiness forum examines the preparedness of each critical business unit for an event. The annual simulation tests this preparedness by conducting mock event/s involving all business critical units who are required to make business decisions as if in a real event. This simulation is generally conducted before storm season (in October or November).
21. As part of the planning for natural disasters, Suncorp has developed an innovative system of self-sustainable mobile claims centres, which we call CRTs (Customer Response Teams). These CRTs are deployed at the site of a natural disaster immediately after the weather event to provide immediate, on-the-ground claims support to customers. The fleet of dedicated CRT vehicles are able to establish response centres into multiple disaster areas simultaneously anywhere in Australia within 24 hours.

22. CRTs service AAMI, Suncorp Insurance, GIO, Apia, Shannons, Vero and all other Suncorp Group general insurance brand customers. They operate as a coordinated team with immediate decision making abilities to directly service customers face-to-face at the time when they most need Suncorp's assistance and support.
23. These CRTs have the ability to operate entirely independently in the field with mobile generators powering electronics and communications technology providing complete claims lodgement and customer service capabilities directly from the disaster area.
24. During the Queensland floods and Cyclone Yasi, the CRTs were deployed to Emerald, Theodore, Toowoomba, Bundaberg, Chinchilla, Dalby, Grantham, Cardwell, Tully, Cairns, Brisbane and Ipswich. Over the four events in Queensland we had about 77 claims staff operating with the CRTs in the affected regions.
25. Leading into each storm season the Suncorp PI Corporate Affairs team prepares a fully integrated communications program. This communications plan continually evolves to take into account learnings from previous storm season responses. It includes government and stakeholder engagement, customer alerts, proactive and reactive media communications and internal communications mechanisms. The plan for the 2010/11 storm season included:
 - Group-wide Bureau of Meteorology National Briefing (video conference).
 - Community Flood Awareness Roadshows – these events occurred prior to the summer storm season to educate flood prone communities in Queensland about Suncorp's flood cover, details of which were:
 - 8 metro and regional QLD community and stakeholder briefing events;
 - 5 metro and regional NSW community and stakeholder briefing events;
 - 6 metro and regional VIC community and stakeholder briefing events;
 - 300+ attendees; and
 - 21 print and broadcast articles.
 - Storm Season Launches – following a Bureau of Meteorology briefing indicating a horror storm season in Qld, Suncorp briefed communities about its event response capabilities. These activities were:
 - 7 media launches (major metro and regional centres)
 - 7 regionally tailored media releases
 - 27 print and broadcast articles
 - 31 political briefings on storm season preparedness and claims risks.
 - Approximately \$500,000 in claims specific advertising was also booked in key "at risk communities".

26. During the series of disasters the PI Corporate Affairs and Marketing teams were heavily involved in managing our internal and external communications with customers and relevant stakeholders to ensure the proper messages around coverage and claim process were being delivered. Some of these activities were:
- 42 daily stakeholder updates with latest claims data and response messaging;
 - 38 intranet updates with latest claims figures, customer facing messaging and staff support programs;
 - Twice daily, then daily co-ordination calls with corporate affairs, internal communications, government relations and investor relations;
 - Daily messaging provided to the Suncorp Bank branches and regular communications to insurance brokers;
 - Full page colour advertisement in all affected areas with messaging about how to make and help speed up the claim process;
 - More than 12 media releases were distributed tailored for each affected region with information about claims numbers, claims processes and locations of Customer Response Teams (CRTs);
 - Key Personal Insurance Claims Managers were sent to affected areas at the height of the events to do government briefings, talk to customers and do media interviews around how customers can speed up or make their claims. These managers also highlighted that flood coverage was in their Suncorp Insurance policies and they should not risk their lives or their family's lives to protect belongings;
 - Twitter and Facebook pages provided customers, media and stakeholders with updates on locations of Customer Response Teams, timing around claims and assessments; and
 - Monthly full page ads in metropolitan and regional media updating on claims processes and completion times.

Chronology of Events

The lead up to the declaration of CAT 105

27. Over the Christmas period from 23 December 2010 to 13 January 2011, I was acting in the Executive General Manager Personal Insurance Claims position. This position is responsible the following claims divisions: Motor Claims, Home Claims, Claims Assist, Recoveries & Settlements, Procurement and Fraud & Investigations.
28. On 25 December 2010, I was alerted to the tropical cyclone warning (Tasha) that was moving towards the Queensland coastline. We had not received any disruption to our normal business operations and so over the next couple of days, we held a watching brief over this cyclone.

29. As is normal practice under our Event Imminent protocols (refer paragraph 18) we began to receive regular updates internally on weather warnings, potential claims exposure (Risks In Force), emergency response activity and local issues around evacuations, inundations, power outages etc.
30. During the week commencing 27 December 2010, we started our planning around the imminent flooding in the central Queensland region. This planning included:
- Travel arrangements for assessors being deployed to the affected region;
 - General communications to affected customers, e.g. radio reads, newspaper ads, internet messages (attached in Appendix 2);
 - Resourcing and deployment of CRTs to the affected regions;
 - Internal administration around reporting activity for both internal and external stakeholders (e.g. APRA);
 - Claim estimation and repair costs – this leads to discussions on repair and supply strategies as well as their current capacity to assist;
 - Claims resources for the call centres and claim management activities, including real estate requirements; and
 - Claims management decisions, e.g. management of flood claims, management of emergency funds to customers, temporary accommodation, use of experts etc.
31. On Wednesday 29 December 2010, the Insurance Council of Australia (ICA) declared a catastrophe in Queensland as a result of the Central Queensland flooding (known as CAT 105). Following this announcement we activated our Event Response Plan and called an Event Leadership Team (ELT) meeting for Friday 31 December. Suncorp also issued a News release that communicated our operational response to the catastrophe (attached in Appendix 3).
32. Throughout Thursday 30 December 2011, we were heavily involved in planning our operational response to the central Qld flooding. This planning included an assessment of potential damage in the affected regions as well as continuing the customer messages through radio and print. We also monitored talkback radio and took steps to respond to issues as they arose. For example, we conducted live interviews on 4BC and ABC radio to advise customers of flood coverage under Suncorp Insurance and how we were responding to the disaster.
33. The Suncorp Group's Corporate Affairs team set up an official Twitter account and connected it to all major media outlets, politicians and industry groups. The account was used to provide updates on claims, CRT locations, provide tips on claims etc as well as monitor any incorrect or negative information about Suncorp's insurance brands that we should respond to.
34. On Friday 31 December 2010, Suncorp issued an ASX release that provided an update on our claims position and response activity. A further internal update was provided in our ELT during

which we decided to deploy our CRTs to the flood affected townships of Dalby and Bundaberg. Over the next couple of weeks we held daily ELTs to provide updates and actions on responding to customers and claims.

Central Queensland Flooding (CAT 105)

35. On Sunday 2 January 2011, we received reports that various townships across Queensland had experienced significant inundation creating evacuations and isolations. We had also received approximately 1,300 claims from the flood affected townships of Emerald, Alpha, Jericho, Barcaldine, Bundaberg, Wowan, Biloela, Theodore, Dalby, Warwick, Chinchilla and Condamine.
36. On Tuesday 4 January 2011, two CRT units arrived in Bundaberg and one in Dalby (and later in Chinchilla on 8 January). Our assessors had been initially deployed to Bundaberg and Dalby as the other flood affected areas had limited access. We also arranged for emergency funds for insured customers impacted by these floods.
37. Five of our property assessors went to Bundaberg, four to Dalby and two to Theodore. By Friday 7 January 2011 we had assessed approximately 90% of the claims in Bundaberg and Dalby. This enabled us to start planning our response to Rockhampton and St George that was now under threat of flooding.
38. The CRTs deployed to Bundaberg were set up at the school grounds at Bundaberg High School. The CRTs were operational by mid morning on Friday with customers attending to lodge claims or seek insurance advice about flood cover. Customer messages were also communicated through interviews conducted with the regional media outlets (e.g. Channel 10).
39. While in Bundaberg we met with the Bundaberg Mayor (Cr. Lorraine Pyefinch), Deputy Mayor (Cr Tony Ricciardi) and Bundaberg Regional Council CEO (Mr Peter Byrne). At these meetings we briefed the council on our response plans, the set up of the CRT locations and provided our contact details for any customer concerns or issues raised with them. We also sought advice from the Council on the worst impacted areas of their city as well as a listing of streets and houses that had experienced above floor inundation. This information was provided to our claims teams and assessors so that we could identify significantly impacted customers quickly and start assessing their claims.
40. Over the initial two days in Bundaberg, the CRTs had seen a steady flow of customers across all our brands. On this basis we decided to maintain our presence in Bundaberg for a few extra days. We were also advised that the local Bundaberg radio was advertising our CRT presence at the local High School which reinforced our decision to maintain one CRT in Bundaberg.
41. The CRT remained in Bundaberg until Saturday 8 January 2011, after which we redeployed it to the evacuated township of Theodore. It was around this time that access was being granted to Theodore by local authorities. Due to the damage suffered in Theodore we set the CRT base up in Biloela and travelled to Theodore daily.

42. Our second ELT was held on Tuesday 4 January 2011, during which we were advised that the Fitzroy River was going to peak in Rockhampton. On hearing this news a small senior team (myself and Chris Newlan, Head of Corporate Affairs) made plans to travel to Rockhampton the following day. The roads to Rockhampton had been closed and the only road access to the city was from the north via Mackay. Our plan was to drive to Gladstone from Bundaberg and catch a flight into Rockhampton from Gladstone. These access issues remained for a couple of weeks and so we could not send our internal assessors to the city for some time. We eventually used external assessors for the claims in Rockhampton.
43. This decision to go to Rockhampton was based on the need to critically assess the potential damage so that we could reassess our response strategy if needed. We were also concerned about general negative discussions on flood coverage that was circulating in the media so we took the opportunity to send clear messages to our Suncorp insurance customers around this issue and to encourage them to lodge claims as soon as possible (see media clippings). In addition, we encouraged customers to contact us if they were not sure about their policy coverage and conducted a number of interviews with television channels to communicate these messages.
44. While in Rockhampton we inspected the areas that were at potential risk of flooding. We had arranged to meet with the state member for Rockhampton, [REDACTED] to brief him on our response strategy and deployment of CRTs. [REDACTED] also took us to one of the Rockhampton evacuation centre where we met with some Suncorp customers and talked to them about the claim process and to lodge claims as soon as possible. We returned to Bundaberg (via Gladstone) later that day where we made plans to travel to Emerald the next day.
45. On Thursday 6 January 2011, we redeployed the second CRT to Emerald. We travelled as far as Biloela when we were informed that the Dawson River had flooded preventing access along our planned route into Emerald. We were advised that the only access to Emerald at this time was from the west, via Barcaldine. At this point we split up the CRT equipment and arranged for the CRT vehicle to be driven to Emerald via Roma, Augathella and Barcaldine (a three day drive). The critical equipment (PCs, data cables etc) was loaded onto a charter plane that we booked and we flew to Emerald with this equipment. We had separately arranged for internal assessors and client managers to travel to Emerald from Brisbane.
46. We arrived in Emerald on Thursday afternoon and set up a temporary CRT site at the Mayfair Motel until a more permanent site was available at the Emerald Recovery Centre. We had also arranged to meet with the Central Highlands Mayor, Mr Peter Maguire as well as Mr Vaughan Johnston, state member for Gregory. In both these meetings we provided information on our CRT presence and Suncorp's operational response to the floods. Our contacts details were also provided for any constituent/customer issues they had.
47. To date we have received approximately 1,750 Home claims across central Queensland at a claim cost of \$85m. We currently have 590 active claims representing 66% of claims finalised and closed. We have also paid out \$64m on these claims representing 76% paid of the total expected cost. In terms of claims under \$10,000 we have finalised over 87% or 790 claims.

48. Over the January and February months we completed 780 assessments across central Queensland, the majority of which were completed by 18 February 2001. The table below is a summary of our assessing activity and performance for the central Queensland region:

Town/Area	Claims Assessed	No of Days	No. of Assessors	Assessing Resource	Majority Completed
Bundaberg, Biloela, Theodore	160	5	6	Internal	07-Jan-11
Dalby, Chinchilla, Warwick, St George	130	6	4	Internal	11-Jan-11
Emerald, Alpha, Jericho	440	6	17	Internal	14-Jan-11
Rockhampton	50	5	2	External	18-Feb-11

SEQ Flooding (CAT 111 and CAT 112)

49. On Monday, 10 January 2011, Toowoomba experienced a severe flash flood through the main city. The Suncorp call centre at Margaret Street, Toowoomba was closed after sustaining ground level inundation. Due to the damaged caused, staff were sent home until the site was operational again. In response Personal Insurance transferred inbound claims calls to our Milton site, interstate operations and 160 Ann St, displacing Bank sales staff. We deployed these staff to our operations in Melbourne where they worked until the Toowoomba call centre was operational. Our initial estimates were that the Toowoomba site would be operational in a few days. The ICA also declared a catastrophe in the Toowoomba, Lockyer Valley region (CAT 111).
50. For managing the isolated single site incident at Toowoomba, the above strategies were effective; however, the broad strategy was compromised when the Brisbane River flooded on Wednesday – leaving Milton inundated and Ann Street evacuated.
51. On the morning of Tuesday 11 January 2011, we became aware of the catastrophic impact of the floods in the Lockyer Valley, in particular Grantham. We were also receiving reports of the impending closure of the public transport system in Brisbane from 2pm that day, which created anxiety among staff in terms of not being able to get home and retrieve children from school/day-care facilities. The media also reported flooding of low laying areas of Brisbane and surrounding suburbs was imminent, to levels beyond the 1974 floods. Suncorp made the decision to send staff home and by midday most employees had evacuated the city. Once evacuated the vast majority remained away until Monday, 17 January 2011.
52. A small team of senior claims management, including myself remained in our Brisbane Square offices from which we coordinated the Suncorp response. This team remained in the Brisbane CBD for the next five days.
53. With our call centre at Milton now under threat of flooding, we developed contingency strategies for Voice and IVR services. Our priority was to get the Toowoomba call centre operational as quickly as possible. These clean-up activities were hampered by access issues and difficulties in getting electrical contractors to site. Restoring operations at Toowoomba became more critical after Energex issued a press release advising of CBD power outages as buildings and substations with potential for inundation would be powered down for damage limitation efforts. These outages would now impact our call centre at Ann St.

