

Publication Date: 28 March 2024

## YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

Listen to this podcast episode [here](#).

**Intro:** Welcome to Your Strata Property, the podcast for property owners looking for reliable, accurate and bite-sized information from an experienced and authoritative source.

**Amanda Farmer:** Hello and welcome to this week's podcast episode. I am your host, strata lawyer, Amanda Farmer, and my guest this week is Tyrone Shandiman. Now before I introduce Tyrone, I want to acknowledge that this interview was recorded just the day prior to the breaking of the ABC News story, which many of you will have heard about.

At the time of this interview, I wasn't aware that the story was coming out. I don't believe Tyrone was aware either. So it has been somewhat of a neat coincidence that we are able to bring you this conversation at a time when you probably most need to hear it. I'll tell you a bit more about Tyrone and take you over to the interview in just a moment.

For now, I want to acknowledge that those of you who have been reading the news this past week probably have questions, comments, opinions about the conduct that was revealed and admitted in the published stories. A lot of those opinions have been expressed over on our Facebook page, particularly during the live discussion that I had with Professor Cathy Sherry over on our page last Friday, that's the 22nd of March. The replay of that chat is still there on the Facebook page. Last I checked, we'd had over 1,600 views of that video, over 550 comments.

So if you haven't caught it or you do want to revisit, there is a link directly to that video on Facebook in the show notes for this episode.

This is a discussion that will be continuing, certainly here on the podcast. And I'm looking forward to speaking directly with strata managers about the types of practices that ABC News has highlighted. And Tyrone also speaks to today, with the full understanding that this problem is not limited to strata managers receiving insurance commissions, this is just part of a broader conversation that we need to be having about transparency, fairness, honesty, education and ultimately professionalism.

You'll hear in the Facebook chat that I had with Professor Cathy Sherry that I referred to the Australian College of Strata Lawyers position statement released last Friday. It is a position that I support wholeheartedly as a fellow of the college, as a strata lawyer, as a business person, and as a human being engaged in the service of helping other human beings.

And the college's position is worth repeating here. President of the Australian College of Strata Lawyers, Tim Graham, says this:

"As it stands, there is only one solution. strata managers must discontinue accepting commissions, payments or benefits and act strictly in their role as fiduciaries of the owners' corporations or body corporates that they manage.

The sector is pervaded by inadequate legal disclosure, which in any event is not the panacea. Even if legal disclosure was adequate, to be a true professional, a strata manager or body corporate manager would not accept commissions, payments or benefits, particularly in circumstances where they are simply adding to the costs of their client. The colleges of the view that all who provide services to strata owners, whether they're managers, lawyers, other professionals, contractors, trades, should all be doing so with integrity, transparency, disclosure, informed consent, and fair pricing. And the college acknowledges that many strata service providers who do act in this way and encourages their continued professionalism."

That's part of the statement from the Australian College of Strata Lawyers. Copy of the full statement in today's show notes.

We will be talking about this for some time to come, no doubt with reference to further reporting that I'm sure is to come from the ABC and perhaps other media outlets, the ABC in particular, continuing the nationwide investigation into strata management practices that it says it commenced last week.

Time to introduce you to Tyrone Shandiman. Tyrone is a seasoned professional in the insurance industry, having embarked on his

**Publication Date: 28 March 2024**

**YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees**

ourney within the financial services sector in 2004. In 2011, Tyrone established Strata Insurance Solutions, transforming a garage startup into a firm now servicing over 700 clients with a dedicated focus on Strata Insurance.

Tyrone's efforts and expertise have been acknowledged with numerous industry awards and Strata Insurance Solutions was recently named an Australian top brokerage by Insurance Business Australia magazine. Tyrone is also the founder of the Australian Consumers Insurance Lobby, championing consumer rights within the insurance industry.

The Australian Consumers Insurance Lobby has been actively engaging with the issue of commissions in strata management, particularly since the release of John Trowbridge's reports. And if you haven't heard about John Trowbridge's reporting before, you can tune in to my interviews with John, episode number 349 and 350, two -part chat about why we must resolve the conflicts of interest in our strata insurance arrangements. And I brought John back for episode 370 to discuss his most recent recommendations about the affordability and availability of Strata Insurance. Those links for you in the show notes for today. Right now, I'll take you on over to my chat with Tyrone Shandiman.

