



28 February 2024

Dr Daniel Mulino MP

Chair of Standing Committee on Economics

Standing committee on economics

**Re: Inquiry into insurers' responses to 2022 major floods claims: Questions on notice**

Dear Dr Mulino,

Thank you for the opportunity to appear before the Parliamentary Inquiry into insurers responses to the 2022 major floods claims on 5 February. Youi has reviewed the transcript and does not have any corrections to make. Youi's responses to the questions taken on notice can be found below.

**Vulnerable customer and trauma training:**

Training is provided to Youi staff for the identification and handling of customer vulnerability on both an introductory and ongoing basis and is delivered in both face to face training session and eLearning formats.

Youi's trauma training is included in the Vulnerable Customer training, and all claims' staff undergo an annual training session on compassion fatigue and vicarious trauma which addresses maintaining employee wellbeing when dealing with customer trauma.

The training categories, areas covered, and frequency are detailed below.

Training sessions	Areas covered	Completed during role specific induction	Refresher frequency
Vulnerable Customers <i>Estimated time to complete: 30 minutes</i>	<ul style="list-style-type: none"> <li>• Identifying vulnerability</li> <li>• Types of vulnerabilities</li> <li>• Liaising with vulnerable customers</li> <li>• Responding to vulnerability disclosures</li> <li>• Vulnerability categories</li> <li>• Referral to Specialist Teams</li> <li>• Appropriate recording of vulnerabilities</li> <li>• External Resources</li> </ul>	✓	Annual
Compassion Fatigue and Vicarious Trauma	<ul style="list-style-type: none"> <li>• What is compassion fatigue?</li> <li>• What is vicarious trauma?</li> </ul>	✓	Annual

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<p><i>Estimated time to complete:</i> 20 minutes</p>	<ul style="list-style-type: none"> <li>• Four pillars of wellbeing</li> <li>• Identifying fatigue</li> <li>• Self-care toolbox</li> <li>• Values, strengths, and boundaries</li> <li>• Investing in recovery</li> </ul>		
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*Table 1 Training sessions, areas covered, and frequency.*

eLearning courses	Areas covered	Completed during role specific induction	Refresher frequency
<p>General Insurance Code of Practice (GICOP) – Vulnerable Customers and Financial Hardship <i>Estimated time to complete:</i> 90 minutes</p>	<ul style="list-style-type: none"> <li>• What is vulnerability?</li> <li>• Examples of vulnerability</li> <li>• Identifying vulnerable customers</li> <li>• Supporting vulnerable customers</li> <li>• Needs or vulnerability.                             <ul style="list-style-type: none"> <li>○ Financial hardship</li> <li>○ Family violence</li> <li>○ Mental health</li> </ul> </li> </ul>	✓	Annual
<p>Vulnerable Customers <i>Estimated time to complete:</i> 30 minutes</p>	<ul style="list-style-type: none"> <li>• What is vulnerability?</li> <li>• Obligations</li> <li>• What makes someone vulnerable?</li> <li>• Types of vulnerability</li> <li>• Identifying a vulnerability</li> <li>• How will I know if the customer is vulnerable?</li> <li>• Example scenario</li> <li>• Recording the vulnerability</li> <li>• How can we help?</li> <li>• External help</li> <li>• Priority Assistance Teams</li> </ul>	✓	Annual

*Table 2 eLearning courses, areas covered, and frequency.*

**Open claims**

Youi's current open claims are set out below, split by catastrophe event and product type. Additionally, the number of customers that are currently in temporary accommodation (**TAC**) is shown by catastrophe event.

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ICA CAT Code	CAT Description	Product	Open Claims	Percentage of total claims	Currently in Temporary accommodation
221	South-east Queensland and northern New South Wales (NSW) floods of February and March 2022	Business	0	0.0%	1
		Home	58	1.0%	
		Leisure	1	0.4%	
		Vehicle	0	0.0%	
222	Hunter and greater Sydney floods of July 2022	Business	0	0.0%	0
		Home	5	1.2%	
		Leisure	0	0.0%	
		Vehicle	0	0.0%	
223	Victorian, NSW, and Tasmanian floods of October 2022	Business	0	0.0%	0
		Home	7	1.4%	
		Leisure	2	5.4%	
		Vehicle	1	0.8%	
224	Central west NSW floods of November and December 2022	Home	6	6.8%	1
		Leisure	0	0.0%	
		Vehicle	1	3.8%	
<b>Total</b>			<b>81</b>	<b>1.0%</b>	<b>2</b>

**Table 3** Open claims and current temporary accommodation by Product, by Catastrophe

### Customer satisfaction response rates

Youi's customer satisfaction response rates are set out in the below tables. The Customer Satisfaction Index (CSI) survey is sent upon claim lodgement, and the Net Promoter Score (NPS) survey is sent upon claim finalisation.

ICA CAT Code	CAT Description	CSI response rate	NPS response rate
221	South-east Queensland and northern New South Wales (NSW) floods of February and March 2022	33%	25.45%
222	Hunter and greater Sydney floods of July 2022	37%	25.99%
223	Victorian, NSW, and Tasmanian floods of October 2022	34%	29.37%
224	Central west NSW floods of November and December 2022	31%	23.36%

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<b>Total</b>	<b>33%</b>	<b>25.80%</b>
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**Table 4** Customer Satisfaction Index and Net Promoter Score response rates by Catastrophe

Urban / Regional	CSI response rate	NPS response rate
Major cities of Australia	33%	27.14%
Inner regional Australia	33%	24.98%
Outer regional Australia	32%	29.35%
Remote Australia <sup>1</sup>		
Very remote Australia		
<b>Grand Total</b>	<b>33%</b>	<b>25.80%</b>

**Table 5** Urban/Regional distribution of Customer Satisfaction Index and Net Promoter Score response rates

**Youi's coverage in the Hawkesbury region**

Youi has 3411 active policies in the Hawkesbury region.

If there any further questions, please let me know.

Sincerely,

DocuSigned by:  
[Signature]

Russell Redsell  
Chief Corporate Affairs and Governance Officer

<sup>1</sup> The numbers of claims in remote and very remote areas are too small to show a trend.

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