

Developing disaster data for advocacy

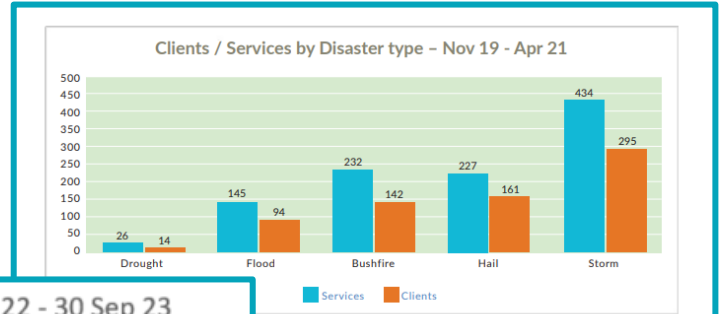
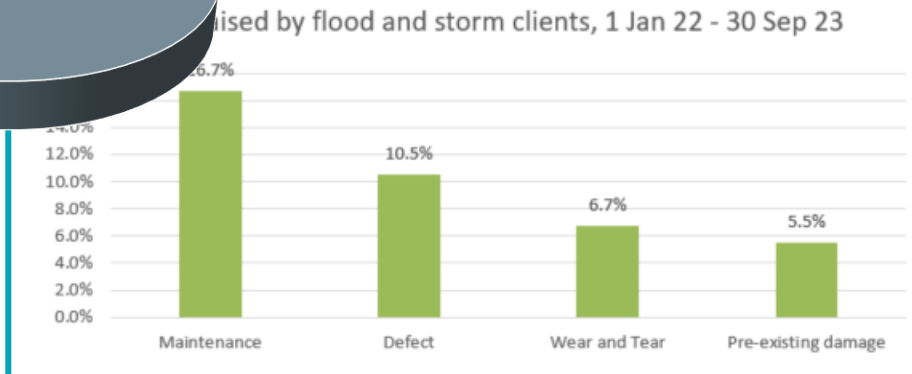
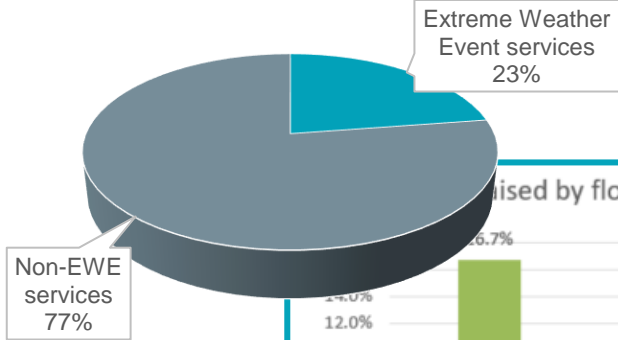
Julia Davis
Senior Policy & Communications Officer

November 2023

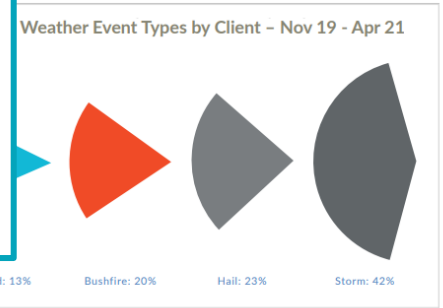
Disaster data for advocacy

What data have we collected?

Extreme Weather Event Services as percentage of total ILS services, Jan 22-Sep 23



Storm-related matters made up the highest proportion of Financial Rights' clients. Around 42% of clients were affected by storm-related matters. This led to the provision of 434 services. Around 27% of clients were affected about hail leading to the provision of 277 services.



Disaster data for advocacy

Why have we collected the data?

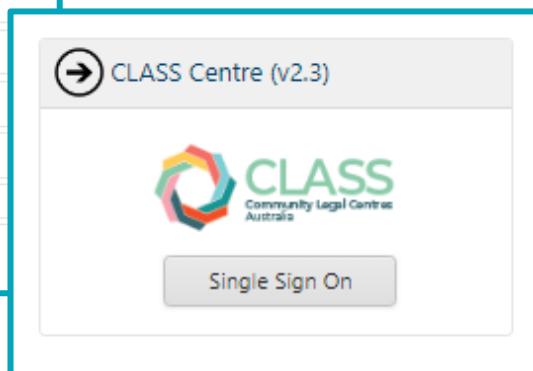
- Many people are swayed by touching personal stories or outrageous tales of poor financial firm behaviour
- However, most decision makers are *numbers people* – they need data,
- Data collection can be used to:
 - Identify systemic issues, trends and case studies
 - Be the canary in the coalmine for regulators and industry
 - Advocate for and effect change for consumers

Disaster data for advocacy

How did we collect the data?