**Amanda Farmer:** Tyrone Shandiman, welcome to the show.

**Tyrone Shandiman:** Thanks Amanda, thanks for having me.

**Amanda Farmer:** Pleasure to have you here with us. Been watching what's been going on in your world a little bit, Tyrone, and thought I'd bring you here to the show to share it with our listeners. I think it's important. Let's start here. What is the Australian Consumers Insurance Lobby and what is your role within it?

**Tyrone Shandiman:** Yes, so I'm the chairperson of the Australian Consumers Insurance Lobby. We advocate for affordable and available insurance. We advocate for fair practices in the consumer space related to general insurance. Just a bit of a background of our organisation. It was originally set up as the Northern Australia

Insurance Lobby because I had clients of mine in my business Strata Insurance Solutions that couldn't get insurance up in the north. We found in our, when we set that organisation up, that there was no one in this space that was actually representing consumers for general insurance. And from that northern issue, there was a number of issues that stemmed from that, including the ACCC recommending that strata managers not take commissions on insurance.

So we decided to rebrand as the Australian Consumers Insurance Lobby. It was never an intention at the very start of setting this organisation up to take on the issue of strata commissions but it just evolved in that way. So that's what our organisation does.

**Amanda Farmer:** And hearing that the ACCC has sat up and taken notice of what you're saying, it sounds to me like you have found some success and some attention, at least there up north, some change perhaps because of your lobbying.

**Tyrone Shandiman:** Yes, absolutely. So up in the north, there's the cyclone reinsurance pool. And we are very that's our number one lobbying issue. You might seem to it might seem as though strata commissions is a big issue for us. But we've actually done a lot more work on the cyclone reinsurance pool than we have on commissions, right. So yes, we have had some success in dealing with regulators. And we have quite good relationships with regular true bodies as well, including ASIC and others.

**Amanda Farmer:** Now the ACIL as I'm going to call you has recently brought something new to the attention of the ACCC and ASIC. Can you tell us what that is, what those concerns are?

**Tyrone Shandiman:** Yes, so we refer to 146 examples of what we believe is misconduct to ASIC and ACCC. They specifically relate to strata managers appointing parties to insurance policies without firstly getting approval from the committee or secondly, getting informed consent. And informed consent, in our view, is five things. So it's at the time of a change, notifying the owners corporation of an intention to change a policy.

Publication Date: 28 March 2024

## YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

If that change is gonna result in a higher cost to the owners corporation, you should notify them of that. And also any conflicts associated with remuneration or financial benefits that strata manager receives. And the fifth thing that we say is that you should actually get permission and approval from a committee. Now, in the 146 examples, none of those things happened. Right?

**Amanda Farmer:** Can I just stop you there? You said when appointing parties to a policy, can you just explain what you're talking about when you say that?

**Tyrone Shandiman:** So essentially, an insurance policy is often held by an insurance broker. And what happens is that sometimes the strata manager will seek to change the insurance broker. So they're changing the broker that's managing the insurance policy. And they do that through an appointment process. Yes.

**Amanda Farmer:** Got it, thank you. So they're doing that and you've got 146 examples of where they are, you say doing that in breach of the law or incorrectly?

**Tyrone Shandiman:** Well, look, we aren't lawyers. But we believe that there are some questions to be asked. So in our view, if you don't entertain informed consent, we think it could be considered misleading, deceptive, and unconscionable conduct. And we've asked the ACCC specifically to get advice on that. And they've confirmed that they are actually discussing within their team that particular issue of trade practices legislation. So that's currently what they're doing right now.

But it wasn't just about the appointments that we spoke to ASIC and ACCC. We also spoke about other questions or practices and these are things where like arrangements that strata managers set up to circumvent disclosing commission arrangements. So these are things like third-party companies or what John Trowbridge labels as black box companies. They're things like profit shares and advanced commissions where they're paid in a way that you don't disclose the specific commission amount to the consumer, particularly in consideration of legislation in states like New South Wales and Queensland which require that to be disclosed. Issuing quotes a day or two before the policy expires when they got the quote wrote for three weeks earlier, that's a common one I see.

**Amanda Farmer:** I'm hearing that all the time.

**Tyrone Shandiman:** Threatening to withdraw services or charge higher fees to committees if they don't insure through their chosen supplier and making misleading statements about alternate proposals as well.

And the last thing we really brought to ASIC and ACCC is our concerns about certain industry contracts which contain clauses in there which are penalty clauses which say if you don't insure through this option you will pay an additional charge you know, often 15% if you don't insure through option X, Y, Z. So and we think that they are unfair contract conditions. And potentially we've asked ACCC to look at whether they are considered third-line forcing as well. So they're looking into that as well.

