

**COMMENTS - INQUIRY INTO WESTERN AUSTRALIA'S HOME INDEMNITY INSURANCE ARRANGEMENTS**

I have been self-employed in the building industry for 44 years of which about 30 years as a registered builder and am very concerned about the process of builder registration and indemnity insurance. I mention both because I think one holds the solution to the other.

Firstly, my performance as a builder, to stay in business is dictated by my ability to perform the work as well as market trends and my financial status should remain my private business and shouldn't come into the equation for builders registration.

Secondly, likewise, when it comes to indemnity insurance in my opinion, my financial business should remain my business and the criteria for my eligibility for insurance should be automatic due to my ability of obtaining and retaining builders registration.

The insurance company should be taking the risk and not impeding my ability to perform my work by making me jump through financial hoops that have nothing to do with the risk of me not doing my work to the quality demanded to stay in business.

Unfortunately, as stated in your report, the industry is run mainly by a few high-volume builders which creates an industry very poorly supervised coupled with poorly trained and paid trades and is a recipe for problems that you are trying to insure for.

Lift the standards with skills and remove offenders from the industry. You are forcing the trade based builder out of the industry with your financial requirements.

John Bishop (Reg. No. 6689)  
JWB Enterprises (Reg. No. 11620)