54. On Wednesday 12 January 2011, we were advised that a number of our Suncorp buildings were being closed due to the rising river. The situation was made worse at noon when the State Emergency Services (SES) elected, as a safety measure to avoid elevator rescues in flooded buildings, to cut power to lifts in all high rise buildings. This resulted in the closure of Brisbane Square (among others buildings), which required us to move our operational command post to another building that was not impacted by the power outages or flood.
55. By Wednesday afternoon, the Toowoomba site passed electrical, OH&S and IT infrastructure assessments. Even though Ground Floor clean-up operations were continuing, Level 1 was re-opened as a call centre, with approximately 70% of staff back on site. The utilisation of our call centre staff and assessors was hampered by the closure of access roads. Throughout Wednesday afternoon we received a steady increase in calls but were not seeing any substantial increase in call volume.
56. Our experience with call volumes differs between the types of events. For flood events, residents are typically evacuated or displaced and power outages occur – this was the case for the Lockyer Valley and Toowoomba. In these situations we don't typically see increases in call volumes for a couple of days after the event as residents are returning to their homes and power is being restored (electric phones can't work without power).
57. On Thursday 13 January 2011, the Toowoomba site was fully operational and as the river receded throughout the day other sites in the Brisbane CBD became available. We had advised staff to continue to work from home where possible and tried to limit non-essential travel to the CBD and impacted sites until safe passage to work was certain. We also tried to get a full assessment of claims staff that had been impacted by the floods. CAT 112 – Brisbane/Ipswich Flooding was declared by the ICA.
58. Over the following week we experienced a significant increase in claim numbers as power was restored to homes and people returned to assess the damage. As a result we dispatched CRTs and assessors to flood affected areas of Ipswich, Toowoomba and Brisbane. Our CRTs were set up at the Ipswich Showgrounds, the Toowoomba City Council, the Brisbane RNA Showgrounds and Graceville. We set up a CRT in Grantham when access was granted some weeks later. We also had a CRT on standby for deployment to Victoria as that State was experiencing a flood event as well (CAT 113 declared on Monday 17 January 2011).
59. Over the following 8 weeks we completed approximately 3,920 assessments across the Toowoomba, Lockyer Valley, Ipswich and Brisbane regions with the majority of these being completed by the first week in March. The table below is a summary of our assessing activity and performance for the South East Queensland regions:

Town/Area	Claims Assessed	No of Days	No. of Assessors	Assessing Resource	Majority Completed
Toowoomba/Lockyer Valley	920	16	20	Internal, External & Repairer	28-Feb-11
Ipswich and Brisbane	3,000	20	50	Internal, External, Repairer & NZ Vero Assessors	05-Mar-11

60. To date we have received over 9,200 Home claims across South East Queensland at a total claim cost of approximately \$413m. We currently have approx. 2,900 active claims representing 68% of claims finalised and closed. We have also paid out \$309m on these claims representing 75% paid of the total expected cost. In terms of claims under \$10,000 we have finalised 84% or 4,730 claims.

Cyclone Yasi (CAT 114)

61. On 31 January 2011, we received notification from the ICA that Tropical Cyclone Yasi was predicted to hit the mainland on Thursday 3 February 2011 as a Category 4 cyclone (CAT 114 was declared). In preparation for this cyclone we dispatched two CRTs to Cairns and Townsville. We also increased our assessing capability by using our national assessing resources from Victoria and NSW as well as worked with external assessing firms to bring in resources from New Zealand and the USA.
62. After Cyclone Yasi had crossed the mainland we set up CRTs at Mission Beach, Cardwell and Tully. Due to logistical issues we set up our assessing operations at the Novotel Hotel in Cairns. We had utilised 60 assessors for the regional areas impacted by Yasi. We were also still assessing the tail end claims in the SEQ floods, particularly late lodgements.
63. Over the following weeks we completed approximately 3,100 assessments across the Far North Queensland regions, with the majority of these being completed by the last week in March. The table below is a summary of our assessing activity and performance for the Cyclone Yasi regions:

Town/Area	Claims Assessed	No of Days	No. of Assessors	Assessing Resource	Majority Completed
Cyclone Yasi	3,100	42	60	Internal, Repairer & USA Adjusters	27-Mar-11

64. To date we have received almost 16,900 home claims for Cyclone Yasi at a total claim cost of approximately \$257m. We currently have approximately 4,780 active claims representing 72% of claims finalised and closed. We have also paid out \$155m on these claims representing 60% paid of the total expected cost. In terms of claims under \$10,000 we have finalised 84% or 10,670 claims.
65. The tables below provide a summary of the claims performance for the four events across Queensland in 2010/11 as at 1 September 2011:

Qld Event: PI Home Claims as at 1 September 2011	Claims Lodged	Active Claims	Finalised (%)	Total Cost (\$m)	Total paid (\$m)	Finalised (%)	<\$10,000 Finalised
PI Central Qld Flooding CAT 105 Loss date/s: 24/01/2010 to 02/01/2011	1,752	597	65.9%	\$84.9	\$64.1	75.5%	87.1%
PI Toowoomba/Lockyer Valley Flash Flood CAT 111 Loss date/s: 10/01/2011 to 11/01/2011	2,138	654	69.4%	\$50.9	\$38.3	75.3%	82.0%
PI Ipswich/Brisbane Floods CAT 112 Loss date/s: 11/01/2011 to 17/01/2011	7,063	2,260	68.0%	\$362.4	\$270.4	74.6%	84.2%
PI Tropical Cyclone Yasi CAT 114 Loss date/s: 02/02/2011 to 08/02/2011	16,883	4,785	71.7%	\$256.7	\$155.2	60.5%	84.2%
Progress	27,836	8,296	70.2%	\$754.8	\$528.0	70.0%	84.2%

66. In addition to the catastrophes that occurred in Queensland in early 2011, there was also significant flooding in Victoria in early February. On 5 February 2011, the ICA declared a

catastrophe (CAT 115) for the flooding that was predominantly in Metropolitan Melbourne, but also includes impacted regional areas. This placed additional pressure on our claims businesses as we moved assessment team to Victoria to assist with assessing claim. We also sent a small team of assessors to New Zealand following the earthquake in Christchurch on 22 February 2011.

Management of claims: Qld Event Recovery Team

Lend Lease arrangement

67. In previous disasters, Suncorp partnered with Lend Lease, a Project Management and Construction business, to assist with the management of major repairs. In 2006, Lend Lease was first engaged to assist with the rebuild of homes damaged by cyclone Larry. Since then, Lend Lease has provided Project Management services to Suncorp during other major disasters. Shortly after the January 2011 floods, Suncorp made the decision to engage Lend Lease to Project Manage the major rebuilds across SEQ and FNQ (damaged by cyclone Yasi).
68. This decision was largely driven by the magnitude and geographical spread of the damage as well as need to ensure proper governance around repair costs, quality of repairs and timeframes to complete repairs. The services provided by Lend Lease included:
 - Source, manage and co-ordinate the services of building contractors, repairers and other consultants required to assess and repair homes (e.g. engineers);
 - Manage the costs of all major home repairs above \$10,000 in the SEQ region as well as homes damaged by cyclone Yasi;
 - Provide technical advice on building repairs to all stakeholders - customers, builders and Suncorp;
 - Manage the allocation of repairs to the panel of builders ensuring builder capacity and capability is properly managed and monitored. This also included the oversight of repair timeframes to ensure appropriate building contract start and finish dates were reasonable and achieved;
 - Review the Scopes of Work (SOW) provided by the builder to ensure they were properly scoped and priced;
 - Ensure all building repairs complied with current building code regulations and guidelines and that materials used in the repair were of the proper quality;
 - Ensure proper building contracts were executed, including the review and validation of all building invoices and variations;
 - At Practical Completion of the repairs, ensure the appropriate building certificates were completed; the customer is satisfied with the repairs and given an opportunity to provide feedback on the repair process.

69. The Lend Lease team was co-located with the Suncorp Event Recovery team at 160 Ann St. This provided direct access between the claims team and Lend Lease team, enabling questions and issues to be resolved quickly and effectively. It also provided a greater level of understanding between both operations that enabled us to achieve the optimal repair and customer outcome.
70. Lend Lease were contracted to manage all major repairs over \$10,000. Once claims in this category were assessed and the assessment report provided to Suncorp, the claims were sent to Lend Lease (via unique event mailbox) for allocation to a builder. From this point Lend Lease took over the responsibility for the management of the repairs, while the claims consultant continued to manage the customer (e.g. settling contents, paying temporary accommodation, contact point for any issues).
71. Lend Lease would allocate the work to a builder based on their capacity to take on the work and capability to perform major repairs. They would also review the repair quote provided by the builder and provide authority to the builder to proceed to contract stage. Once the building contract was signed, authority was then given to proceed to construction stage. Throughout the repairs Lend Lease would check on progress and ensure timeframes were being achieved. They would also review and approve all building repair invoices and send these to us for payment. Suncorp would pay the builders directly.
72. Lend Lease submitted weekly progress reports to us that provided a consolidated repair status of all claims under their management. A monthly Steering Committee meeting was held between Lend Lease and Suncorp executive management where repair progress issues were discussed and actions (if any) were agreed. The table below is a summary of the current repair status of all claims managed by Lend Lease as at 1 September 2011.

Lend Lease Repair Status as at 1 September 2011	AAMI	APIA	GIO	Suncorp	Total Claims	% complete	Repair Progress
To Be Allocated	7				7	0.2%	7.8%
Issued to Builder	1	3		19	23	0.8%	
Quote Returned	5	5		76	86	3.0%	
With Suncorp	14	3		90	107	3.7%	
Approved	13	5		82	100	3.5%	92.2%
Repairs Underway	51	58		494	603	21.1%	
Repairs Complete	24	47		344	415	14.5%	
Finalised (CSR)	13	10		126	149	5.2%	
Cancelled	10	12		441	463	16.2%	
Cash Settled	126	78	1	703	908	31.7%	
Total Claims	264	221	1	2,375	2,861	100.0%	100.0%

73. The repairs relating to the central Queensland floods were managed separately by other external Project Managers. We appointed Serگون to Project Manage the claims in the Central Highlands region (most of which were in Emerald) and Senseo to manage the claims along the mid north coast from Rockhampton to Bundaberg (including Theodore). This decision was made prior to the SEQ floods but for the same reasons - the magnitude and geographical spread of the damage.

74. The repairs relating to the central Queensland floods were managed separately by other external Project Managers using the same model. This decision was made prior to the south east Queensland floods but for the same reasons - the magnitude and geographical spread of the damage. The two Project Managers were:
- Sergon were appointed to Project Manage the claims in the Central Highlands region (most of which were in Emerald); and
 - Senseo were appointed to Project Manage the claims along the mid north coast from Rockhampton to Bundaberg (including Theodore).
75. The table below is a summary of the current repair status of all claims managed by the above Project Managers as at 1 September 2011.

Central Qld Repair Status as at 1 September	Total Claims	Repair Progress
Issued to Builder	17	3.8%
Repairs Under way (>70% FIN)	199	
Repairs Completed	131	96.2%
Cash Settled	102	
Total Repairs	449	100.0%

76. The 17 claims above that are at "Issued to Builder" status are at various stages of activity and predominantly relate to decisions yet to be made by the insured, e.g. considering cash settlement, doing renovations/upgrades or obtaining their own quote for repairs.

Event Claims Management

77. The week following the flooding in SEQ, Suncorp made the decision to set up a separate Event Recovery team to manage and oversee the rebuilding and settlement of claims. The decision to quarantine the event claims from BAU claims was critical to the success of our response and recovery effort. We recognised the significance of the program or work that we were about to embark upon and our responsibility to respond to all our customers in their moment of need.
78. By quarantining the event claims also enabled minimal disruption to our normal claims business, particularly for those customers that were not impacted by the Qld floods. The Qld Event Recovery team also managed the cyclone Yasi claims that occurred 3 weeks later.
79. Over the four major events in Queensland, we received over 27,800 claims and it was essential that complex event claims were managed by experienced claims staff. Following the Central and SEQ Floods (and later Cyclone Yasi) we recruited additional resources to assist our internal claims staff with the management of all event claims. These resources all had insurance experience and we ensured that the event teams had the right balance of experience relevant to the claims being managed.
80. These above resources were used either in the event recovery team or used to backfill positions vacated by permanent staff redeployed to the event recovery team. With this in mind we structured the event team as follows:

- Team 1 – managed all major and total losses over \$200,000 as well as the AAMI flood claims. This team is a highly experienced team that was utilised during previous disasters (e.g. cyclone Larry, Mackay Floods, Victoria Bushfires) and ordinarily manage BAU major loss claims. In this team claims were managed at a Client Manager level, meaning a customer has a single staff member as their point of contact for their claim.
- Team 2 – managed all Apia flood claims. In this team claims were managed at an individual Client Manager level.
- Team 3 – managed all Suncorp Insurance claims (flood and Yasi) where repair costs were between \$50,000 and \$200,000. In this team claims were managed at an individual Client Manager level.
- Team 4 – managed all Suncorp Insurance claims (flood and Yasi) where repair costs were between \$10,000 and \$50,000. In this team claims were managed at an individual Client Manager level.
- Team 5 – managed all Suncorp Insurance claims (flood and Yasi) where repair costs were under \$10,000. In this team claims were managed at a team level, meaning the customer has a team rather than a single staff member responsible for their claim.
- Team 6 – managed all Suncorp Insurance claims (flood and Yasi) where repair costs were under \$10,000. In this team claims were managed at a team level.
- Team 7 – managed all Suncorp Insurance claims (flood and Yasi) where repair costs were under \$10,000. In this team claims were managed at a team level.
- Team 8 – managed all AAMI Cyclone Yasi claims. In this team claims were managed at an individual Client Manager level.
- Team 9 – managed all Apia Cyclone Yasi claims. In this team claims were managed at an individual Client Manager level.
- Yasi Field Operations team – we operated a satellite team based in Cairns and Innisfail so that we could have a local presence in FNQ. In this team claims were managed at an individual Client Manager level.

81. In the early stages of the event, claims were being allocated to the various teams according to the system estimated cost and classification above. As the claims were being assessed the claim details were being updated, including any changes to the case estimates determined by the assessor. Once claims were assessed they were allocated to a builder (via the Lend Lease process), who managed the scoping and pricing of the repair job. Once the scope and prices were agreed the repair was authorised to proceed. At the authorisation stage, the claim is again updated with builder details, scopes etc. The claim case estimates are adjusted again based on the builder's contracted price to repair.

