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Welcome

Demand Ethics: An SEQ Owner's Path to a Better Body Corporate

Together, we can create change and a better future for SEQ strata communities.



Brought to you by LookUpStrata and Owners Corporation Network



Introducing:



Nathan Francey and Tim Goulding

Office of the Commissioner for Body
Corporate and Community Management

Brought to you by LookUpStrata and Owners Corporation Network



Department of Justice

Office of the Commissioner for Body Corporate and Community Management

The BCCM Office

Nathan and Tim



**Queensland
Government**

Our office

Information and Community Education Service



- website: Google BCCM QLD
- Information call-back service
- Written response to inquiries

Dispute Resolution Service



Two-stage resolution process:

- conciliation
- adjudication

We do not handle complaints, advocacy, or investigative / compliance matters.

CTS fast facts



Schemes
52,589



**ICEU Annual
phone calls**
16,500

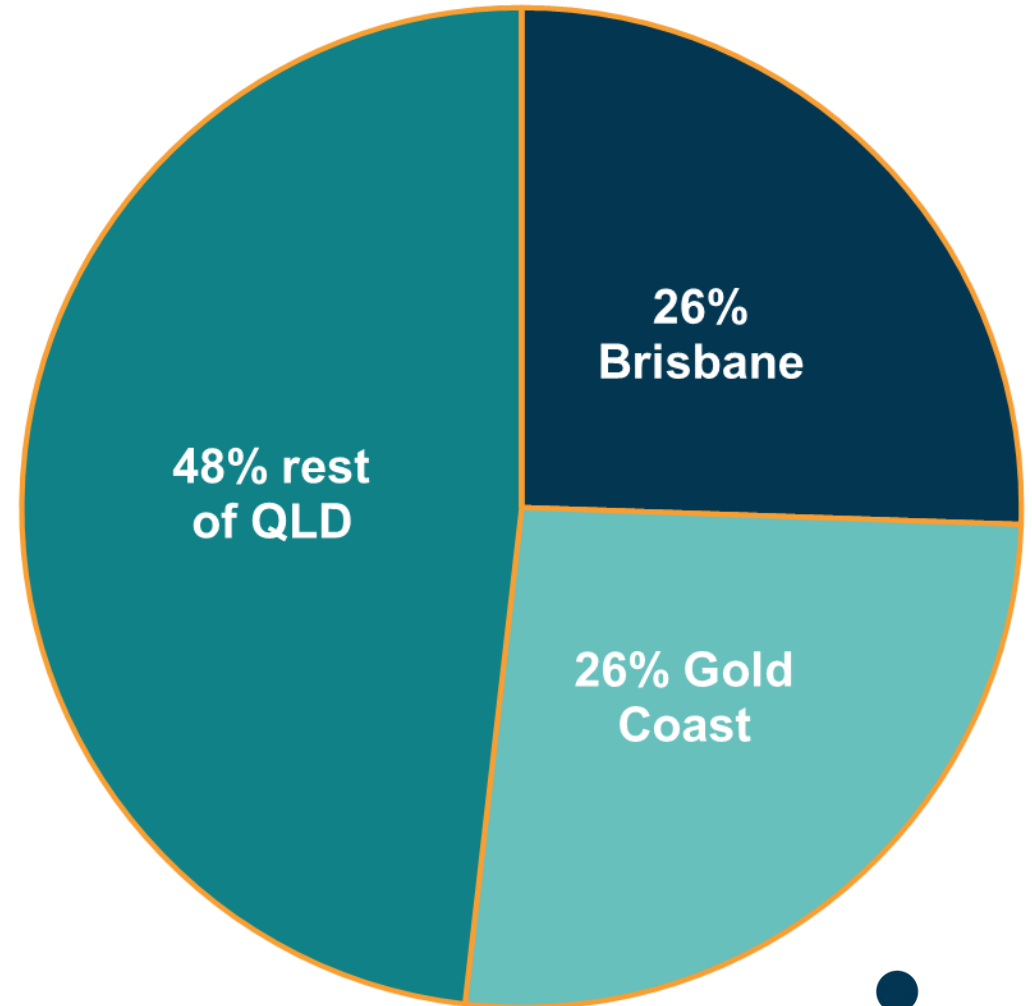


Individual lots
534,958

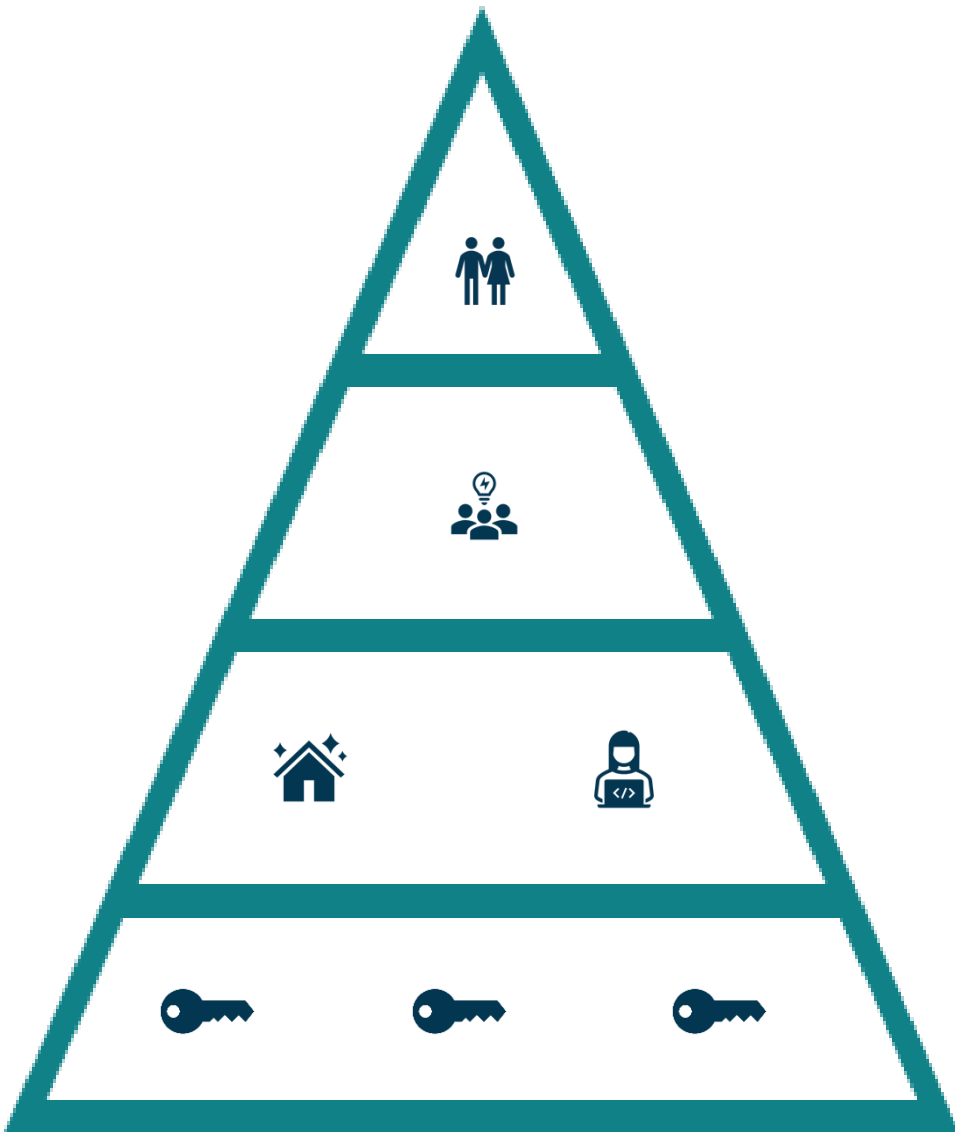


**Annual dispute
applications**
1,489

QLD CTS Locations



Who is a body corporate?



Body corporate (Owners)

Each owner automatically becomes a member of the body corporate upon purchasing a lot they cannot choose to opt out.



Committee

Required to be elected annually. The committee is usually made up of lot owners. Tasked with making decisions on behalf of the body corporate.



Caretaker

Can be engaged to perform specific duties outlined within in agreement that help a body corporate meet its legal obligations.