**Amanda Farmer:** Right, so there is a lot there. Has this come about due to consumers who in this situation are strata owners, committee members, coming to you complaining about this? Is this something that you've picked up is happening in the industry? Where did these examples come from?

**Tyrone Shandiman:** Yes, that's a really good question. So I will confirm that a lot of the examples that we got have come from my own experience within this industry and Strata Insurance Solutions. So there has been a lot of examples that have come from that. And, you know, I've had this question put to me by the Strata Community Association, and I've made it very clear that it is the civic duty of anyone. Anyone can report to regulators unlawful activities.

But what we're now doing today, we've specifically rolled out a national survey, which is asking people to share their stories as well. And we've got some responses already in the first two hours of rolling that out. But what we're trying to do now is move the specific focus or not just putting the burden of carrying this issue solely on ACIL, what we're trying to do is we're trying to get, you know, some more voices that are willing to speak up about this issue and share their stories. And I know that there's a lot of stories

YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

out there as well.

**Amanda Farmer:** Tyrone, can I ask you just to clarify for some of our listeners who might be hearing this for the first time, we might have a mix of listeners, listeners who've heard my conversations with John Trowbridge who has been on the podcast a couple of times, my conversation with Michael Kleinschmidt, who I know you have also been quite public in your support of what he's been calling for and what he's been calling out.

But some listeners who might be hearing for the first time that there is a problem with insurance arrangements, insurance brokers and strata managers. Can you speak a little bit to this practice of appointing a broker and what is missing, you say in this process, from the perspective of the owners corporation and that question of informed consent and knowledge about how these appointments work.

**Tyrone Shandiman:** Yes, absolutely. I might just kind of expand on that a little bit more if that's okay, because if you're a consumer, my understanding is that the majority of consumers don't even know that this has happened, all right? What happens is they get a renewal from ABC Broker one year, and then the committee has simply presented a renewal from XYZ broker the year after, and the strata manager appoints the broker in between the two renewals, right?

So quite often the committee won't know that there's been a change of broker. And secondly, as well, it's often, maybe not so much in the future, but in the past it's often not disclosed. Changes of remuneration that can impact the price of insurance or increase the price of insurance.

So I suppose if you're a committee member and you're wanting to look into has this happened to me, the best thing I would say is go and get all of your insurance invoices for the last seven, eight, nine years, right? And just have a look at whether there has been a change of insurance provider over that time.

And when you go back, have a look at your records and say, "Did the committee get told? Did they vote on this?" The other thing that an invoice would be specifically assists in is, you can see broker fees on those invoices. And it's the broker fees that we really have the big issue on where previously it was a 20% commission, but then they load an equivalent fee into the policy as well, increasing the cost of insurance by 20%.

So if you're looking at your invoices and you're seeing changes of brokers and all these excessive fees as well, you might wanna go and dig around and see what happened at that particular point in time and find out whether you've gone from a 20% commission arrangement to a 20% commission and a 20% fee arrangement and not been told. And it's very easy to blindside a committee because if you're only presented one proposal every year and you're not told about changes, often committees can't be on top of every single thing that happens within the owners corporation. They rely on their strata manager just to do the right thing by them.

**Amanda Farmer:** And are you suggesting Tyrone that strata managers will be chopping and changing brokers at their own election because they are aware that they can receive a higher commission or a higher cut of the broker fee if they go with broker A rather than broker B. So they're just switching over.

**Tyrone Shandiman:** Correct, absolutely. So what's happening is, if you take the 2020 arrangement, right? So 20% commission, 20% fee, if you move from just a 20% commission arrangement, then the reason why that has moved over, no consumer in their right mind would say, I just wanna pay 20% more because I wanna give a broker an extra 20%. And 20% fee is in my view, quite excessive.

I run Strata Insurance Solutions. We don't even take the 20% commission we run on a fee for service. We can run a profitable business on that arrangement, right? So the 2020 arrangement is solely implemented to benefit the strata manager. And that's really, in our view, that's really why any consumer would be moved onto that policy, because I've never seen an example where someone has explained that change and a consumer has just said, yes, that's a great deal for us because I don't believe it is yet.

Publication Date: 28 March 2024

## YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

**Amanda Farmer:** And explain for us Tyrone where the conflict lies here when you've got a strata manager who is engaged by an owner's corporation who is then appointing a broker.