82. With the above process in mind, it was probable that the claim may pass through various teams, e.g. if the estimate changed from assessed cost at \$35,000 (Team 4) to quoted repair cost of \$65,000 (Team 3). However, once the repair cost had been determined and agreed the claim generally remained with the Client Manager authorising the repairs to commence.
83. Suncorp's insurance brands normally seek to settle claims by arranging repairs of the insured property, in accordance with the customer's policy terms. Such an approach is beneficial for the customer because the quality of materials and workmanship of repairs we authorise and arrange is guaranteed for the lifetime of the home.
84. The alternative process is for Suncorp to 'cash settle' a claim. This means that our insurance brand simply pays its customer the dollar value of what it would cost us to settle the claim by way of repairs or replacement. The customer then chooses to arrange their own repair or replacement, or can elect to use the money for other purposes. If the customer arranges their own property repairs, they do not receive the benefit of the guarantee on the materials and workmanship which would apply if we had arranged the repair work.
85. Some customer disputes can arise around the cash settlement amounts, particularly for repairs. The normal process for repairing homes is to obtain quotes from licensed builders and if the customer agrees to the scope of work based on the assessed damage then authority is given to proceed with the repairs. Sometimes customers do not wish to use our panel builder and prefer to use their own. If the customer has already sought a quote from their builder then we would either obtain a second quote to compare costs or review their quote for reasonableness. Occasionally there will be different views on which quote most reflects the damage and fair cost to repair.
86. Over the four events we received around 27,800 home claims with approximately 70% of these claims being for damage to homes or contents under \$10,000. For the Central and SEQ Floods we received almost 11,000 claims, of which 60% or 6,500 claims were under \$10,000. These claims were generally not complex to manage and typically related to minor repairs or replacement of items. To assist customers settle these claims we initiated a fast track strategy whereby we would request customers to obtain one quote for the repair or replacement of item/s and send it to us for authorisation, as follows:
- If the repair/replacement cost was up to \$2,000, no quotes were required, although Proof of Ownership/Loss was still required for damaged content items. We instructed the customer simply to proceed with the repair or replacement and send us the invoice for reimbursement;
 - If the repair/replacement cost was between \$2,001 and \$5,000, Suncorp would ordinarily arrange repair/replacement by an authorised Suncorp repairer/supplier. For flood claims we instructed to customer to obtain one quote (from a local builder or supplier) and send it to us for authorisation. Suncorp would then authorise repair/replacement based on that single quote or cash settle the customer;

- If the repair/replacement cost was between \$5,001 and \$10,000, Suncorp managed the repair through our normal repair and supply management team. There were very few claims in this cost bracket.
87. To promote this strategy we placed regular advertisements in local and regional newspapers encouraging customers to lodge claims and provide quotes for minor damage. We also ran outbound call campaigns to customers whose claims were under \$10,000. These campaigns were designed to inform customers of the fast track process and to follow up their quotes so their claim could be settled.
88. We expect that some claims under \$10,000 may remain open for some time as customers arrange to get quotes for the damaged assets. These customers are being contacted on a regular basis to either follow up outstanding information such as quotes or to see if they wish to continue with their claim. For those customers that cannot be contacted, letters are being sent requesting the information required to settle their claim. Our current telephony reports show that for the last few months our outbound/inbound call ratio was over 140%, meaning we are making more customer outbound calls than receiving inbound calls for this category of claims.
89. As at 1 September 2011 we have finalised 16,200 claims (with damage under \$10,000) across all four events. On review of the claims that are still active, the reasons they are still active are:
- We are still waiting on customers to send us the relevant documentation (approx. 56% of active claims);
 - Documents have been recently received from customers and are being reviewed for acceptance and settlement, e.g. fair and reasonable quotes, proof of ownership (approx. 36% of active claims);
 - Claim was recently lodged (approx. 4% of active claims);
 - We are waiting on a call back from the customer to finalise the claim (approx. 3% of active claims); and
 - The claim is a low priority for the customer (approx. 1% of active claims).

Customer Management

90. The Suncorp Group's insurance brands (namely Suncorp Insurance, AAMI, Apia and GIO) are all signatories to the General Insurance Code of Practice (the Code), which establishes timeframes for the management of claims. It specifically provides that in the event of catastrophes and disasters resulting in large numbers of claims, the usual timeframes established by the Code may not be met.
91. Our Claims system allows the business to track claim progress by 'activities'. Automatic and manual activities can be generated on any claim to prompt the relevant person, team or department to complete the next action on the claim. These activities have priorities based on

the claim or action required (e.g. emergency situations are marked as urgent). Activities also have automatic timeframes set based on the type of activity, and will automatically escalate to a supervisor or similar if the activity is not completed within the required timeframe. The ability to track the progress of a claim enables us to maintain compliance with the timeframes in the Code.

92. On 24 February 2011 (after cyclone Yasi), we applied to FOS for an extension of certain timeframes in respect of claims arising from the various flood events. These timeframes were updated within the relevant claim systems, and monitoring activities were adjusted accordingly. These extensions were as follows:

Section	Code Timeframe	Revised Timeframe
3.2.1: Within 10 business days of receiving your claim, we will: 1. notify you of the detailed information we require to make a decision on your claim. 2. if necessary, appoint a loss assessor/loss adjuster; and 3. Provide an initial estimate of the time required to make a decision on your claim.	10	20
3.2.2: If we decide to appoint a loss assessor/loss adjuster and/or investigator, we will notify you within 5 business days of appointing them.	5	10
3.2.3: We will keep you informed of the progress of your claim, at least every 20 business days.	20	40
3.2.4: We will respond to your routine requests for information within 10 business days.	10	30

93. Although the revised timeframes were in place we tried to operate to the normal Code timeframes as much as possible. In the early stages after the events, we informed customers of the revised timeframes, however our main focus was to return to normal timeframes as soon as possible to manage customer expectations. We were able to operate within the normal Code timeframes by mid May 2011.
94. The Suncorp Group's insurance brands provide both internal and external dispute resolution mechanisms for their customers. If customers are unhappy with decisions made by us they are able to raise a complaint through our internal (IDR) or external dispute resolution (EDR) process.
95. The table below identifies the volume of internal disputes received by the Suncorp Group's insurance brands in respect to Cat 105, 111 and 112 as at 9 September 2011. A significant number of disputed claims were from the AAMI portfolio, as these policies did not provide riverine flood cover, although not all disputes related to flood damage. Consumers were encouraged to appeal the decision, if they felt the cause of the claimed damage had been incorrectly identified.

Queensland Floods CAT 105,111 & 112 PI Home IDR Outcomes by Brand	Total Claims	Disputes Received	Decisions Maintain	Decisions Overturn	Dispute Withdrawn	Decision Pending
AAMI	1,734	187	156	12	5	14
Apia	1,549	6	3	1		2
Sun	7,109	22	16	6		
GIO	1	1	1			
Total	10,393	216	176	19	5	16

96. The number of claims sent to EDR has been very low to date, in the context of the high volume of claims processed, as indicated in the table below.
97. Although systems and procedures are in place to manage claims and customers as effectively as possible, we recognised there were going to be situations where we had either not responded to the customers' expectations or they had taken pre-emptive steps to progress their claim (e.g. complained to the ICA or local MP). Customer issues that came to us through other avenues (e.g. letters to the CEO, calls from MPs, ICA) relating to any of the four events were recorded in a Sensitive Claims Register and allocated to an experienced claims consultant to review and resolve.
98. As at 1 September 2011, we received approximately 240 customer issues or 0.8% of the total claims lodged across the four events. The most common issue received related to communication between our insurance brands and the customer, or the builder and our customer, with the majority of issues received in the first 6-8 weeks after the relevant event. Our focus on these issues was to obtain a resolution within 48 hours.

Management of AAMI Flood Claims

99. Flood cover is included in AAMI's Landlord Insurance Policy and Strata Title Insurance Policy. In those policies, the term "flood" is not defined as no distinction between flood and other storm, rainwater, stormwater runoff or escaping water is necessary. All are covered under the policies.
100. Flood is excluded from AAMI's Home Building Insurance Policies and Home Contents Insurance Policies current at the time of the flood events. Those policies contained the following definition of flood:

"Flood - means the inundation or covering of normally dry land by water which:

escapes or overflows from, or

cannot enter (because it is full or has overflowed), or

is prevented from entering (because other water has already escaped or been released from it) the normal confines of any watercourse or lake, including any that may have been modified by human intervention, or reservoir, canal, dam or stormwater channel.

Flood does not mean stormwater runoff from areas surrounding the site or water escaping from any water main, pipe, street gutter, guttering or surface."

101. When we learned of the flooding in Central Queensland in late December 2010, we commenced planning our response to AAMI policy holders in the event claims were made, as AAMI Home and Contents policies did not cover damage caused by flood. The exclusion of flood in the AAMI PDS does not extend to stormwater runoff from areas surrounding the Insured's site, or water escaping from any water main, drain or pipe etc.
102. We made the decision early that these claims would require additional consideration and that due to the workload of our internal assessors across central Queensland at the time, we decided to appoint external assessing firms to assess these claims. The external assessors that were appointed provided a high degree of technical expertise and had a proven track record

in managing these types of claims. We later extended their appointment to include all AAMI flood claims in the Brisbane and Ipswich regions so that a consistent approach was maintained for all AAMI customers.

103. As part of the briefing to the external assessing firm, we provided a series of specific instructions to assist with the assessment of the flood claims as well as number of report templates (e.g. assessment forms, SOW forms) to assist them. A copy of these instructions is provided in my response to the Queensland Floods Commission of Inquiry in relation to AAMI's Household Insurance policies.
104. From the outset of the floods across Queensland we made a decision to assess every AAMI claim individually so that we could make an informed decision on what caused the damage. We also formed a working group from various divisions within the Suncorp Group to collectively agree and manage the review of any Personal Insurance claims made under policies that did not cover flood. This working party consisted of senior managers from our claims, internal legal, Portfolio, insurance product, IDR and EDR departments.
105. We were also advised by our EDR department that an agreement had been reached with the Financial Ombudsman Service around the process for assessing claim acceptance and denials related to flood claims. FOS had agreed that when assessing flood claims we could, where suitable, rely on a general hydrological report for the town, suburb or area to decline a claim, together with all relevant information pertaining to the individual site, rather than a site specific hydrological report. Once FOS had a clear understanding of the main geographical areas for the denied claims, they would perform their own general location inspection and assessment using the general area hydrological reports they had commissioned, flood maps and expert opinions.
106. The ICA commissioned a panel of hydrologists to prepare general area hydrology reports (not at a property level) by the end of February. The list of towns these report were prepared for were: Emerald, Rockhampton, Alpha, Jericho, Barcaldine, Bundaberg, Biloela, Theodore, Dalby, Chinchilla, Condamine, Warwick, St George, Toowoomba, Towns of the Lockyer Valley (Gatton, Grantham, Murphy's Creek, Postman's Ridge, Helidon, Carpendale), Ipswich (all impacted suburbs) and Brisbane (all impacted suburbs). These reports were made progressively available to us as they were completed. The Brisbane and Ipswich general area hydrology report was made available to us in the first week in March 2011.
107. While these reports provided useful information on the general behaviour of each river, they were insufficient to support our decisions on a small number of more complex flood claims (with respect to causation), including some in the areas of Brisbane and Ipswich. As result, we made attempts to commission specific site inspections by hydrologists so that we could ascertain peak water heights and water origin in certain affected homes. We found this challenging as some hydrologists did not want to provide this service (due to negative publicity around hydrologists working with Insurers) while other hydrologists were charging fees that were uneconomical to proceed with. The hydrological firm that eventually agreed to provide site inspections (and reports) was projecting 4 to 8 weeks to turnaround a report.

108. The hydrological firm used to conduct site inspections for AAMI claims were first engaged in mid April 2011 and up to the end of June 2011. The subsequent hydrological reports were received between the first week of June 2011 and the end of August 2011.
109. If a customer's claim was declined or an aspect of their claim declined, we verbally advised the customer of this outcome and sent a letter outlining the reasons and basis for declining the claim and advising the customer of the Group's dispute resolution process. Our preferred approach is to give the customer verbal notification before they receive the decline letter, however if we have been unsuccessful in contacting the customer by telephone after a number of attempts, the decline letter will be sent without verbal notification being given. Examples of decline letters have been provided in my response to the Commission of Inquiry. I have provided the decline letters in my response to the Queensland Floods Commission of Inquiry in relation to AAMI's Household Insurance policies.
110. If a claim was accepted and a dispute arose in the course of the claim as to a particular item being claimed, or the customer had a complaint of a customer service nature, the claims manager would verbally advise the customer of their right to escalate the dispute to the IDR process.
111. Throughout the review of the AAMI flood claims we applied the same, consistent process to determine if the claim was one for full acceptance, partial acceptance or denial. The information used to determine the claims in the Brisbane, Ipswich, Rockhampton, Emerald, Theodore regions were:
 - The ICA commissioned general area hydrology reports. These reports, each running to some 260 pages for the Brisbane and Ipswich regions, identified the general behaviour of the relevant major watercourse, and included specific river heights and rainfall levels and times.
 - Where it was deemed appropriate, second property assessments conducted by trained AAMI home assessors, which included the collection of more detailed explanations of events from our customers and clear photography of all pertinent areas at and around those customer's site.
 - Publically available aerial flood mapping from the QLD Reconstruction Authority. This mapping was property specific, and when relied on, depicted the peak flood line.
 - Where it was deemed appropriate, site specific hydrology reports which confirmed the cause of inundation and the peak water height that affected the customer's property.
112. If a customer was able to provide us with new relevant information which may have changed our view on a claim, that information was promptly reviewed. There were a small number cases where customers had subsequently provided video evidence or other similarly strong evidence of initial rainwater runoff inundation (such inundation is covered by AAMI's Home

insurance policies). Those claims were quickly reviewed and our decision promptly amended if required.

113. Across the three flood events 1,700 AAMI claims were received of approximately 700 claims related to flood damage that were not covered in the AAMI policy. The claim department has made a decision on 99% of these claims with the remaining claims (5 in total) on hold pending further information requested from the customer.
114. As mentioned above (and repeated in the table below), there were 1,736 AAMI claims lodged across Central and SEQ of which about 700 related to flood damage on AAMI policies that did not cover flood. As at 9 September 2011, we partially paid 160 claims and declined (in full) 475 claims. We received 187 disputes through our IDR process of which 156 claim decisions were maintained, 12 overturned and 5 were withdrawn. In terms of EDR disputes, AAMI had 50 matters that required us to prepare a *Notice of Response* to FOS.

Queensland Floods CAT 105, 111 & 112 PI Home IDR Outcomes by Brand	Total Claims	Disputes Received	Decisions Maintain	Decisions Overturn	Dispute Withdrawn	Decision Pending
AAMI	1,734	187	156	12	5	14

115. These above statistics are an indication of the robustness of the claim assessment and review process, and the ultimate decision made by the event recovery team.