Body Corporate Manager

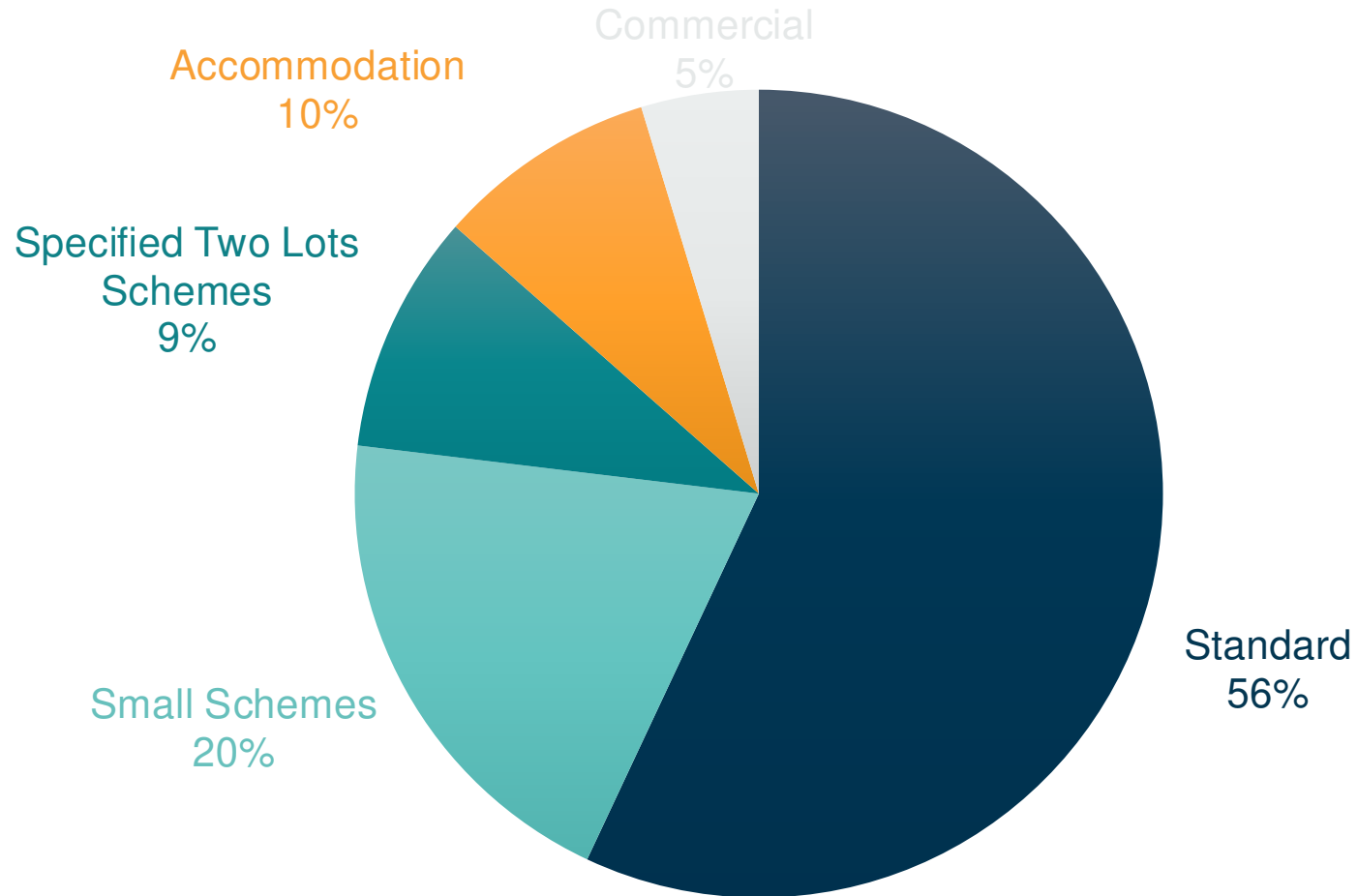
Can be engaged to supply administrative services to the body corporate to act on behalf of the committee.



Tenant

Is an occupier within the scheme.

Regulation Modules



■ Standard ■ Small Schemes ■ Specified Two Lots Schemes ■ Accommodation ■ Commercial

By-laws



Outline the rules and regulations regarding the use and enjoyment of the lots and common property.



Cover a range of issues: noise, pets, parking and appearance of lots.



Every scheme has its own specific set.



Must be attached to a tenancy agreement.

Need a copy?