**Tyrone Shandiman:** Yes, absolutely. It really comes down to the remuneration that they receive, and there are strata managers out there that I believe that truly act in the best interest of their client, that they do that and they do that in fact, the majority of strata managers do that. What we believe is that this is like probably 20 to 30% of strata managers or 20 to 30% of policies that are on these 20% commission 20% fee arrangements. So sorry if that went a little bit beyond what you asked, but yes, I thought I would add that point in there as well.

**Amanda Farmer:** No, good to know. What I'm hoping to just make clear for our listeners is the relationship that they have with their broker, the relationship they have with their strata manager, and then the relationship between the broker and the strata manager. And it is something that we've talked about with John Trowbridge previously. There seems to be a misunderstanding, at least on the part of consumers, as to who engages the broker and who the broker works for. And I think once that is clarified, this concept of conflict and why this is such an issue becomes a little bit clearer. Are you able to clarify that for us?

**Tyrone Shandiman:** Yes. So this is another issue. So often strata managers are authorized representatives of insurance brokers. Now, one of the things we spoke to ASIC and ACCC about is how is it possible, because the common seals are fixed by the strata manager and they sign the appointment and they don't.

**Amanda Farmer:** So you're telling me when a broker is appointed, the strata manager is actually signing something that the broker puts in front of them, but they are signing that on behalf of the owners corporation or the body corporate. And they're not getting in some situations, I imagine, are not getting the express approval of the committee to affix that seal and to sign that appointment.

**Tyrone Shandiman:** Yes. Correct. So appointments are done in two ways. One is an individual appointment where you will fix a stamp and sign it. And again, the insurance industry allows a strata manager to sign an appointment, which we have significant concerns about. And we've raised that with the Insurance Council and National Insurance Brokers Association about why that's not appropriate. But that's a separate point. But it's done in two ways.

So one on an individual basis, but what's happening in the industry as well is that strata managers will write to an insurance company and say, we're transferring our entire portfolio of clients, of a hundred clients from your company, from this broker to this broker. So it's happening on a very systemic scale, where again, and it really comes down to the point that I make, whose policy is it? Whose policy is it? And who should be the one that's making the decision on changing the policy? And in this instance what we're seeing happening is strata managers are making the decision without consulting with the owners corporation in many instances. And the way that they explain it as well in some instances, a strata manager will say, "Well, we've moved our servicing arrangements because of this, this and this. So we feel there's better service."

They neglect to talk about these additional remuneration and additional costs, which is really the actual undertone as to why they've moved them, but they're not disclosed. I've never seen an example in my 12 years working in Strata Insurance where a bulk transfer has occurred and a strata manager has gone to a committee and said, "You're on a 20% commission model now, we're moving you to a 20% commission, 20% fee model and you will pay an additional 20%. And we will get this much additional remuneration." And I've never seen an instance where that has occurred on a bulk transfer basis. And I know and if you're a strata manager, you simply wouldn't do that.

**Amanda Farmer:** Right, even though that's actually what's happening in the background.

**Tyrone Shandiman:** Yes, correct.

**Amanda Farmer:** Okay. And this is across all states or are we just talking Queensland or are your examples from New South Wales and Victoria as well?

Publication Date: 28 March 2024

## YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

**Tyrone Shandiman:** The examples we provided were from Queensland, New South Wales, and Victoria. New South Wales featured heavily in a lot of the referrals that we sent to ASIC and ACCC. I've spoken to the SCA about, the states that are the best acting and the states that are really questionable. I will say Queensland is a great, and I'm from Queensland, sorry to anyone else out there, but Queensland is a really good example of where, so we've spoken about the penalty clause contracts in the industry standing contracts.

In New South Wales and Victoria, they feature in the SCA contracts, but they don't feature in Queensland. And I want to say that there are less bad actors in Queensland, in my view. And the reason being is that those penalty clauses say we can do all the wrong things by you, we can issue your renewal aid, we can threaten you, we can do whatever it is we want, and at the end of the day, we are going to get paid no matter what, whether you place the insurance through our providers or not. And really in Queensland, where they don't have those contract conditions, we find that there's less poor behaviour by strata managers.

Now, the strata management industry explains that the commission that they receive is associated with work they do related to insurance. But even in cases where an owners corporation goes we don't want to involve the strata manager in the insurance. We're engaging a provider that's going to manage that all for ourselves.

They've got this 15% penalty clause where they say, we'll get paid no matter what. And what they're saying is that the remuneration is fair and it covers off on the work that they're doing. But I think what John Trowbridge alluded to in his report is that quite often strata managers, particularly on these higher remuneration models, are using the commissions to cross-subsidise their strata management fees. And you see, the problem with this industry is that, and I've spoken to strata managers about no commissions in their service offering. And they say it's very hard for us to do that because when an owners corporation will vote on a proposal for a strata manager, there is one line in that motion which is the strata management fee.

