

Send to
Simon
Graham

NA. Q2 = legal structure.
No. members
No. res.
Size prop.
Com. lld.
Domestic res
Rents

QUESTIONNAIRE ABOUT POTENTIAL INSURANCE CRISIS

Pro

HAVE YOU HAD TROUBLE AND WHAT SOLUTIONS MIGHT WE FIND?

[This is ALSO relevant to sympathetic respondees who may not be rural land sharing communities]

What's the problem?

Many rural land sharing communities (RLSCs) – previously called Multiple Occupancies or 'MOs' - have reported to PanCom that they have recently experienced significant increases in their Public Liability insurance premiums. Some RLSCs have had success in finding a company to insure them at reasonable prices, for various reasons but these solutions are not necessarily available to other groups.

Why this questionnaire?

In the spirit of helping each other, we are aiming to find out what might be the factors explaining why some can get reasonably priced insurance while others cannot. We are also investigating potential for RLSCs to join a group buying scheme to increase our leverage to attract the company willing to negotiate significantly lower premiums for the service offered!

PLEASE TRY AND ANSWER ALL THE QUESTIONS BELOW (WE ARE AIMING FOR 100% RETURN OF FORMS!) AS THEY ARE ALL NECESSARY TO GET A CLEARER PICTURE OF THE CURRENT SITUATION AND TO GAIN INFORMATION ON POTENTIAL FOR A GROUP BUYING OPTION. *All information will remain within PanCom and strictly confidential*

QUESTIONNAIRE

<i>About you</i>	
Name of your organisation / property (and contact details) (address) Tel..... Email.....
Are you a Rural Land Sharing Community? (previously we called these <i>Multiple Occupancies</i>)	YES <input type="checkbox"/> NO <input type="checkbox"/> (if not, please specify.....)
2. What is your legal structure?	Company <input type="checkbox"/> Cooperative <input type="checkbox"/> Other.....
3. How many members?	
4. How many residents?	
5. Size of the property?	
6. Number of community buildings	
7. Number of domestic dwellings	
8. Are any of these domestic dwellings rented out? (max. number rented at any one time)

About your insurance	
9. Have you got Public Liability insurance? <i>(If answer no, please continue to fill in this questionnaire)</i>	YES <input type="checkbox"/> NO <input type="checkbox"/>
10. If no, is this due to excessively high premium?	YES <input type="checkbox"/> NO <input type="checkbox"/>
11. If yes, has the premium dramatically increased	YES <input type="checkbox"/> NO <input type="checkbox"/>
12. If yes, suggest a reason <i>(If insufficient room for comments, please use the back page)</i>
13. If no, suggest a reason <i>(If insufficient room for comments, please use the back page)</i>
14. Have you (or a resident) ever made a claim against your policy in the past	YES <input type="checkbox"/> NO <input type="checkbox"/>
15. Is your current cover a renewal with the same company?	YES <input type="checkbox"/> NO <input type="checkbox"/> Whether answer 'yes' or 'no', please give current insurer's (not necessarily underwriter's) name (if feel this is valid)..... Broker's name.....
16. If yes, state number of years with the same company
17. If ticked 'no' (i.e. not with the same company) what was (a) your reason OR (b) their reason for non-renewal? <i>(If insufficient room for comments, please use the back page)</i>	(a)..... OR (b)..... Previous insurer's name (if feel this is valid)
18. What category of insurance do you currently fit into?	<input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> other.....
19. What is the approximate premium you are currently paying? (or if don't have insurance, what was the lowest premium offered).	\$.....00
20. What does this represent in terms of percentage increase?%
21 Is it your intention for your domestic dwellings to be insured separately by the householders or is this done cooperatively via the community (even though the individuals pay)	<input type="checkbox"/> separately <input type="checkbox"/> cooperatively
If houses insured separately, is it with a different insurer to that covering the community areas?	YES <input type="checkbox"/> NO <input type="checkbox"/>
22. Do you (or could you) have a risk assessment or risk management process?	YES <input type="checkbox"/> NO <input type="checkbox"/>

<i>About future solutions</i>	
23. How many domestic dwellings might potentially be insured (either separately or cooperatively) in a group buying scheme?
24. Might you be interested in a <u>Public Liability</u> group buying scheme if the premiums were satisfactory to you? <i>(If insufficient room for comments, please use the back page)</i>	YES <input type="checkbox"/> NO <input type="checkbox"/> Comments would be appreciated.....
25. Might you be interested in a <u>Comprehensive</u> group buying scheme (i.e combined Public Liability and domestic insurance) if the premiums were satisfactory to you <i>(If insufficient room for comments, please use the back page)</i>	YES <input type="checkbox"/> NO <input type="checkbox"/> Comments would be appreciated.....
26. Would you be willing to attend a public meeting (in Lismore) to discuss this more fully after some financial figures became available?	YES <input type="checkbox"/> NO <input type="checkbox"/>
27. Would you like to continue to receive communications about this issue as needed?	YES <input type="checkbox"/> NO <input type="checkbox"/> Phone number..... Contact person email.....

Thank you for filling in this form. **Please return it prior to Jan 31st* 2003 to:**

**The Secretary
Korinderie Ridge Cooperative
P.O. Box 42
Woodburn 2472**

[Enquiries: Tein McDonald Tel: 6682 2885 or Email: teinm@ozemail.com.au]

** If this time period does not give your community sufficient time to respond, some leeway is available*

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Peter Hamilton

From: "Peter Hamilton" <peterh@nor.com.au>
To: "Tein McDonald" <teinm@ozemail.com.au>
Sent: Tuesday, 31 December 2002 12:21 PM
Subject: RLSC Insurance Premiums

Hi Tein,

I am in receipt of a copy of your "Questionnaire" re the above and have forwarded a copy of same to Bodhi Farm.

How extensive is the list of RLSC's that you have mustered for this mail out? How did you get to compile your list? I and several others, have been trying for some time to compile information about the legal structures etc of communities in the area.

What is the extent of the area that you have covered? I am particularly interested in your questions 1-8 inclusive.

I and a small group have been collecting material re RLSC development since the mid 70's associated with the "Rainbow Archive" Project. A great deal of material has been collected by various people over this time and a deal of this is currently held in the Mitchell Library in Sydney.

We are looking to the Southern Cross University to be a repository for such material as there is a growing interest in such material both for undergraduate use and for post graduate research.

Do you have your Questionnaire available on email? If so I would be obliged if you would send this to me as I would like to on-forward it to others.

Looking forward to your reply. Regards.

Peter Hamilton

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