Conflict check	1000 No conflict
Conflict check notes	
Advice checked by	9950 To be checked
(OLD) Other debt type	
Court/Tribunal	
Problem description 1	1100 Hardship - Credit law
Problem description 2	1310 Debt collection - can't pay/hardship
Other issues	2750 Domestic Violence
Main reason for hardship	9950 Other - Give details
Main reason for hardship-Other	Domestic Violence
Outcome (Advice only) / Feedback	

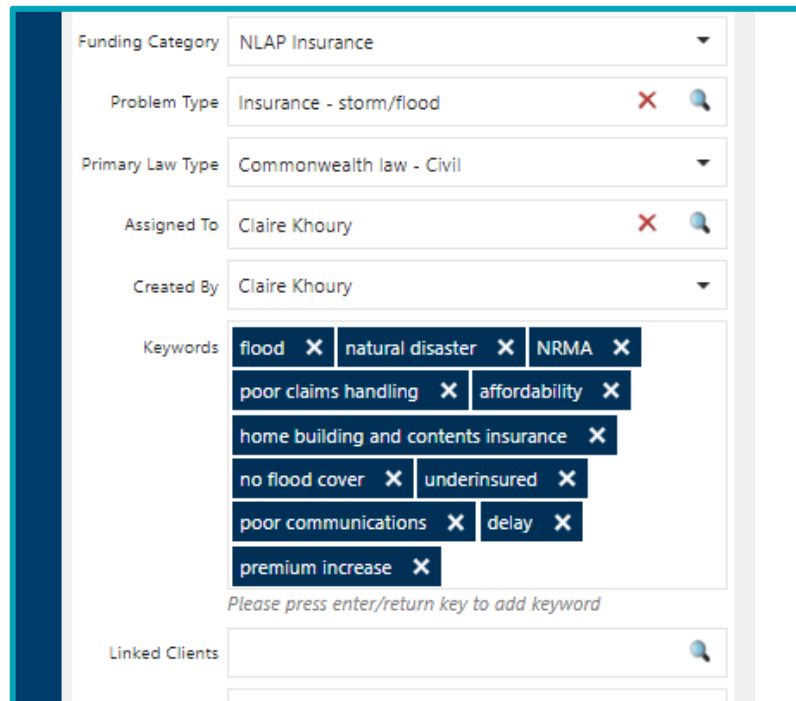
- CLASS is not data friendly
- Limited ability to list product types and problems



Disaster data for advocacy

How did we collect the data?

- **Keywords!**
 - “natural disaster”
 - type of disaster e.g. flood
 - “insurance” or “financial hardship”
 - insurer name e.g. NRMA, RACQ
 - Insurance type e.g. home insurance
 - Issue e.g. maintenance, delay



The screenshot shows a data entry form with the following fields and values:

- Funding Category:** NLAP Insurance
- Problem Type:** Insurance - storm/flood
- Primary Law Type:** Commonwealth law - Civil
- Assigned To:** Claire Khoury
- Created By:** Claire Khoury
- Keywords:** flood, natural disaster, NRMA, poor claims handling, affordability, home building and contents insurance, no flood cover, underinsured, poor communications, delay, premium increase
- Linked Clients:** (empty field)

Below the keywords list, there is a prompt: "Please press enter/return key to add keyword".

Disaster data for advocacy

How did we collect the data?

Date	Case ID	Description	Case ID
12/07/2023	C240267	mortgage stress, arrears \$2k, Plenti, Caravan, Toyota Finance, car loan, natural disaster, pandemic, long covid, nil income, financial hardship	S294452
13/07/2023	C239080	APIA, Cash Settlement, home building and contents insurance, natural disaster, flood, storm, quantum, further damage, poor quality repairs, temporary accommodation, poor claims handling	S294477
13/07/2023	C240279	Victoria, Oct 2022, flood, GIO, natural disaster, assessor/assessment, quantum, scope of works, home building and contents insurance, pre-existing damage	S294469
14/07/2023	C240334	requested documents, NRMA, claim declined, natural disaster, 2020 NSW storm, storm, poor claims handling, vulnerability, poor quality repairs, relationship, home building and contents insurance	S294547
17/07/2023	C239877	Comprehensive car insurance, Youi, Cannot warrant work, Cash settlement, insufficient cash settlement amount, motor vehicle insurance, poor claims handling, quantum, natural disaster, storm, hail, underinsured	S294567
17/07/2023	C240366	WFI, potential denial, cause of damage, storm damage, DUGF, strata insurance, poor quality repairs, storm, natural disaster	S294585
18/07/2023	C240406	Allianz, delays, flood, home building insurance, total loss, cash settlement, natural disaster, poor claims handling, underinsured, feb 22, retaining wall	S294629
18/07/2023	C240418	strata community insurance, delays, home building insurance, temporary accommodation, DUGF, reserve, angle auto finance, evicted, lease, natural disaster, storm, poor	S294641