Impediments and obstacles to managing claims

116. It was important to ensure that we had strong governance, management and financial controls around the management of the claims, particularly repair costs due to the size, volume and geographical spread of the event claims. Under our policies we offer lifetime guarantees on authorised repairs so it was important that our builders not only had the capacity to undertake the repairs but also the proper licence and experience as well. The vetting, management and allocation of building repairs was performed by our Project Managers, Lend Lease.
117. The management of a significant volume of claims and repairs does create challenges and complex issues, which can inevitably cause impediments to the claim process. Some of the challenges we experienced in the four Queensland events is provided below:
- The volume of claims placed enormous pressure on our assessing staff and resources generally. The significant damage also meant that assessment times took longer and required more comprehensive reports than normal BAU claims. There were also longer distances to travel between claims, particularly in North Qld. However, we assessed the majority of flood claims by early March and the majority of Yasi claims by the end of March 2011.
 - Disruption to call centres - for a short period of time, Suncorp's operational capabilities were affected by flood damage to our Toowoomba call centre, closure of our Milton call centre due to risk of flooding from the Brisbane River, and closure of our Brisbane CBD premises due to power outages and access restrictions.

- Timeframes for assessing claims was also impacted by limited access to various regions. For example, there were access limitations to Rockhampton, Grantham and Cardwell after the events.
- The timeframes to get complete and useful hydrological information was a significant issue in our ability to make informed and correct decisions on a portion of claims under our AAMI brand, which does not cover riverine flood. The hydrology reports provided by the ICA panel were not sufficient in detail to enable us to make informed decisions on a number of flood claims, particularly in the Brisbane and Ipswich regions. As a result we had to arrange for specific site inspections, which did create an additional delay to our decision making process. Our site specific inspections took on around 4 to 8 weeks to complete, including a review of the additional information.
- The weather in FNQ prevented builders from starting any repair work for almost 2 months. There was constant rain following cyclone Yasi and repair work was delayed on those homes with roof damage.
- For homes damaged by flood water there is also a need for them to properly dry before any sanitisation or repair work can take place. Homes that are not properly dried can suffer damage later, e.g. mould. It is also necessary for the land to dry out sufficiently to allow building works of a structural nature to be commenced. Therefore in some cases, even if a claim has been accepted, repairs authorised and a builder allocated, it may not be possible for repair work to start because areas of land or damaged parts of the home were still drying out.
- A large majority of homes required engineering assessments and reports on damage. We experienced a significant demand for their services, which impacted on their ability to turnaround reports quickly.
- Homes that have suffered significant damage required a detailed scope of works to be prepared and agreed, not only with the Project Manager but also the customer. Once these scopes and prices had been agreed a Building Services Authority (BSA) compliant contract was entered into to commence the works. There were occasions when this process was delayed because either the customer had discovered additional damage not in the scope or works or damage that may have been inadvertently missed by the builder when the scope was prepared. Some disputes also arose where damage had been assessed to be pre-existing and therefore not covered by insurance.
- We have experienced occasions where customers have refused to move into temporary accommodation during the repairs. Because of the extent of the damage these repairs cannot start until the customers move out.
- We have customers that have suffered minor damage that we have asked to obtain one quote to fast track their claims (mentioned above). Some customers delay

providing this information to us and so the claim stays open until the quote is received.

- Under our policies we repair homes to the latest building standards and local council requirements. Some delays have occurred because new building guidelines have been introduced by local Councils, after repairs have been scoped and settlement costs agreed.
- Following cyclone Yasi the level of damage suffered in Townsville appeared, on initial assessment, to be minimal. However, as we began to scope and price the repairs the extent of damage became more evident, which resulted in additional considerations for the rebuilding effort. This included setting up a further claims site in Townsville from which to manage the repairs.
- While most of the claims were lodged within a few weeks of the various events, we continue to receive claims for these events, particularly for the Brisbane/Ipswich floods and Cyclone Yasi. Most of these claims were minor in terms of damage but we have received a small number of claims many months after the events where significant flood damage has occurred.
- In managing over 27,800 claims, including 6,000 major rebuilds, occasionally there were claims that didn't follow the proper repair process and therefore needed to be reviewed. There were also occasions where customers would question certain activity or behaviour from builders that would cause us to stop further progress on the claim until the issues raised could be investigated.
- It is our experience during major repairs or rebuilds that some customers take the opportunity to improve their homes at the same time that the insurance repair is taking place. For example, some customers want to make structural changes to their homes and want the same builder to do the insurance repair as well as the renovation or building modification. In these cases, we need to carefully manage the insurance related costs from both the customer and builder's perspective.

How do we know we have performed well

118. Throughout the events we have maintained a constant focus on our customers to ensure we rebuilt their homes as quickly as possible. We also recognised the importance of maintaining regular contact with all relevant stakeholders on the progress of our rebuilding efforts. From the outset of the events, Suncorp was prepared, resourced and experienced to manage the series of natural disasters.
119. At the height of the events, the Suncorp Group:
- deployed to the Queensland flood and cyclone ravaged communities six mobile wireless Customer Response Teams (CRTs) backed by a team of over 120 assessors;

- undertook a comprehensive customer communications program including 21 community flood preparedness briefings, 31 political briefings, more than \$500,000 in storm claims advertising and 754 claims related media stories;
- established a dedicated Queensland Event Recovery Team of more than 150 staff completely dedicated to assisting flood and cyclone affected customers;
- partnered with Project Manager, Lend Lease to assist in a rebuild program of what was described as 'post war' proportions; and
- provided customer support services including financial hardship support through emergency payments, mortgage support for Suncorp Bank customers, as well as emergency and temporary accommodation for families unable to live in their homes.

120. Using our scale and devoting the level of claims resources we had to recovery efforts has enabled us to hit a number of milestones since January including the:

- finalisation of 84% of all claims under \$10,000 across all four events;
- assessing the majority of claims within 8 weeks of the relevant event;
- allocation of all work to builders and Lend Lease where needed;
- commencement of the rebuild or settlement of major repairs across more than 6000 homes throughout Queensland and ensuring the repairs were done to the highest building industry standards;
- claim decisions made on 99% of all flood claims of which over 80% of the customer disputes lodged through the IDR process were maintained; and
- We have paid out almost \$530m or 70% of all Queensland flood and Yasi claims within 7 months of them being lodged.

121. We have been proactive in local communities affected by the events and sought feedback on insurance issues to help us better understand community issues and customer impacts. Stakeholders we regularly spoke with included:

- Regional Mayors and MPs of the affected regions. We spoke with or visited a number of regional, state and federal MPs over the last 6 months providing updates on either our response plans or rebuilding efforts. This included regional councils such as the Lockyer Valley Regional Council;
- Customers whose homes were severely damaged by the floods and Yasi. Our Group CEO (Patrick Snowball), Personal Insurance CEO (Mark Milliner) and EGM Personal Insurance Claims (Jason McCracken) made multiple trips across Queensland to inspect damage, check up on repair progress and speak with customers returning to their homes. In addition to the CRTs that were set up directly after the series of

events, we also set up a customer site in Innisfail some months later so that we could directly speak with customers;

- Local building contractors and tradesmen on the quality and quantity of work that was being allocated as well as any building issues that may impact customers or rebuilding timeframes;
- Journalists from regional areas impacted by either the floods or cyclone Yasi. The feedback provided from these stakeholders provided us with an independent and candid view of repair activity and insurance issues at the local level; and
- Queensland Reconstruction Authority (QRA), particularly for Cyclone Yasi. We recognised the importance of making contact with the QRA to help them not only understand the insurance repair process but to also be a contact point for any customer issues that needed immediate attention.

Dated 14 September 2011



James Joseph Higgins

Brisbane Flood Claim – Claim life

Insurer: Suncorp

Claim Number: [REDACTED]

Date of Loss: 12/01/11

Claim Lodgement: 12/01/11

Estimated completion of repairs: 14/09/2011

Claim Summary: Customer's property was affected in the Brisbane Flooding

Customer Name: xxxxxxxx

Address: xxxxxxxx

Step 1 – Claim Lodged Timeframe: 1 Day	Step 2 – Book Assessment Timeframe: 8 days	Step 3 – Claim Assessed Timeframe: 3 weeks	Step 4 – Assessment Report Received Timeframe: 5 days	Step 5 – Repair Process Initiated Timeframe: 2 weeks 3 days	Step 6 – Repairs Authorised Timeframe: 3 weeks	Step 7 – Contents Settlement Timeframe: 4 weeks	Step 8 – Engineer Requested Timeframe: 4 weeks 6 days	Step 9 – Engineer Report Received Timeframe: 1 week	Step 10 – Repairs Progress Timeframe: 5 weeks 2 days	Step 11 – Repairs Finalisation Timeframe: 10 weeks
Claim Lodged with client.	The claim is referred to an assessor to view and assess the customer's property.	Assessment is completed on the customers property and report submitted.	Assessor submits his report and supporting documents to Client Manager.	Repairer is engaged to quote on repairs.	Repairer is authorised and repairs commence.	Contents are reviewed to ensure that information is adequate and then settled.	Engineer is requester through Lend Lease.	Lend Lease submit the engineer report to Suncorp.	Repairs commence, delay is identified so estimated repair time is extended.	Progress payment submitted and paid to the repairer. Confirmed repair time.

Step 1 – Claim Lodgement

12/1/11	Claim is lodged, customer advises they have been evacuated.
---------	---

Step 2 – Book Assessment

20/1/11	Assessor is appointed to claim, this was requested at claim lodgement.
---------	--

Step 3 – Claim Assessed

10/02/11	Assessor attends onsite and has advised the customer to seek alternate accommodation as the home is unliveable. Assessor also takes a description of the major building and major contents items damaged, take pictures and estimates cost of repairs to the home and contents replacement required.
----------	--

Step 4 – Assessment Report Received

15/2/11	Assessor Report, pictures and customer's contents list received on claim.
---------	---

Step 5 – Repairs Authorised

04/03/11	Claim sent to Lend Lease to arrange builder inspection and quotes.
----------	--

Step 6 – Authorisation of Repairer

24/3/11	Received Authority To Proceed from Lend Lease, this is authorising the builder on the claim to proceed with repairs. Estimated repair timeframe 18/4/11 to 8/8/11.
---------	--

Step 7 – Contents Settlement

2/4/11	Customer's contents list reviewed by Client Manager and discussed with customer, customer was to review and confirm this was all the items. Temporary Accommodation documents also received and reviewed, updated claim to pay temporary accommodation reimbursement. As payment was large required approval before proceeding.
15/4/11	Customers amended contents list received, case manager reviewed and updated claim to pay contents, as large amount required approval before processing. Case Manager also paid temporary accommodation.
20/4/11	Case Manager paid contents to customer as had been approved.

Step 8 – Engineer Requested

24/5/11	Lend Lease advised that Engineer is required and that they have appointed Morgan's to inspect the property.
---------	---

Step 9 – Engineer Report Received

1/6/11	Lend Lease suppliers Engineer's Report.
--------	---

Step 10 –Repairs Progress

8/6/11	Lend Lease advised that the repairs started on the 11/5/11. Received email from Lend Lease with a works variation to proceed with amended Scope of Works.
8/7/11	Lend Lease were advised by the repairer that there are delays to the home repairs. This is due to home structure requiring to be dried out, this was going to cause about a two week delay. Repairers advised the estimated completion date of 14/9/11.

Step 11 – Repairs Finalisation

16/5/11	Received first progress invoice, repairs are 25% completed.
2/9/11	Confirmed with Lend Lease that the claim is on track for completion on the 14/9/11.
<i>Note: Claim is not yet closed as repairs are not completed should be completed by 14/9/11, once final invoice received claim will be closed.</i>	

Working Loss Claim – Claim life

Claim Type	Cause of Damage	Claim Value	Lodged	Claim Assessed	Contents Settled	Repairs Authorised	Repairs Commenced	Repairs Completed	Claim Closed	Total Days
Working Loss	Water	\$ 12,505	15-Jun-11	Nil	10-Jul-11	22-Jul-11	31-Jul-11	05-Sep-11	08-Sep-11	85
Natural Hazard	Hail & Rain	\$ 2,510	02-Jun-11	Nil	24-Jun-11	24-Jun-11	05-Jul-11	02-Aug-11	16-Aug-11	75
Natural Hazard (Event)	Flood	\$ 288,579	02-Jan-11	10-Feb-11	20-Apr-11	24-Mar-11	11-May-11	14-Sep-11	Active	255 #

Based on repairs completion date.

Insurer: AAMI Claim Number: XXXXXXXXXX Claim Type: Working Loss Date of Loss: 13/06/2011 Claim Lodgement: 15/06/2011 (lodged on weekend) Repairs complete: 08/09/2011 Claim Summary: Leak in the wall detected when moving furniture Customer Name: Mr xxxxxxxx Address: xxxxxxxx, SUNRISE BEACH, QLD 4567									
Step 1 – Assessment Timeframe: 1 day	Step 2 – Assessment Requested Timeframe: 1 day	Step 3 – Supply Team Request Timeframe: 1 day	Step 4 – 1 st Review Timeframe: 4 days	Step 5- Repair Team/Assessment Timeframe: 6 days	Step 6 – Supply Team Timeframe: 11 days	Step 7 – Repair Team Timeframe: 2 weeks	Step 8 – Authorise all repairs and replacements Timeframe: 1 day	Step 9 – Contact Insured Timeframe: 1 day	Step 10 – Claim Decision Timeframe: 1 day
On intro call insured advised to stop leak. Restoration to be arranged as soon as complete.	Assessing co-ordinator determines that an assessment is not required.	Request sent to the supply team to organise restoration and report on carpet	File Review completed on claim. Restoration report in and customer's documentation.	Request sent to the Repair Team to organise a builder to quote on repairs.	Supply team review restoration report and organise replacement of carpet.	Repair Team review builders report and authorise repairs to commence	Review all information and authorised repairs and replacement of items	Contact insured to confirm repairs have been completed and are satisfactory	Final review is finished and all repairs and replacement has been completed

Step 1 – Assessment

15/6/2011	Customer lodges claim with AAMI and insured is advised to stop the leak. Once completed the restoration is commenced.
-----------	---

Step 2 – Assessment Requested

16/6/2011	Assessing team determine no assessment is required and that a builder can be assigned to quote on the repairs
-----------	---

Step 3 – Supply Team Engaged

16/6/2011	Supply team organise for restoration and quote on carpet.
-----------	---

Step 4 – 1st Review

30/6/2011	Insured has contacted advising his plumber will send reports. (Insured's plumber holds this up at this stage for 5 working days). Claim is reviewed, reports are read including restoration report. Request sent to supply to organise replacement quote on carpet. Request sent to builder to quote and report on repairs. Based on reports to hand, assessment is required and actioned.
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Step 5 –Assessment/Repair Team engaged

5/7/2011	Assessment is conducted determining that insured can supply quotes for contents and some minor works. Repair co-ordinator organised for thorough inspection of area surrounding damages. Repair team has engaged builder to quote and report.
----------	---

Step 6 – Supply Team

10/7/2011	Supply Team determine insured's quotes F&R and advise to cash settle these items.
-----------	---

Step 7 –Repair Team

15/7/2011	Repair team review builders report
22/7/2011	Repair team are authorised to engage builder for repairs.

