

Homeowner's name(s)

Meeting date:

Address

Suburb

City

Claims Specialist: (name)

Project Manager: (name)

The homeowner(s)

This section is about you. How has the experience been for you? How are your confidence and trust levels? Is there anything about your family situation that makes the insurance claim particularly stressful or difficult. Is there anything you want your insurer to know about you or your family situation so they can be mindful of it when they are dealing with you? Are there particular staff you feel you can or can't work with effectively?

The property - status

This section is about the dwelling itself. We explain a little about the damage assessment and/or settlement offer as you understand it. We also outline any concerns you have about what you have been told.

Issues

Generally people have more than one issue or concern that weighs on their mind. Issues can be about an incorrect scope (DRA), lack of visibility of numbers or how decisions were arrived at, quantity surveying concerns, the design process, engineering assessments, foundations, etc. In a process as long and convoluted as settling a claim and reinstating a home, the list is endless.

Sometimes people don't have specific issues but they have a list of questions they need clear answers to or documents they need explained. We list as much information as possible in this section to ensure:

- A. we can identify the best staff who would be necessary to address your concerns or questions and;
- B. we have enough information to direct what preparation your insurer needs to do before they come to a facilitated meeting with you.

By making sure your insurer prepares in advance, it means the facilitated meeting is not a 'fact finding' one and you get to make some progress. Your insurer should know enough about the situation as you understand it to be able to clarify matters, get pre-approval on certain decisions, or clearly define their position if it is appropriate to your case. If there are documents you need prior to meeting with them, we have your insurer send those documents to you.

What the homeowner wants to achieve (the facilitated meeting agenda)

A facilitated meeting with your insurer is all about what you need it to be about. We take the points from above and they form the basis of the meeting.

Some people need their insurer to hear how difficult it has been for them or why they might be lacking in confidence and trust. Others want to cut straight to the more practical aspects of their claim in which case we get straight into unpacking the issues raised in the notes.

Both insurance staff and the homeowners involved in Breakthrough so far have felt that having an agenda like this keeps everything on track and means that progress can be made even within the course of a meeting. Homeowners also feel more confident because they know the meeting will stay focused on the things they need to say and discuss.

The agenda always includes time for:

- Introductions
- Issues discussion
- Summary and agreement on actions (including who is responsible for them and expected timeframes)