



Association of Insurance Building & Engineering Consultants

Submission – 30th January 2026

Email: info@codecompliance.org.au

General Insurance Code Governance Committee: 2026–27 Priorities Consultation

Executive Summary

AiBEC (Association of Insurance Building & Engineering Consultants) welcomes the opportunity to provide this submission in response to the CGC’s consultation on priorities for the 2026–27 work program.

AiBEC is the peak industry body representing independent building and engineering technical experts engaged across the general insurance claims ecosystem. A core objective of AiBEC is to **uplift expert capability, professionalism, and reporting quality** through education, guidance, and collaboration with industry stakeholders.

The recently launched **ANZIIF/AiBEC Certificate in Claims Consulting** represents a milestone advancement creating an insurance focused training framework for all insurance consultants. This course will give insurance consultants much needed understanding of insurance industry participants’ roles, ethical practices, insurance law and regulations, COP, and duties and responsibilities towards consumers and those facing vulnerability. We believe support will drive industry take-up of the course and enhance claims handling experiences for Insurers and Consumers.

AiBEC submits that expert engagement practices are **foundational inputs** into claims decisions, complaints handling, cash settlement outcomes, and the treatment of vulnerable consumers. As such, expert practice is directly aligned with both the CGC’s **main priorities** and its **continuing activities**.

1. What is the issue you are seeing?

Expert engagement and report use materially influence claims and complaints outcomes

Expert Instructions and expert reports are routinely relied upon to:

- Determine claim acceptance or denial
- Support cash settlement decisions
- Respond to internal disputes, complaints, and external review

Where expert engagement is unclear, inconsistent, or misunderstood, expert reports become a frequent source of dispute and complaint escalation.

Variability in expert reporting quality and understanding

Despite significant efforts by professional bodies such as AiBEC to uplift standards, variability remains in:

- How experts are instructed
- How reports are interpreted and relied upon
- How limitations and assumptions are understood within claims decision-making

This variability increases the risk of misapplication of expert evidence.



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Expert engagement contributes to claims delays

Unclear Instructions, requests for clarification, and supplementary reporting contribute directly to claims delays, which are a known driver of complaints and consumer dissatisfaction.

2. What challenges or detriment is this creating?

Increased complaints and dispute escalation

Expert evidence is frequently central to complaints where:

- Decisions are difficult to explain
- Reports are relied upon beyond their intended purpose
- Outcomes appear inconsistent with consumer expectations

This places additional pressure on insurer complaints handling processes and external dispute resolution pathways.

Disproportionate impact on vulnerable consumers

Vulnerable consumers are particularly affected by:

- Delays arising from expert rework
- Complex technical language in reports
- Difficulty understanding how expert opinions have influenced decisions

These factors can exacerbate financial hardship, stress, and disengagement.

Systemic inefficiency

Poor alignment between expert engagement and claims needs results in:

- Rework and supplementary reports
- Extended claim lifecycles
- Increased cost for insurers and consumers alike



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3. What should the CGC be doing about this issue?

Recognise expert engagement as a driver of CGC priority outcomes

AiBEC submits that expert engagement practices should be explicitly recognised as a **key lever** affecting:

- Complaints handling effectiveness
- Identification and treatment of vulnerable consumers
- Claims timeliness and decision quality

Support uplift in expert capability and consistency

The CGC should encourage practices that:

- Improve clarity and purpose in expert engagement
- Promote expert reports that are fit for purpose and explainable to consumers
- Reduce the likelihood of expert evidence becoming a complaint trigger

Align CGC expectations with education and training initiatives

AiBEC has, over the past 18 months, actively contributed to industry uplift through:

- Published technical and reporting guidance
- Webinars and seminars addressing expert practice and claims interfaces
- Collaboration with ICA, AFCA, and industry stakeholders
- Jointly developed Claims Consulting Courses with ANZIIF, including training on expert engagement, complaints handling, and vulnerable consumer considerations

CGC guidance and monitoring would be strengthened by aligning with these existing capability-building initiatives.



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4. Where can the CGC add the most value?

Partner with industry bodies to prevent harm upstream

AiBEC is well placed to support the CGC by:

- Reinforcing CGC expectations through expert education and training including CGC support for the ANZIIF/AiBEC Certificate in Claims Consulting
- Embedding best-practice principles into professional development pathways
- Acting as a conduit between experts, insurers, and regulators

Reduce complaints by improving expert engagement at source

Improving how experts are engaged and how their reports are relied upon:

- Reduces disputes and complaints
- Improves decision clarity
- Enhances trust in the claims process

Support better outcomes for vulnerable consumers

By addressing expert-related drivers of delay and confusion, the CGC can:

- Reduce unnecessary hardship
- Improve communication and transparency
- Achieve more consistent, consumer-focused outcomes



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Conclusion

Expert engagement is not peripheral to the CGC's agenda. It is embedded within claims handling, complaints resolution, cash settlement decision-making, and the experience of vulnerable consumers.

AiBEC's work over the past 18 months demonstrates that **education, collaboration, and capability uplift** are effective tools for reducing complaints, improving claims efficiency, and enhancing consumer outcomes. AiBEC welcomes continued engagement with the CGC as a constructive industry partner in advancing these shared objectives.

Should you require further information or elaboration, please contact AiBEC CEO – Tony Libke – admin@aibec.co

Yours sincerely,

Nik Housh

Technical Committee Chair

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