Step 8 – All Repairs and Replacement authorised

31/7/2011	Review completed, invoice paid for carpet replacement. All repairs authorised and have commenced. Work is proceeding very well
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Step 9 – Review Completed

8/8/2011	Insured contact to ensure all repairs are completed and to the insured satisfaction. Insured o/s for 4 weeks and not contactable.
----------	---

Step 10 – File Review

5/9/2011	Insured contacts on return to advise all works complete and very happy with the entire result. Advising would recommend AAMI and our builder to friends.
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Step 10 – Claim finalisation

8/9/2011	All works confirmed complete, all supplied contents complete. Insured very satisfied with works. Invoices waiting to be finalised for AAMI builder.
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Natural Hazard Claim (Non disaster situation) – Claim life

Insurer: Suncorp Claim Number: XXXXXXXXXX Claim Type: Natural Hazard Date of Loss: 03/05/2011 Claim Lodgement: 02/06/2011 Claim Finalised: 16/08/2011 Claim Summary: Hail storm blocked the gutters causing water to flow back into the roof cavity Customer Name: Mr xxxxx Address: xxxxx Greenbank QLD 4124									
Step 1 – Assessment <i>Timeframe: 1 day</i>	Step 2 – Assessment Requested <i>Timeframe: 1 day</i>	Step 3 – Supply Team Request <i>Timeframe: 1 day</i>	Step 4 – 1st Review <i>Timeframe: 4 days</i>	Step 5- Repair Team <i>Timeframe: 6 days</i>	Step 6 – Supply Team <i>Timeframe: 11 days</i>	Step 7 – Repair Team <i>Timeframe: 2 weeks</i>	Step 8 – Authorise all repairs and replacements <i>Timeframe: 1 day</i>	Step 9 – Contact Insured <i>Timeframe: 1 day</i>	Step 10 – Claim Decision <i>Timeframe: 1 day</i>
The claim is referred to an assessor to view	Assessing co-ordinator determines that an assessment is not required.	Request sent to the supply team to organise restoration and report on carpet	File Review completed on claim. Restoration report in and customers documentation	Request sent to the Repair Team to organise a builder to quote on repairs.	Supply team review restoration report and organise replacement of carpet.	Repair Team review builders report and authorise repairs to commence	Review all information and authorised repairs and replacement of items	Contact insured to confirm repairs have been completed and are satisfactory	Final review is finished and all repairs and replacement has been completed

Step 1 – Assessment

2/6/2011	Customer lodges claim with Suncorp and claim is sent to determine with assessment is required.
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Step 2 – Assessment Requested

2/6/2011	Assessing team determine no assessment is required and that a builder can be assigned to quote on the repairs
----------	---

Step 3 – Supply Team Engaged

2/6/2011	Supply team organise for restoration and quote on carpet
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Step 4 – 1st Review

6/6/2011	Claim is reviewed, reports are read including restoration report. Request sent to supply to organise replacement quote on carpet. Request sent to builder to quote and report on repairs.
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Step 5 –Repair Team engaged

8/6/2011	Review of the builders quotes and report and the customers. Our builder is deemed complete and accurate. Request sent to authorise repairs to commence.
----------	---

Step 6 – Supply Team

14/6/2011	Supply Team raise job for carpet quote.
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Step 7 –Repair Team

14/6/2011	Repair team review builders report
24/6/2011	Repair team are authorised to engage builder for repairs.

Step 8 – All Repairs and Replacement authorised

24/6/2011	Review completed, invoice paid for carpet replacement. All repairs authorised
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Step 9 – Review Completed

2/8/2011	Insured contact to ensure all repairs are completed and to the insured satisfaction.
----------	--

Step 10 – Claim Decision

16/8/2011	Final Review completed and claim finalised
-----------	--

APPENDIX 2 .

GEORGE PATTERSON | 

Level 1, Centenary Square
108 Wickham St
Fortitude Valley QLD 4006
ABN 67 117 645 708

GPO Box 1000
Brisbane QLD 4001
T: 07 3218 1000
F: 07 3218 1127

RADIO SCRIPT

key number:	BSUNGI4615
client:	Suncorp Insurance
product:	Event Response
title:	Flood Impact Live Read
length:	30 approx
date:	Standard Brisbane Script

VO: If you're a Suncorp Insurance customer living in **Brisbane** and have been affected by the flooding, call Suncorp on their 24-hour Hotline now to lodge a claim.

The number you must-have is thirteen, twenty-five, twenty-four.

Suncorp may be able to offer approval over the phone for emergency repairs on valid claims, and can give you immediate advice on how to help minimise further damage.

They're here to help, so call the Suncorp Claims hotline now on thirteen, twenty-five, twenty-four.

Insurance is issued by Suncorp Metway Insurance Limited.

RADIO SCRIPT

key number:	BSUNGI4615
client:	Suncorp Insurance
product:	Event Response
title:	Flood Impact Live Read
length:	30 approx
date:	Standard Ipswich Script

VO: If you're a Suncorp Insurance customer living in **Ipswich** and have been affected by the flooding, call Suncorp on their 24-hour Hotline now to lodge a claim.

The number you must-have is thirteen, twenty-five, twenty-four.

Suncorp may be able to offer approval over the phone for emergency repairs on valid claims, and can give you immediate advice on how to help minimise further damage.

They're here to help, so call the Suncorp Claims hotline now on thirteen, twenty-five, twenty-four.

Insurance is issued by Suncorp Metway Insurance Limited.

RADIO SCRIPT

key number:	BSUNGI4615
client:	Suncorp Insurance
product:	Event Response
title:	Flood Impact Live Read
length:	30 approx
date:	Standard Toowoomba Script

VO: If you're a Suncorp Insurance customer living in **Toowoomba** and have been affected by the flooding, call Suncorp on their 24-hour Hotline now to lodge a claim.

The number you must-have is thirteen, twenty-five, twenty-four.

Suncorp may be able to offer approval over the phone for emergency repairs on valid claims, and can give you immediate advice on how to help minimise further damage.

They're here to help, so call the Suncorp Claims hotline now on thirteen, twenty-five, twenty-four.

Insurance is issued by Suncorp Metway Insurance Limited.

Client	SUNCORP INSURANCE	Job Number	Version
Product	Live Reads	Date	January 05 2011

1.
BILOELA RADIO SCRIPT:

V.O: This is must-have information for Suncorp insurance customers affected by the recent flooding.

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via our customer response team located at the

XXXXxxxxxx

The team will be available from xxxxxx

Importantly, you could get immediate approval over the phone for emergency repairs on valid claims and advice on how to minimise further damage.

Suncorp are here to help, so call the Claims Hotline now on thirteen, twenty-five, twenty-four.

Insurance issued by Suncorp Metway Insurance Limited

Client	SUNCORP INSURANCE	Job Number	Version
Product	Live Reads	Date	January 05 2011

1. BUNDABERG RADIO SCRIPT:

V.O: This is must-have information for Suncorp insurance customers affected by the recent flooding.

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via our customer response team located at the **Community Recovery Centre, 37 Maryborough Street Bundaberg.**

Importantly, you could get immediate approval over the phone for emergency repairs on valid claims and advice on how to minimise further damage.

Suncorp are here to help, so call the Claims Hotline now on thirteen, twenty-five, twenty-four.

insurance issued by Suncorp Metway Insurance Limited

Client	SUNCORP INSURANCE	Job Number	Version
Product	Live Reads	Date	January 05 2011

1. CHINCHILLA RADIO SCRIPT:

V.O: This is must-have information for Suncorp insurance customers affected by the recent flooding.

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via our customer response team located at the

XXXXxxxxxx

The team will be available from xxxxxx

Importantly, you could get immediate approval over the phone for emergency repairs on valid claims and advice on how to minimise further damage.

Suncorp are here to help, so call the Claims Hotline now on thirteen, twenty-five, twenty-four.

Insurance issued by Suncorp Metway Insurance Limited

Client	SUNCORP INSURANCE	Job Number	Version
Product	Live Reads Monday 17.01.11	Date	January 17 2011

1.
IPSWICH LIVE READ RADIO SCRIPT:

V.O: This is must-have information for Suncorp insurance customers in **Ipswich** affected by the flooding.

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the **customer response team located at the the Ipswich Showgrounds, 81 Warwick Road, Ipswich.**

That address again.
Ipswich Showgrounds, 81 Warwick Road, Ipswich.

Importantly, you could get immediate approval over the phone for emergency repairs on valid claims and advice on how to minimise further damage.

Suncorp are here to help to help 24 hours a day, so call the personal insurance Claims Hotline now on thirteen, twenty-five, twenty-four.

Insurance issued by Suncorp Metway Insurance Limited

Client	SUNCORP INSURANCE	Job Number	Version
Product	Live Reads Monday 17.01.11	Date	January 17 2011

1.

TOOWOOMBA LIVE READ RADIO SCRIPT:

V.O: This is must-have information for Suncorp insurance customers in **Toowoomba** affected by the flooding.

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the **customer response team located at 541 Ruthven Street, directly opposite the Burke & Wills Hotel.**

Importantly, you could get immediate approval over the phone for emergency repairs on valid claims and advice on how to minimise further damage.

Suncorp are here to help to help 24 hours a day, so call the personal Claims Hotline now on thirteen, twenty-five, twenty-four.

insurance issued by Suncorp Metway Insurance Limited

Client	SUNCORP INSURANCE	Job Number	Version
Product	Live Reads Thursday 20.01.11	Date	January 17 2011

1.

BRISBANE LIVE READ RADIO SCRIPT:

V.O: This is must-have information for Suncorp insurance customers in **Brisbane** affected by the flooding.

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the **customer response team located in the Queen Street Mall (near Hungry Jacks) Brisbane City or Time Square 317 Oxley Road, Corner Park Terrace Graceville**

Importantly, you could get immediate approval over the phone for emergency repairs on valid claims and advice on how to minimise further damage.

Suncorp are here to help 24 hours a day, so call the personal insurance Claims Hotline now on thirteen, twenty-five, twenty-four.

Insurance issued by Suncorp Metway Insurance Limited

Client	APIA INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	02 February, 2011

V.O: This is important information for Apia insurance customers **affected by Cyclone Yasi**.

Apia is on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the **Customer Response Teams now located at Tully Showgrounds Cnr Butler & Murray Sts and at the Cardwell Library in Balliol St**

Apia may be able to provide emergency accommodation or funding on valid claims, and can give you immediate advice on how to help minimise further damage.

The Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance

Client	APIA INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	02 February, 2011

V.O: This is important information for Apia insurance customers affected by Cyclone Yasi.

Our experienced claims staff are available to help so call the 24 hour Apia Claims Hotline now to lodge a claim.

Apia may be able to provide emergency accommodation or funding on valid claims, and can give you immediate advice on how to help minimise further damage.

The Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance

Client	SUNCORP INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	07 February, 2011

V.O: This is must-have information for Suncorp insurance customers **affected by Cyclone Yasi.**

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, via **Customer Response Teams now located at Frogs Hollow, South Mission Beach Recovery Centre &Tully Showgrounds.**

Importantly, you could also get immediate approval over the phone for emergency repairs on valid claims.

Suncorp are here to help to help 24 hours a day, so call the personal Claims Hotline now on thirteen, twenty-five, twenty-four or visit these locations.

Insurance issued by Suncorp Metway Insurance Limited

Client	SUNCORP INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	07 February, 2011

V.O: This is must-have information for Suncorp insurance customers **affected by Cyclone Yasi.**

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, via **Customer Response Teams now located at Tully Showgrounds Cnr Butler & Murray Sts and at the Cardwell Library in Balliol St**

Importantly, you could also get immediate approval over the phone for emergency repairs on valid claims.

Suncorp are here to help to help 24 hours a day, so call the personal Claims Hotline now on thirteen, twenty-five, twenty-four or visit these locations.

Insurance issued by Suncorp Metway Insurance Limited

Pointers: **Customer Response Teams now located at Tully Showgrounds Cnr Butler & Murray Sts and in Cardwell at Balliol St**

Client	APIA INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	11 February, 2011

V.O: This is important information for Apia insurance customers **affected by Cyclone Yasi**.

Apia is on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the **Customer Response Teams now located at Frogs Hollow, South Mission Beach Recovery Centre & Tully Showgrounds**

Apia may be able to provide emergency accommodation or funding on valid claims, and can give you immediate advice on how to help minimise further damage.

The Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance

Client	SUNCORP INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	14 February, 2011

V.O: This is must-have information for Suncorp insurance customers **affected by Cyclone Yasi.**

Suncorp are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, via the **Customer Response Team now at Tully Showgrounds.**
For other locations in your region visit Suncorpreponse.com.au

Importantly, you could also get immediate approval over the phone for emergency repairs on valid claims.

Suncorp are here to help to help 24 hours a day, so call the personal Claims Hotline now on thirteen, twenty-five, twenty-four or visit these locations.

Insurance issued by Suncorp Metway Insurance Limited

Client	APIA INSURANCE	Job Number	Version
Product	CRT Location Script – Live Read	Date	14 February, 2011

V.O: This is important information for Apia insurance customers **affected by Cyclone Yasi**.

Apia is on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the **Customer Response Teams now located at Tully Showgrounds**

Apia may be able to provide emergency accommodation or funding on valid claims, and can give you immediate advice on how to help minimise further damage.

The Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance

Information for Apia Home and Contents Insurance customers.

Cyclone Yasi was an experience few of us will ever forget. Here at Apia, we received over 1,900 claims and we're making good progress with the recovery.

Rebuilding with \$5.8 million already paid out to North Queenslanders.

We've already paid out over \$5 million to North Queenslanders, and have more plans in place to help fast-track the rebuilding process.

Tips for Apia customers affected by Cyclone Yasi.

If you've already lodged a home and contents claim with us for an amount less than \$5,000, and we've told you that it's been accepted, we're speeding up the claims process by letting you get on with fixing the problems:

- If you're a customer with an already approved repair or replacement claim of up to \$2,000 – you can get the repairs done or make your purchase and send us the invoice for reimbursement.
- If you're a customer with an already approved repair or replacement claim between \$2,000 and \$5,000 – you can send us one quote from a supplier or repairer. We'll check it's fair and reasonable and if so, authorise and settle your claim.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in North Queensland, you'll be helping the whole state get back on its feet.

