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From: George Seber

Sent: Monday, 24 June 2019 6:32 pm

To: Insurance Review <insurancereview@mbie.govt.nz>

Subject: insurance policies

Dear Chairperson

I am pleased that a review is being made of insurance practices. Policies need to be written simply and clearly. I have found that premiums get increased with no explanation and often with little warning. It seems that insurance companies can do what they like.

Last year I had an interesting experience when a travel insurance company made a mistake with the information they were given in their policy for me. I asked to have it corrected but was told they could not do that and I would have to go through the whole procedure and my travel agent again. They said they would make a note of it, which is not sufficient for a legal document. In the end I sent copies of emails about the matter to my travel agent. Very strange when they made the mistake!

Sincerely

George Seber

Emeritus Prof of Statistics, Auckland University