- Data entry is manual – not automated
- Data cleaning is essential
- Words used need to be consistent and based on a taxonomy
- Data cleaning is manual and takes hours

Disaster data for advocacy

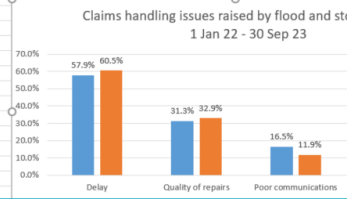
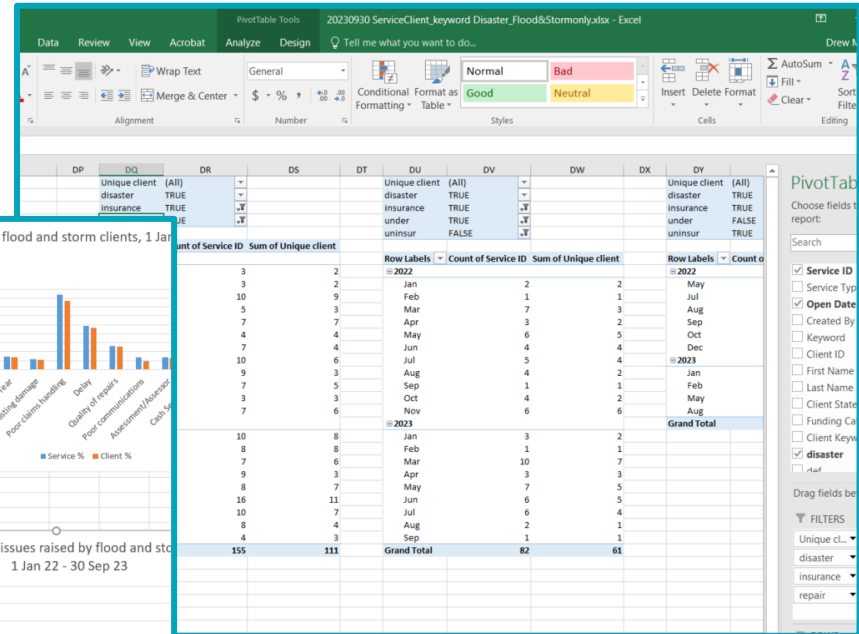
How did we analyse the data?

- Excel pivots and counts

Issue	Service	Client %
Maintenance/Defect/Wear & tear/i	28.7%	29.2%
Maintenance	17.1%	16.7%
Defect	10.3%	10.5%
Wear and Tear	7.1%	6.7%
Pre-existing damage	5.9%	5.5%
Poor communications	6.9%	4.6%
Assessment/Assessor	6.9%	6.4%
Cash Settlement	19.5%	19.1%
Scope of Works	7.9%	7.9%
Definitions	7.9%	6.6%
Under or Uninsured	9.2%	9.6%
Temporary Accommodation	8.1%	5.5%

Unique client disaster insurance	Count of Service ID	Sum of Unique client
Jan	1	1
Feb	2	2
Aug	1	1
Oct	2	1
Nov	1	0
Grand Total	18	11

Unique client disaster insurance	Count of Service ID	Sum of Unique client
Jan	1	0
Feb	1	0
Mar	2	2
May	3	0
Jun	1	1
Jul	3	3
Grand Total	15	6

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Grand Total
2022	3	2	10	7	4	7	10	9	7	3	2	1	82
2023	10	8	8	9	3	16	10	8	4	3	4	1	111
Grand Total	13	10	18	16	7	23	18	17	10	5	6	2	193

Disaster data for advocacy

Where have we used the data?

- Exposed: Insurance problems after extreme weather events
- Consumer Governance Committee of the General Insurance Code of Practice: Making Better Claims Decisions
- ASIC Claims Handling Inquiry