To send your quotes/invoices or if you want to discuss your claim, please contact us using one of the methods below:

- Call the Queensland Event Recovery Team on 1300 134 726 anytime
- Fax us on 1300 046 914
- Post to Queensland Event Recovery Team, GPO Box 2988, Brisbane Qld 4001
- Email: myclaim@apia.com.au and make sure you include your claims number in the subject line

Rewarding experience



Insurance issued by Australian Alliance Insurance Company Limited (AAI) ABN 11 006 471 709 AFS Licence No. 235011.
BSUN5904_APIA_CP



QUEENSLAND FLOODS - RADIO LIVE READ

BRISBANE LIVE READ 17.01.11

V/O:

If your home and contents are insured with Apia and they have been damaged in the floods, we are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the customer response team located at the **RNA Showgrounds, or Time Square 317 Oxley Road, Corner Park Terrace, Graceville.**

Alternatively, the Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

DISCLAIMER:

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance.



QUEENSLAND FLOODS - RADIO LIVE READ

IPSWICH LIVE READ 17.01.11

V/O:

If your home and contents are insured with Apia and they have been damaged in the floods, we are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via the customer response team located at the **Ipswich Showgrounds, 81 Warwick Road, Ipswich.**

That address again.
Ipswich Showgrounds, 81 Warwick Road, Ipswich.

Alternatively, the Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

DISCLAIMER:

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance.



QUEENSLAND FLOODS - RADIO LIVE READ

TOOWOOMBA LIVE READ 17.01.11

V/O:

If your home and contents are insured with Apia and they have been damaged in the floods, we are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via **the customer response team located at customer 541 Ruthven Street, directly opposite the Burke & Wills Hotel.**

Alternatively, the Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

DISCLAIMER:

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance.



QUEENSLAND FLOODS - RADIO LIVE READ

BRISBANE LIVE READ 20.01.11

V/O:

If your home and contents are insured with Apia and they have been damaged in the floods, we are on the ground and ready to help fast track the recovery process.

Our experienced claims staff are available to help with claim lodgements, either on the phone, or via **the customer response team located at the in the Queen Street Mall (near Hungry Jacks) Brisbane City, or Time Square 317 Oxley Road, Corner Park Terrace, Graceville.**

Alternatively, the Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

The number to call is 13 50 50 (thirteen, fifty, fifty). That's 13 50 50.

DISCLAIMER:

Apia is an agent and authorised representative of Australian Alliance Insurance Company Ltd, the issuer of the Insurance.



QUEENSLAND FLOODS - RADIO LIVE READ

V/O:

If you're insured with Apia and your home, car, or any of your possessions have been damaged in the floods, please call Apia on 13 50 50.

Apia can help you with emergency accommodation and financial assistance.

Don't worry about paperwork or policy numbers; just call Apia and we'll help you sort everything out.

The Apia phone line is open 24 hours a day, so you can speak to someone at any time of day.

So if you're insured with Apia and you've been affected by the floods, call 13 50 50.

DISCLAIMER:

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QUEENSLAND FLOODS - RADIO LIVE READ

V/O:

If you're insured with Apia and your home, car, or any of your possessions have been damaged in the floods, please call Apia on 13 50 50.

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QUEENSLAND FLOODS - RADIO LIVE READ

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So if you're insured with Apia and you've been affected by the floods, call 13 50 50.

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YOU MUST-HAVE NO CONFUSION IN YOUR FLOOD COVER.



What makes Suncorp the must-have automatic flood and water damage cover?

With Suncorp Home and Contents Insurance you're covered for flooding from a river and storm damage. In fact, our policy automatically includes cover for your home and its contents caused by all of the following types of flooding when you insure them with us*:

☒ **FLASH FLOODING**

Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

☒ **RIVERINE FLOODING**

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

☒ **WATER DAMAGE**

Even if you don't live in a likely flood area, there are many other types of water damage. We cover damage at the home caused by leaks from dishwashers, washing machines, pipes in walls, rainwater downpipes, even waterbeds.

☒ **STORM DAMAGE**

We also cover damage to your home caused by heavy rainfall, hail and winds.

We've been looking after Queenslanders for over 90 years, and will continue to do so.

**THE MUST-HAVE
QUEENSLAND INSURANCE.**

SUNCORP
Insurance

MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

If you're an existing Suncorp Home and Contents Insurance policyholder, your policy automatically includes cover for flood and storm damage to buildings and contents you have insured with us. Suncorp's Comprehensive Car & Boat policies also cover flood and storm damage.

WHAT YOU CAN DO TO SPEED UP YOUR CLAIM.

- ☑ Always put your personal and family safety first.
- ☑ Once safe we encourage you to lodge your claim and start the assessment process immediately – you do not need to return to your home before contacting us.
- ☑ When you do return to your home, do your best to dry it out by keeping it as well ventilated as possible. This will help avoid the quick build-up of mould.
- ☑ Get your wet contents out of your house – and make a list of damaged items.
You can group lots of smaller/ similar items together like "food in pantry" or "clothes in chests of drawers".
- ☑ Where possible, take photos of your damaged belongings to show what you have lost.
- ☑ If you are throwing objects out during clean-ups, make a note of the brands and models of electrical items.
Keep the manufacturer manuals if possible.
- ☑ Keep a piece of damaged carpet or photograph the back where the make and brand is stamped so that we can replace it with a similar carpet type and colour where possible.

Personal Insurance Claims please call 13 25 24

(including Home and Contents and Comprehensive Car or Boat Insurance.)

Our Claims call centre is functioning 24/7 to ensure that we get to you as soon as possible.

Suncorp are on the ground and ready to help. For our Customer Response Team locations please visit www.suncorpflood.com.au

FINANCIAL ASSISTANCE.

Suncorp Bank Personal and Business customers affected may be eligible for financial assistance. Some of the options include:

- ☑ An opportunity to suspend home loan repayments for a period.
- ☑ Residential, business and agricultural loan variations without the cost of most bank fees.
- ☑ Waived early withdrawal fees for those customers wishing to withdraw from term deposits.
- ☑ Credit card relief where necessary.

Suncorp Bank branches are also collecting donations for the Queensland Premier's Flood Relief appeal.

Suncorp Banking customers can contact 13 11 75 to discuss assistance.

Suncorp staff extend their deepest sympathies to those who have lost loved ones and property in the Queensland floods and we will be doing all we can to support our customers during this event.

 **SUNCORP BANK**

 **SUNCORP**
Insurance

MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

YOU MUST-HAVE NO CONFUSION IN YOUR FLOOD COVER.

With Suncorp Home and Contents Insurance you're covered for flooding from a river and storm damage. In fact, our policy automatically includes cover for your home and its contents caused by all of the following types of flooding when you insure them with us*:

✓ FLASH FLOODING

Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

✓ RIVERINE FLOODING

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

✓ WATER DAMAGE

Even if you don't live in a likely flood area, there are many other types of water damage. We cover damage at the home caused by leaks from dishwashers, washing machines, pipes in walls, rainwater downpipes, even waterbeds.

✓ STORM DAMAGE

We also cover damage to your home caused by heavy rainfall, hail and winds.

IF YOU NEED TO CALL US

To help us respond to your enquiry please follow these tips:

- ✓ Have your policy or quote number ready
- ✓ For urgent enquiries, call **13 11 55**, say '**Insurance**' and follow the prompts
- ✓ To make a new claim, or to enquire about an existing claim, call **13 25 24**, say '**Claims**' and follow the prompts
- ✓ If you have a non urgent enquiry, please visit our website www.suncorpflood.com.au, to get in touch with us via email.

Due to the scale of recent flood events, our call centre is experiencing unusually high call volumes. We ask that you be patient with any delays. Rest assured we're doing all we can to answer your enquiries as soon as possible.

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**THE MUST-HAVE
QUEENSLAND INSURANCE.**


SUNCORP
Insurance

IMPORTANT MUST-HAVE INFORMATION FOR SUNCORP INSURANCE AND BANK CUSTOMERS.

If you are an existing Suncorp Home and Contents insurance policyholder, rest assured your policy automatically includes cover for flood and water damage to building and contents you have insured with us.

Personal Insurance Claims please call 13 25 24
(including Home and Contents and Comprehensive Car Insurance.)

Commercial Insurance Claims please call 1800 797 554
Business customers should contact their insurance broker to lodge claims as soon as possible.

Listen to your local radio station for more information about Customer Response Teams who can also assist you.

Please note that some of our Suncorp Insurance call centres are located in affected areas, with staff numbers also being impacted. We apologise for any delays in answering calls and urge you to be patient. Our call centres in other areas are functioning 24/7 to ensure that we get to you as soon as possible.

ASSISTANCE FOR SUNCORP BANK CUSTOMERS.

Suncorp Bank Personal and Business customers affected by major weather events may be eligible for financial assistance.

Some of the options available include:

- ☒ An opportunity to suspend home loan repayments for a period.
- ☒ Residential, business and agricultural loan restructuring without the cost of most bank fees.
- ☒ Waived early withdrawal fees for those customers wishing to withdraw from term deposits.
- ☒ Credit card relief where necessary.

Suncorp Bank branches are also collecting donations for the Queensland Premier's Flood Relief appeal.

Suncorp Banking customers can contact 13 11 75 to discuss possible assistance options.


SUNCORP BANK


SUNCORP
Insurance

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MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

If you're an existing Suncorp Home and Contents Insurance policyholder, your policy automatically includes cover for flood and storm damage to buildings and contents you have insured with us. Suncorp's Comprehensive Car & Boat policies also cover flood and storm damage.

WHAT YOU CAN DO TO SPEED UP YOUR CLAIM.

- ☑ Always put your personal and family safety first.
- ☑ Once safe we encourage you to lodge your claim and start the assessment process immediately – you do not need to return to your home before contacting us.
- ☑ When you do return to your home, do your best to dry it out by keeping it as well ventilated as possible. This will help avoid the quick build-up of mould.
- ☑ Get your wet contents out of your house – and make a list of damaged items.
You can group lots of smaller/ similar items together like “food in pantry” or “clothes in chests of drawers”.
- ☑ Where possible, take photos of your damaged belongings to show what you have lost.
- ☑ If you are throwing objects out during clean-ups, make a note of the brands and models of electrical items.
Keep the manufacturer manuals if possible.
- ☑ Keep a piece of damaged carpet or photograph the back where the make and brand is stamped so that we can replace it with a similar carpet type and colour where possible.

Personal Insurance Claims please call 13 25 24

(including Home and Contents and Comprehensive Car or Boat Insurance.)

Our Claims call centre is functioning 24/7 to ensure that we get to you as soon as possible.

Suncorp are on the ground and ready to help. For our Customer Response Team locations please visit www.suncorpflood.com.au

FINANCIAL ASSISTANCE.

Suncorp Bank Personal and Business customers affected may be eligible for financial assistance. Some of the options include:

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- ☑ Residential, business and agricultural loan variations without the cost of most bank fees.
- ☑ Waived early withdrawal fees for those customers wishing to withdraw from term deposits.
- ☑ Credit card relief where necessary.

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Suncorp staff extend their deepest sympathies to those who have lost loved ones and property in the Queensland floods and we will be doing all we can to support our customers during this event.

SUNCORP BANK

SUNCORP
Insurance

MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

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With Suncorp Home and Contents Insurance you're covered for flooding from a river and storm damage. In fact, our policy automatically includes cover for your home and its contents caused by all of the following types of flooding when you insure them with us*:

☒ **FLASH FLOODING**

Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

☒ **RIVERINE FLOODING**

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

☒ **WATER DAMAGE**

Even if you don't live in a likely flood area, there are many other types of water damage. We cover damage at the home caused by leaks from dishwashers, washing machines, pipes in walls, rainwater downpipes, even waterbeds.

☒ **STORM DAMAGE**

We also cover damage to your home caused by heavy rainfall, hail and winds.

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**THE MUST-HAVE
QUEENSLAND INSURANCE.**


SUNCORP
Insurance

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As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

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Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

✓ RIVERINE FLOODING

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

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✓ STORM DAMAGE

We also cover damage to your home caused by heavy rainfall, hail and winds.

IF YOU NEED TO CALL US

To help us respond to your enquiry please follow these tips:

- ✓ Have your policy or quote number ready
- ✓ For sales and service enquiries, call **13 11 55**, say '**Insurance**' and follow the prompts
- ✓ To make a new claim, or to enquire about an existing claim, call **13 25 24**, say '**Claims**' and follow the prompts
- ✓ If you have a non urgent enquiry, please visit our website **www.suncorpflood.com.au**, to get in touch with us via email.

Due to the scale of recent flood events, our call centre is experiencing unusually high call volumes. We ask that you be patient with any delays. Rest assured we're doing all we can to answer your enquiries as soon as possible.

Suncorp Insurance staff extend their deepest sympathies to those who have lost loved ones and property in the Queensland floods and we will be doing all we can to support our customers during this event.

**THE MUST-HAVE
QUEENSLAND INSURANCE.**


SUNCORP
Insurance

MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

It's the summer we'll never forget, one where Suncorp received over 21,000 claims as a result of the floods and Cyclone Yasi.

We've already paid out over \$104 million to Queenslanders, and have more plans in place to help fast-track the rebuilding process.

TIPS FOR CLAIMS CUSTOMERS AFFECTED BY THE FLOODS AND CYCLONE YASI

50% of claims we have received are for under \$5000. If you've already lodged a home and contents claim with us for an amount less than \$5,000, and we've told you that it's been accepted, we're speeding up the claims process by letting you get on with fixing the problems:

- ☑ If you're a customer with an already approved repair or replacement claim of up to \$2,000 – you can get the repairs done or make your purchase and send us the invoice for reimbursement.
- ☑ If you're a customer with an already approved repair or replacement claim between \$2,000 and \$5,000 – you can send us one quote from a supplier or repairer. We'll check it's fair and reasonable and if so, authorise and settle your claim.

Help to get Queensland back in business

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in Queensland, you'll be helping the whole state get back on its feet.

To send your quotes/invoices or if you want to discuss your claim, please contact us using one of the methods below:

- ☑ Call the Queensland Event Recovery Team on 1300 134 726
- ☑ Fax us on 1300 046 914
- ☑ Post to Queensland Event Recovery Team GPO Box 2988 Brisbane Qld 4001
- ☑ Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line

**We're here for Queenslanders
when you need us most,
and will continue to be there.**

**THE MUST-HAVE
QUEENSLAND INSURANCE.**



MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

REBUILDING OUR REGION WITH OVER \$352 MILLION PAID IN CLAIMS.