Now if my fee is low and I'm earning all of these hidden commissions and fees, then I have a commercial advantage over strata managers that don't take commissions. So it's almost as though the industry in a way is geared towards ancillary income as opposed to just being upfront about your fees and services. And I've heard Amanda in your industry as well I've spoken to others, legal practitioners who can't even get a foot in the door because they because others will offer some kind of payment to strata managers as opposed to just charging the fees as they would charge any other client.

**Amanda Farmer:** Well, I have also heard about that. I haven't seen it myself in black and white anywhere. If I did, this audience would be sure to hear about it. What is SCA saying about all of this, Tyrone?

**Tyrone Shandiman:** The one thing I'll say firstly, we've been engaging with the Strata Community Association. I would say that, the first thing is that they're engaging so that they haven't closed the door on us and we know that what we're doing is very uncomfortable for them and their members right now. We know it's very uncomfortable if there's 30% or more of strata managers that are engaging in what we consider to be questionable practices, it's very uncomfortable for them. Look, at the moment they've got their own reforms that they've rolled out about transparency, which we engage with them on initially.

The unfortunate thing is that the 146 examples that we provided to ASIC and ACCC, their reforms will do nothing to change that or will not really properly address that particular issue because the Strata Community Association wants strata managers to disclose five financial disclosures at the time of a quote or at the time of a policy is taken out or renewed. Now the problem is a lot of these appointments are happening in the middle of the policy terms. So they're not disclosing that they're changing the service provider and they're not disclosing the cost to the consumer at the time of the change.

This is only at quote or renewal. So that's the first point that I would raise. Now, when we initially spoke to the SCA, we said to them, we are willing to not lobby against your member's interests and not raise these issues with ACCC if you can really set an example of what best practice is. And this is where we didn't agree on, right? So firstly, I mentioned earlier about informed consent on changes to brokers or appointments and disclosing the changes in cost to the consumer at the time of the appointment. Timely facilitation of information when an owner's corporation is seeking alternate quotes.

Publication Date: 28 March 2024

## YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

If they go to the strata manager and say, we want a claims history, the strata manager doesn't wait three weeks for the policy to expire before they give them the claims history. Clear and accurate information about the strata manager's role. And finally presenting alternate proposals fairly as well. Now, I challenge the SCA and any strata manager to tell me, why is that not best practice? Why they wouldn't agree to say, this is what best practice looks like for our industry. And I would say that this probably is the biggest miscalculation for the SCA because had they agreed to those things.

We probably wouldn't have referred the 146 examples to ASIC and ACCC and asked them to open up an industry-wide investigation into these practices. And I really challenge the SCA and its members. And if you're a member of the SCA, you should be asking the SCA why they wouldn't include these in their best practice guide. So that's really where the conversations are right now. But we are speaking to the SCA, they're getting communications, weeks in advance before we take them live as well.

So we're definitely engaging with them and they have been very good to engage with. And I do understand this is a very nuanced issue for them. They've got members that are saying we don't even wanna do the disclosure part. And I know that it's a very difficult issue that they have to manage across their broad membership as well.

**Amanda Farmer:** So what are you expecting from the ACCC or ASIC next? Are they going to launch this industry-wide investigation? Are you waiting to hear back from them? Where is that at?

**Tyrone Shandiman:** Yes, we've heard from both of them. I will say that the responses have been that we need more time, is what they've said. They are taking this seriously. The first thing is they have not said no.

Right, so that's the most important thing to note. ACCC have said that they are having discussions internally, particularly around the Trade Practices Act. And ASIC have said, yes, that they need more time to investigate this as well and to look into it. But we've asked for two investigations.

One, look at our 146 examples, and what we're hoping to show them is that this is not just an isolated incident, but that this is a very big issue for many brokers, strata managers across the entire industry. And if you believe that from that investigation of the 146 practices, that it demonstrates to you the scale of this problem, then you ought to open up an industry-wide investigation. And I've spoken earlier about the fact that it's actually not that difficult to do that. But one thing that we might be looking at for the future as well, depending on where things fall.

We as an organisation can also speak to the Assistant Treasurer and ask him to direct ASIC and ACCC to investigate this. So there is definitely a lot more coming in this space. I mean, if the first two communications, one banning commissions and two advising of this ASIC and ACCC investigation has made people a little bit uncomfortable, I would say that there is a lot more coming in this space and to watch what's happening.