It's the summer we'll never forget, one where Suncorp received over 18,397 claims as a result of the floods and Cyclone Yasi. We've already paid out over \$352 million to Queenslanders, as we set about rebuilding our great State. These are the settlement amounts Suncorp has already paid by region to date:

- CYCLONE YASI - \$93.3M
 - SOUTH EAST QLD FLOODS - \$211.2M
 - CENTRAL QLD FLOODS - \$47.5M
- = TOTAL PAID FOR QLD - \$352.04M**

HELP TO GET QUEENSLAND BACK IN BUSINESS.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in Queensland, you'll be helping the whole state get back on its feet.

NEED MORE HELP WITH YOUR CLAIM?

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- ✓ Fax us on 1300 046 914
- ✓ Post to Queensland Event Recovery Team GPO Box 2988 Brisbane Qld 4001
- ✓ Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line
- ✓ Visit suncorpresponse.com.au to find out more

**We're here for Queenslanders
when you need us most,
and will continue to be there.**

**THE MUST-HAVE
QUEENSLAND INSURANCE.**



MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

REBUILDING YOUR REGION WITH \$119 MILLION PAID OUT TO SOUTH EAST QUEENSLAND.

Ever since the dark days of the January floods, Suncorp Insurance has been there to help. We've already paid out over \$119 million to residents of South East Queensland, and have more plans in place to help fast-track the rebuilding process.

TIPS FOR CLAIMS CUSTOMERS AFFECTED BY THE JANUARY FLOODS.

50% of claims we have received are for under \$5,000. If you've already lodged a home and contents claim with us for an amount less than \$5,000, and we've told you that it's been accepted, we're speeding up the claims process by letting you get on with fixing the problems:

- ☑ If you're a customer with an already approved repair or replacement claim of up to \$2,000 – you can get the repairs done or make your purchase and send us the invoice for reimbursement.
- ☑ If you're a customer with an already approved repair or replacement claim between \$2,000 and \$5,000 – you can send us one quote from a supplier or repairer. We'll check it's fair and reasonable and if so, authorise and settle your claim.

HELP TO GET QUEENSLAND BACK IN BUSINESS.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in North Queensland, you'll be helping the whole state get back on its feet.

To send your quotes/invoices or if you want to discuss your claim, please contact us using one of the methods below:

- ☑ Call the Queensland Event Recovery Team on 1300 134 726
- ☑ Fax us on 1300 046 914
- ☑ Post to Queensland Event Recovery Team GPO Box 2988 Brisbane Qld 4001
- ☑ Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line

We're here for Queenslanders when you need us most, and will continue to be there.
The must-have Queensland insurance.

THE MUST-HAVE
QUEENSLAND INSURANCE.



WHAT MAKES SUNCORP THE MUST-HAVE QUEENSLAND INSURANCE?



- ✓ Local Queenslanders on the phones, who know your town or suburb
- ✓ A Queensland based claims team, there for you 24/7, 365 days a year
- ✓ Car assessment centres across the state to speed up your repairs
- ✓ Assessors on the ground when you need them most, throughout Queensland
- ✓ An understanding of the Queensland weather and how important it is to have flood and water damage covered automatically as part of your Home & Contents Insurance
- ✓ Home & Contents Insurance that covers contents on your deck and in your yard, because as Queenslanders we spend more time outside than inside
- ✓ 90 years of helping Queenslanders protect their way of life, and will continue to be there

**If your insurer doesn't have all this, call Suncorp
on 13 11 55 or visit your local branch.**

**THE MUST-HAVE
QUEENSLAND INSURANCE.**

SUNCORP
Insurance

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant product disclosure statement before making any decision regarding our products. Contact us for a copy.

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WHAT MAKES SUNCORP QUEENSLAND'S MUST-HAVE CAR INSURANCE?

- ✓ A Queensland based claims team, there for you 24/7, 365 days a year
- ✓ Your choice of repairer*. Or if you prefer, you can leave the running around to us
- ✓ 7 day repair guarantee or we'll provide a courtesy car until it is repaired†
- ✓ 90% of driveable cars fixed within 5 days*
- ✓ Hire car for up to 14 days if you're unlucky enough to have your car stolen
- ✓ Repairs guaranteed for life – we guarantee the quality of workmanship and materials in repairs we authorise for the life of your car
- ✓ 2 year new car replacement, regardless of the kilometres you've travelled

If your insurer doesn't offer Comprehensive Car Insurance that includes all this, talk to us.

**THE MUST-HAVE
QUEENSLAND INSURANCE.**

 **13 11 55**
 **Visit your local branch**

SUNCORP
Insurance 

*If you choose your own repairer, we may not authorise repairs in which case the 7 Day Repair and Lifetime guarantee do not apply and we may instead cash settle the claim for a sum we consider is reasonable. †Guarantee means that if by the 8th day your car is not repaired, we'll offer a 'small category' courtesy car until it is. Car hire bond may apply. Applies only to cars that can be safely driven to a Suncorp Motor Vehicle Assessment Centre (MVAC). Certain claim types excluded. Single approved claims only. Repairs must be carried out as directed by Suncorp Midway Insurance Limited ABN 83 075 686 966 (Suncorp). *Based on claims handled via the Suncorp MVACs August 2008 to June 2009. Excluding hail & flood damaged cars. Comprehensive Car Insurance is issued by Suncorp. Conditions and exclusions apply. Please read the Product Disclosure Statement before making any decision regarding this product. Contact us for a copy. BSUN5335

SUNCORP TEAM ANSWERING THE CALL

When torrential rain started to pour down on Toowoomba on the afternoon of January 10, the Suncorp call centre in town was busy fielding calls from those already affected in the north.

As both West and Murphy's creek burst their banks, a fierce torrent of flood water rapidly rose to meet the front door of the two storey building.

More than 340 staff, trapped in the building, watched dumbstruck as many of their cars parked across the street were washed away.

"People were getting calls from their child care centre, one staff member got a call from the SES who were already at the doorstep of their house, but we couldn't let anyone leave because it just wasn't safe", said Peter Smart, the manager of the centre.

For an hour and a half, they could only listen in horror as personal calls rolled in from across the town describing the destruction created by the rushing waters.

By 4:30pm the water had receded enough to allow staff to rush back to their homes and check on family and friends. They found flood had taken many things from Toowoomba.

Friends and neighbours, homes that had raised generations, treasured belongings that couldn't be replaced.

Less than 24 hours later, more than 70 staff were back at the phones, taking calls from local people and hearing stories from those who had lost more than most of us could imagine.

"Staff came to work despite the damage to their own homes and belongings, because of their concerns about the people in their community," said Peter.



View from the centre's second storey window as the water peaked



The call centre floor as the water rose

"It's our job, it's what we do, and I think we felt it is how we could be the most helpful. We just couldn't let our customers down when they needed us most."

Suncorp people are working 24 hours a day, seven days a week, with more than 100 assessors and over 2500 claims staff doing everything they can to help get people back on their feet.

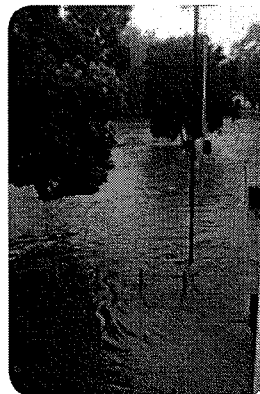
Just 48 hours after the flood, the centre was back at full capacity.

Outside work, Suncorp staff were pulling together with the rest of the community, helping the neighbours, friends and family who'd been most affected however they could.

Across the state, Suncorp Personal Insurance has worked hard to match

the indomitable spirit shown by the hundreds of thousands of Queenslanders who have been affected by this disaster and by the staff and others who make everything we do possible.

Suncorp people are working 24 hours a day, seven days a week, with more than 100 assessors and over 2500 claims staff doing everything they can to help get people back on their feet.



A specialist Flood Recovery Team of 200 people has been set up in Brisbane. In addition our Customer Response Teams - a fleet of specially equipped four wheels drives - have covered more than 40,000kms to reach those in severely affected regions, from Emerald, Ipswich and Toowoomba to downtown Brisbane.

Suncorp Personal Insurance would like to thank the people of Queensland for their continuing support and assure our customers that we are dedicated to delivering on the promises we have made.

SUNCORP
Insurance

HERE FOR QUEENSLANDERS WHEN YOU NEED US MOST.

As more devastating weather events occur throughout our state we urge Queenslanders to remain safe. But we also want to assure our customers that we are here to do what we can to help during this difficult period.

HOME INSURANCE CUSTOMERS IMPACTED BY THE QUEENSLAND FLOODS

Our initial focus has been to prioritise our customers most impacted by the flood waters and we are trying our best to get to all customers affected as quickly as possible.

We have now completed the majority of first inspections on our customer's homes that require assessment.

If you have already lodged a claim:

- ✓ Keep your claims number and details handy
- ✓ If your property requires assessment you can expect a visit from an Assessor within the next two weeks

If an assessor has already visited your property:

- ✓ Once your assessment is completed we should contact you about the building process within the next 4 weeks

PERSONAL INSURANCE CUSTOMERS IMPACTED BY CYCLONE YASI

What you can do to speed up your claim:

- ✓ Once safe we encourage you to lodge your claim so we can start the assessment process immediately
- ✓ Suncorp may be able to offer approval over the phone for emergency repairs on valid home insurance claims, and can give you immediate advice on how to help minimise further damage
- ✓ For valid claims, temporary accommodation is available if your home is damaged and unliveable
- ✓ Suncorp guarantees home repairs* that we authorise and arrange for the lifetime of your home
- ✓ Suncorp are on the ground and ready to help. For our Customer Response Team locations please visit www.suncorpresponse.com.au

YOU MUST-HAVE NO CONFUSION IN YOUR FLOOD COVER

With Suncorp Home and Contents Insurance you're covered for flooding from a river and intense rainfall. In fact, our policy automatically includes cover for your home and its contents caused by all of the following types of flooding when you insure them with us*:

Storm Damage and Storm Surge

Suncorp Home and Contents Insurance covers damage caused by rain, wind, hail and storm. If a storm surge is generated by cyclone activity then we will cover damage caused by that storm surge if it occurs at the same time your home or contents are damaged by the cyclone.

Flash Flooding

Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

Riverine Flooding

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

Other Water Damage

Even if you don't live in a likely flood area, there are many other types of water damage. We cover damage at the home caused by leaks from dishwashers, washing machines, pipes in walls, rainwater downpipes, even waterbeds.

FINANCIAL ASSISTANCE

Suncorp Bank Personal and Business customers affected may be eligible for financial assistance. Some of the options include:

- ✓ An opportunity to defer home loan repayments for a period
- ✓ Residential, personal, business and agricultural loan variations without the cost of most bank fees
- ✓ Waived early withdrawal fees for those customers wishing to withdraw from term deposits

- ✓ Credit card relief where necessary
- ✓ An opportunity to defer up to three monthly repayments on equipment finance facilities
- ✓ Refund of merchant rental fees for a period
- ✓ Suncorp Bank branches are also collecting donations for the Queensland Premier's Flood Relief appeal

TO HELP US RESPOND TO YOUR ENQUIRY

- ✓ Have your insurance policy or quote number ready
- ✓ To make a new claim, or to enquire about an existing claim, call 13 25 24, say 'Claims' and follow the prompts
- ✓ If you have a non urgent enquiry, please visit our website www.suncorpresponse.com.au, to get in touch with us via email
- ✓ If you would like to discuss banking assistance, simply call 13 11 75

Due to the scale of recent events, our call centre is experiencing unusually high call volumes. We ask that you be patient with any delays. Rest assured we're doing all we can to answer your enquiries as soon as possible.


SUNCORP BANK


SUNCORP
Insurance

MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

It's the summer we'll never forget, one where Suncorp Insurance received over 10,700 claims as a result of Cyclone Yasi.

REBUILDING YOUR REGION WITH \$31.4 MILLION PAID OUT TO NORTH QUEENSLAND.

We've already paid out over \$31 million to North Queenslanders, and have more plans in place to help fast-track the rebuilding process.

TIPS FOR CLAIMS CUSTOMERS AFFECTED BY CYCLONE YASI.

50% of claims we have received are for under \$5,000. If you've already lodged a home and contents claim with us for an amount less than \$5,000, and we've told you that it's been accepted, we're speeding up the claims process by letting you get on with fixing the problems:

- ☑ If you're a customer with an already approved repair or replacement claim of up to \$2,000 – you can get the repairs done or make your purchase and send us the invoice for reimbursement.
- ☑ If you're a customer with an already approved repair or replacement claim between \$2,000 and \$5,000 – you can send us one quote from a supplier or repairer. We'll check it's fair and reasonable and if so, authorise and settle your claim.

HELP TO GET QUEENSLAND BACK IN BUSINESS.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in North Queensland, you'll be helping the whole state get back on its feet.

To send your quotes/invoices or if you want to discuss your claim, please contact us using one of the methods below:

- ☑ Call the Queensland Event Recovery Team on 1300 134 726
- ☑ Fax us on 1300 046 914
- ☑ Post to Queensland Event Recovery Team GPO Box 2988 Brisbane Qld 4001
- ☑ Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line

**We're here for Queenslanders
when you need us most,
and will continue to be there.**

**THE MUST-HAVE
QUEENSLAND INSURANCE.**



MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

REBUILDING OUR REGION WITH OVER \$209 MILLION PAID IN CLAIMS.

It's the summer we'll never forget, one where Suncorp received over 17,700 claims as a result of the floods and Cyclone Yasi. We've already paid out over \$209 million to Queenslanders, as we set about rebuilding our great State. These are the settlement amounts Suncorp has already paid by region to date:

- SOUTH EAST QLD FLOODS - \$128.9M
 - CYCLONE YASI - \$50M
 - CENTRAL QLD FLOODS - \$30.2M
- = TOTAL PAID FOR QLD - \$209.1M**

HELP TO GET QUEENSLAND BACK IN BUSINESS.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in Queensland, you'll be helping the whole state get back on its feet.

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- ☑ Visit suncorpresponse.com.au to find out more

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**THE MUST-HAVE
QUEENSLAND INSURANCE.**



MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

REBUILDING OUR REGION WITH OVER \$352 MILLION PAID IN CLAIMS.

It's the summer we'll never forget, one where Suncorp received over 18,397 claims as a result of the floods and Cyclone Yasi. We've already paid out over \$352 million to Queenslanders, as we set about rebuilding our great State. These are the settlement amounts Suncorp has already paid by region to date:

- SOUTH EAST QLD FLOODS - \$211.2M
- CYCLONE YASI - \$93.3M
- CENTRAL QLD FLOODS - \$47.5M
- = TOTAL PAID FOR QLD - \$352.04M

HELP TO GET QUEENSLAND BACK IN BUSINESS.

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**THE MUST-HAVE
QUEENSLAND INSURANCE.**





NEWS RELEASE

Tuesday 11 January 2011

Suncorp Toowoomba Call Centre Affected by Flash Flooding

Suncorp's Toowoomba Call Centre was affected by local flash flooding yesterday leading to the evacuation of all staff and its temporary closure.

Suncorp Acting Executive General Manager of Insurance Claims, Jimmy Higgins, said the call centre had already been extremely busy managing claims from recent weather events right across the state.

"Our staff had been working hard to support those in regional Queensland who had been affected by recent floods but yesterday many were faced with the same personal situation," Mr Higgins said.

"I am pleased that all of our staff are safe and we have started immediate work to repair any damage to the call centre.

"Unfortunately the temporary closure of the call centre will mean that there will be some longer than normal delays in processing Suncorp and GIO Insurance claims over the phone however I ask that people please be patient and we will get to them as soon as possible.

"We are hopeful that any repairs needed to the building will be done quickly and staff can safely return to work.

"Suncorp is a proud part of the Toowoomba community and we will be working with local authorities to support staff and residents affected by today's terrible events," he said.

Mid afternoon on the 10th January 2011, the Toowoomba Call Centre was inundated with water. Approximately 40cm of water rushed through the ground floor of the building situated on the corner of Margaret St and Kitchener Streets

The Toowoomba Call Centre houses more than 340 staff responsible for claims lodgement, sales and service for the Suncorp and GIO Insurance brands.

At the peak of this incident staff were stranded on the 2nd level during the event and local management liaised with SES to get them out when safe.

Some staff member's cars are flooded and homes have been impacted.

For further information contact:





NEWS RELEASE

Suncorp mobile insurance claims office operational in Cardwell

Suncorp's mobile claims and assessment office is now operational in Cardwell and ready to assist cyclone affected customers.

Located in Balliol Street, the Customer Response Team (CRT) is a fully self-sufficient mobile office which allows Suncorp, AAMI, AMP, Vero, Shannons and APIA customers to lodge claims and get insurance advice.

Executive General Manager of Suncorp Personal Insurance, Jason McCracken, said Suncorp had invested in the latest mobile technology to ensure customers get the best possible claims service.

"Having CRT offices and claims staff on the ground in affected areas allows customers to commence the claim process even if they are still without power or telecommunications," Mr McCracken said.

"We understand that there are very challenging times for many people but we are dedicated to moving mobile offices through North Queensland so we can help locals start rebuilding their lives," he said.

If customers cannot get to a CRT they can also make home and motor claims by calling 13 25 24.

Commercial insurance claims for Vero, GIO, AAMI and AMP business customers can also be made through the Customer Response Teams.

Vero is also encouraging its business customers to contact their insurance broker to lodge claims as soon as possible.

Suncorp Bank is also providing financial assistance to its many personal and business customers in the region.

Some of the options available include:

- An opportunity to suspend home loan repayments for a period
- Residential, business and agricultural loan restructuring
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
- Credit card relief where necessary

Suncorp Banking customers can contact 13 11 75.

For claims information and Suncorp CRT locations can be found on the SuncorpCRT facebook page and on twitter @SUNCORPCRT.

More information:





NEWS RELEASE

Suncorp mobile insurance claims office operational in Tully

Suncorp's mobile claims and assessment office is now operational in Tully and ready to assist cyclone affected customers.

Located at the Tully Showgrounds, the Customer Response Team (CRT) is a fully self-sufficient mobile office which allows Suncorp, AAMI, AMP, Vero, Shannons and APIA customers to lodge claims and get insurance advice.

Executive General Manager of Suncorp Personal Insurance, Jason McCracken, said Suncorp had invested in the latest mobile technology to ensure customers get the best possible claims service.

"Having CRT offices and claims staff on the ground in affected areas allows customers to commence the claim process even if they are still without power or telecommunications," Mr McCracken said.

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More information:





NEWS RELEASE

21 February, 2010

The Suncorp Group Alerts Customers to Assessor Scam Victims of Floods and Cyclone Yasi in Northern Queensland Targeted

The Suncorp Group is advising Queensland customers to ensure they are dealing with an authorised Suncorp Group assessor in relation to any recent claim they may have.

The Suncorp Group has received information that people falsely claiming to be assessors from companies in the Suncorp Group are active in the Northern Queensland region.

In alerting customers of this today, Jimmy Higgins, Executive Manager Queensland Event Recovery, said:

“Our assessors will always be able to identify themselves, and demonstrate that they work for one of our companies in the Suncorp Group. To ensure the assessor is an authorised Suncorp Group assessor, customers should always ask for the appropriate paperwork and details before allowing assessors into their homes.

“We have also seen cases of suppliers and repairers misrepresenting themselves as preferred partners. In some cases these people request excesses to be paid up front before any repairs can take place. Customers should never hand over cash to assessors or repairers prior to any work taking place.

“We are carefully balancing the need to support local tradespeople with the need to get our customers back in their homes as quickly as possible. Already we’ve engaged a panel of over fifty Queensland building companies across the state, who in turn are engaging local trades people and suppliers where possible.

“If there is any doubt in a customer’s mind about the legitimacy of the person they are dealing with, they should contact their insurer immediately,” said Mr Higgins.

ENDS

More information:





NEWS RELEASE

27 September 2010

Spring into action as storms and rainy weather looms

Simple steps to help you face the Queensland storm season

While warmer weather promises relief from winter chills, it can also bring sudden storms and heavy rains.

New research by leading insurer Suncorp reveals that not everyone is learning from the experience of past storms. In fact, of the Queensland respondents whose homes suffered storm damage in recent years, only slightly more than half (59%) have made any changes to better prepare their homes for future storms.

Suncorp executive manager, Marty Weatherhead, said this apparent complacency was concerning, particularly as Queenslanders know how quickly storms can hit and how devastating they can be.

"We've seen that storms can bring damaging strong winds, hailstones, lightning, heavy rain and flash flooding, and severe thunderstorms cause more damage in Australia each year than any other natural hazard," he said.

Suncorp's research revealed that hail had created the most damage to Queensland respondents' homes (24%), closely followed by wind (21%) and flood water (19%). Outside Brisbane, flood and wind each accounted for 28% of storm damage to homes.

Nationally, responses showed that wind (27%) caused the most damage, followed by flood water (23%) and hail (15%).

"Home maintenance doesn't have to cost a lot, but it has the potential to save a lot of money and heartbreak if a storm hits," he said.

Mr Weatherhead suggested that perhaps Queensland residents weren't always aware that there were simple things they could do to mitigate damage.

"With storm season approaching, it's always wise to trim overhanging branches, both to prevent them falling onto roofs and to stop fallen leaves from clogging gutters. During heavy rain, water can overflow from clogged gutters and enter homes causing extensive damage, even if the roof holds firm," Mr Weatherhead said.

While 88% of Queensland respondents who had experienced damage reported that their insurance cover had been adequate to cover the storm damage to their homes and contents, Mr Weatherhead advised that it might not be possible to replace family keepsakes.



NEWS RELEASE

"While insurance can help repair damage, it can't replace the irreplaceable, such as photos and other treasured possessions," he said.

"As storm season approaches, it's important for householders to take the time to clean up around their home. This may help avoid the need for a larger and more costly clean-up later."

What you can do now

- Check gutters and downpipes. Backed up gutters can send water flowing into your home during heavy rains.
- Check the roof for damaged or loose tiles, or raised corners of corrugated sheets. A roof in good repair is more likely to withstand high winds and to keep out water.
- Trim overgrown tree branches. Check with your local council if you're unsure about which trees / branches you can cut. DO NOT attempt to trim trees near powerlines.
- Remove or secure loose items around the garden which could become projectiles during high winds.
- Keep a battery operated torch and AM radio handy in case of loss of electricity. Use the radio for power restoration updates and possible evacuation notices.
- Put together a small evacuation package of keepsakes and things you would hate to lose, in case you need to evacuate quickly.
- Keep spare batteries, canned non-perishable food, can opener, water, first-aid kit and blankets handy and identify a shelter room in your house if evacuation isn't possible.

What you can do as a storm approaches or during a storm

- Outside furniture, ornaments, bikes, toys and pot plants should be secured or locked away.
- Secure doors, windows and awnings. Covering windows with plywood can be a good last minute protection.
- Move cars into the garage if you have one.
- If you have a garage door, back your car against the inside of the door to help prevent it twisting in high winds.
- Stay indoors away from windows. Move furniture away from windows and doors.
- Make sure mobile phones are fully charged.
- If power is cut, turn off and unplug electrical items especially computers. DO NOT use wet or damp electrical appliances.
- Fill containers with drinking water.
- Listen to your local radio station, with a battery operated radio, for storm and power supply updates and any evacuation plans if needed.
- Stay clear of fallen powerlines.

– ENDS –



FACT SHEET

Suncorp Insurance and Banking Flood Assistance Information

Insurance Claims

- The Suncorp Group suggest customers of its insurance brands can do the following to speed up their insurance claim process and ensure their safety:
 - Always put personal and family safety first. Avoid contact with flood water whenever possible. Do not drive into floodwater, even if you believe it is shallow and that you can make it through. Always obey the directions of emergency services personnel.
 - Once safe we encourage you to lodge your claim and start the assessment process immediately - you **do not** need to return to your home or business before contacting us.
 - When you return to your home or business do your best to dry it out by keeping it as ventilated as possible. This will also help avoid the quick build up of mould.
 - If you can, get your wet contents out of the house/business – and make a list of damaged items. You can group lots of smaller/similar items together like 'food in pantry' or 'clothes in chests of drawers'.
 - Where possible, take photos of your damaged belongings to show what you have lost.
 - If you are throwing things out in clean-ups, make a note of brands and models for electrical items. Keep the manufacturer manuals if possible.
 - Keep a piece of damaged carpet or photograph the carpet back where the make and brand is stamped so we can replace it with similar carpet and colour where possible.
- The Suncorp Group owns some of Australia's largest insurance brands and is well prepared to handle major weather events, especially in Queensland.
- As a major insurance group we utilise our scale during major events to quickly respond to customers by dispatching extra claims and assessment staff and increasing call centre capacity.
- We have new Customer Response Teams that are wireless self sustainable claims centres that go to the heart of affected regions and process claims and assessments quickly.
- Customer Response Teams can lodge claims for Personal and Business Insurance customers.



FACT SHEET

Personal Insurance Claims

- The Suncorp Group's Personal Insurance division – which incorporates brands such as Suncorp Insurance, Apia, GIO and AAMI – is the market leader in Queensland.
- Our Suncorp Insurance, GIO and Apia brands each include automatic flood cover as a standard feature in their personal home and contents insurance policies. This covers flood damage to buildings and contents caused by river flooding, flash flooding, rainwater run-off and storm.
- AAMI's domestic home and contents policies include cover for storm and rainwater run-off but not river flooding. In determining cover, all claims are assessed on an individual case by case basis. AAMI's landlord insurance policies (both landlord building and strata-title landlord cover) include cover for flood.
- Each of our insurance brands' comprehensive motor insurance policies provide cover for flood damage.
- Personal Insurance claims phone numbers:
 - Suncorp - **13 25 24**
 - AAMI - **13 22 44**
 - Apia - **13 50 50**
 - GIO – **13 14 46**

Commercial Insurance Claims

- Business customers should contact their insurance broker and to lodge claims as soon as possible. If insured with us directly, customers should contact their insurer on the number below.
- Business insurance claims phone numbers:
 - Suncorp - **1800 797 554**
 - VERO - **1800 222 043**
 - GIO - **13 14 46**
 - AAMI - **13 22 44**
 - AMP - **13 14 46**
- Intermediated (through brokers) personal insurance claims phone numbers:
 - VERO - **1300 888 073**
 - AMP - **13 14 37**

Banking

- Suncorp Bank provides financial assistance to its many personal and business customers when affected by major weather events.
- Some of the options available include:



FACT SHEET

- An opportunity to suspend home loan repayments for a period
- Residential, business and agricultural loan restructuring without the cost of most bank fees
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
- Credit card relief where necessary
- Suncorp Bank branches are also collecting donations for the Queensland Premier's flood relief appeal.
- Suncorp Banking customers can contact 13 11 75.

SUNCORP CONTACTS





NEWS RELEASE

Friday 31 December 2010

Suncorp Insurance: Steps to process your flood claim faster

Suncorp Insurance is providing flood affected Queenslanders with some simple tips to help speed up the insurance claim process.

Suncorp Insurance Acting Executive General Manager for Claims, Jimmy Higgins, said the company had received approximately 1,450 claims to date but was encouraging other affected customers to make their claim as soon as possible.

"We know dealing with property loss or damage can be very challenging but we encourage our customers to put their personal and family safety first," Mr Higgins said.

"Once safe we encourage them to lodge their claim and start the assessment process immediately - they do not need to return to their home or business before contacting us.

"There are also some very simple things that can help speed up the personal and business claims process including:

- Do your best to dry out your home or business by keeping it as ventilated as possible. This will also help avoid the quick build up of mould.
- Get your wet contents out of the house/business – and make a list of damaged items. You can group lots of smaller/similar items together like 'food in pantry' or 'clothes in chests of drawers'.
- Where possible, take photos of your damaged belongings to show what you have lost.
- If you are throwing things out in clean-ups, make a note of brands and models for electrical items. Keep the manufacturer manuals if possible.
- Keep a piece of damaged carpet or photograph the carpet back where the make and brand is stamped so we can replace it with similar carpet and colour where possible."

Mr Higgins said that Suncorp was one of Australia's biggest insurers and was well prepared to handle major weather events, especially in Queensland.

"As a major insurer we can utilise our scale during major events to quickly respond to customers.

"We have dispatched extra claims and assessment staff into affected areas and increased our call centre capacity.

"We also have three of the company's new Customer Response Teams on route to the area.

"These teams are effectively wireless self sustainable claims centres that will go to the heart of affected regions and process claims and assessments quickly.



NEWS RELEASE

"Commercial insurance claims for Vero, GIO, AAMI and AMP business customers can also be made through the Customer Response Teams."

Suncorp is encouraging its business customers to contact their insurance broker and to lodge claims as soon as possible.

Home and motor claims can be made by calling 13 25 24.

Commercial customers should lodge their claims through their normal channels.

Suncorp Bank is also providing financial assistance to its many personal and business customers in the region.

Some of the options available include:

- An opportunity to suspend home loan repayments for a period
- Residential, business and agricultural loan restructuring without the cost of most bank fees
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
- Credit card relief where necessary

Suncorp Banking customers can contact 13 11 75.

Suncorp has donated \$100,000 to the Queensland Premier's flood relief appeal, and is collecting donations through the Suncorp Bank branch network.

For further information contact:

[REDACTED] – Insurance
[REDACTED]

[REDACTED]
[REDACTED]