This is the beginning not the end but what we say is don't believe what we're saying, don't believe what ACIL are saying investigate that's all we want and it's possible that at the end of all of this that you know there might be some questions asked about whether commissions are the appropriate form of remuneration for this industry.

**Amanda Farmer:** Now I'm always interested in arming our listeners with some action steps, Tyrone, you've already mentioned that owners and committee members can be going and looking through their policy history, pulling out those documents, the quotes that they've gotten year after year and see where there's been a change in broker. I would suggest that they can also straight up ask their strata manager to explain to them what the broker relationship is and provide them with a copy of this chat and see if the strata manager has any response to that.

You've mentioned there Tyrone that your model is a fee-for-service model. I imagine it's open to owners corporations to say to their strata manager, I would like you to use a broker that operates on a fee-for-service model.

**Tyrone Shandiman:** Yes, absolutely. And if I can expand on that, because I know that there's been some SCA members who

Publication Date: 28 March 2024

YSP Podcast Transcript: 402. "Does it pass the pub test?" Tyrone Shandiman on insurance commissions and broker fees

believe that in lobbying for this issue, I'm actually lobbying for my own business interests. And I just want to make the point, my business was established because of bad practices and high commissions. I'm changing the competitive environment in this industry. And I do ask myself why I'm doing that because my business is doing extremely well, right? And if commissions are banned at the end of this, I don't see strata managers coming to me and driving saying, thank you so much for doing that.

We'd love to be one of your clients or whatever, right? So I just wanted to first talk about that if that's okay. Just digress from your particular question. But you can ask your strata manager to get alternate quotes or you as a committee can do that yourself. It's actually not that difficult. It's often a case of providing two documents and having a five-minute conversation asking a few questions about the building, right?

The thing I would say to any owners corporation is that if you are not having the five financial disclosures that the SCA have put out there in their guide to members, you should demand that. And you should be asking your strata manager why they're not doing that. As I understand, this is not mandatory for members, it is a voluntary thing for members. So I would be asking or recommending that consumers demand that at the very minimum along with what we've also discussed as well.

**Amanda Farmer:** Good tips. You've mentioned your survey at the top of this chat, Tyrone. I will make sure that there is a link to that for any listeners who wanna participate in that. And that is, if I'm right, I haven't, I've seen the survey come out, I haven't gone through and read all the questions, but if I'm right, that's just about collecting some more information about actual experiences on the ground. So there should be questions that are easy enough to answer.

**Tyrone Shandiman:** Absolutely. And it's not just consumers. We want insurance brokers, strata managers, insurers, and anyone in this industry that has witnessed something that they just feel doesn't feel right or pass the pub test, fill the survey out.

What we're trying to do is show ASIC and ACCC that this is not just ACIL, that there are people that are actually experiencing the same thing. And if anyone wants any information about the various communications that we've done over since the beginning of the year, our website [ACILobby.org.au/news](http://ACILobby.org.au/news) has all of the communications that we've made and we've done a series of videos on this particular issue and they can go to that section of our website.

**Amanda Farmer:** Excellent. We'll make sure there is a link to that in the show notes, Tyrone. I have enjoyed watching your videos. They're quite easy to watch, to listen to, and that has helped me get a good and quick understanding of what the issues are on the ground. So thank you for preparing those. Anything else that you'd like to add before we wrap up?

**Tyrone Shandiman:** Yes, so I guess it's just a case with this particular issue. We're just going to see where the cards fall. I'd encourage any strata manager out there that supports what we're saying, that's a member of the SCA, to write to them as well. Because what members say to SCA matters. And I know that there are many voices on this particular issue, but if you feel that the SCA or in fact, if you're a broker and the National Insurance Brokers Association should be doing more, likewise the Insurance Council of Australia, then I would recommend you write to them and really share your views.

**Amanda Farmer:** Thank you very much Tyrone Shandiman. I'm looking forward to hearing an update, what happens next and hopeful for some improvement in this space that we all hope will continue to step into that role of the profession that we all so dearly want it to be. Thanks for your time.

**Tyrone Shandiman:** Excellent. Thank you very much. It's been a pleasure speaking with you Amanda. Thank you.

**Outro:** Thank you for listening to Your Strata Property. The podcast which consistently delivers to property owners reliable and accurate information about their strata property. You can access all the information below this episode by the show notes at [yourstrataproperty.com.au](http://yourstrataproperty.com.au).