- By-laws
- CMS
- Survey plans



titlesqld.com.au



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Titles
QUEENSLAND

Dispute resolution - Conciliation

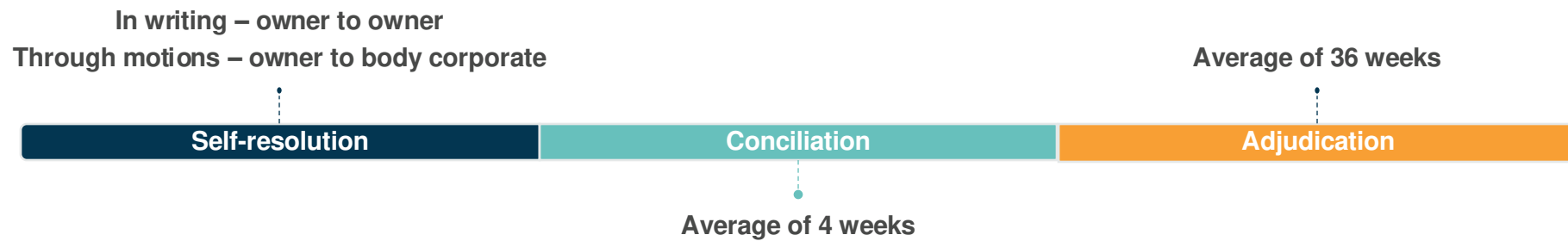
Who are we?

- The (not so) famous five

What is conciliation

- “We look forward to your decision/ruling.”
- “You’re biased 😞 ”
- “Tell me what to do!”

Key dispute stats



Online training

Training: Google - BCCM training

Learn more about disputes

Learn what bodies corporate do

Learn more about our services

Subscribe for updates

Stay up to date with body corporate news, events and issues by [subscribing to our newsletter](#), or [view past editions](#).



Upcoming events

- [Body corporate seminars](#)
- [Online body corporate training](#)

Contact us

[Ask a body corporate question](#) or call the Information and Community Education Unit on [1800 060 119 \(freecall\)](#).

Bottom of our webpage

Additional resources



Quarterly body corporate newsletter

Common Ground

Stay up to date with body corporate news, events and issues by subscribing to our newsletter, or view past editions.

Contact us

Information service

We provide a **FREE** information service for those who live, work or invest in Queensland body corporate properties.

Have a question?

Telephone information service: 1800 060 119

Online enquiry form: Google - BCCM enquiry



Reflections/Questions



Introducing:



Shari Driver

CEO

Owners Corporation Network of Australia



Brought to you by LookUpStrata and Owners Corporation Network



What Good Looks Like

The Importance of Advocacy

Shari Driver - CEO

Owners Corporation Network
of Australia Ltd



ocn

THE INDEPENDENT
VOICE OF STRATA
OWNERS

Celebrating Over
20
YEARS
Est 2002

OCN – UGLY (immoral and/or illegal)

Advocacy for Strata Ethics

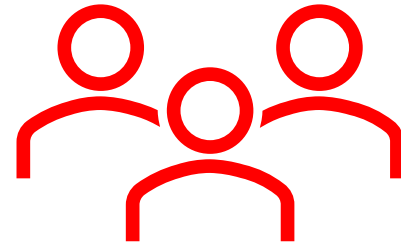
Connections

Commissions

Contracts

Good looks like :

- Banning conflicted payments to strata managing agents
- Removing opaque strata insurance arrangements
- Model contracts with consumer protections



UGLY - Managers and caretakers that receive gifts or other benefits*

NOT acting in the owners corporation best interests

* Subject to disclosures and owner approvals NSW

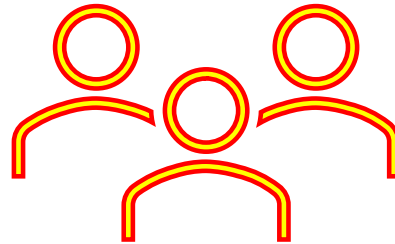
OCN – The BAD (some illegal, some unethical)

Advocacy for Strata Ethics

Competency

Conduct

Accountability



Good looks like :

- Competency, education & ethics for owners, managers and caretakers related to their roles
- Compliance consequences for bad conduct
- Resourced Commissioners across Australia

BAD - A manager or caretaker that engages in conduct* that is:

- fraudulent
- misleading
- unconscionable

* BCCM Act - QLD

OCN – Good (ethical behaviour – honest, fair & professional)

Advocacy for Strata Ethics

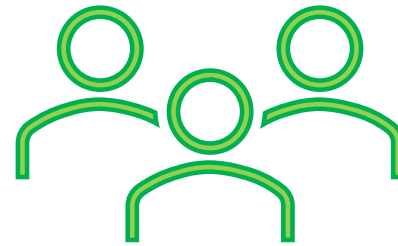
Collaboration

Competition

Community

Good looks like :

- A strong strata management industry & corporation
- Transparency in insurance and other arrangements
- Reform that rewards good operators



NSW Example:
“Principles for
Reforming the
Strata Industry”
*OCN Submission
to Government:*
[https://ocn.org.au/
ocn-submissions/](https://ocn.org.au/ocn-submissions/)

The logo for OCN (Owners Corporation Network of Australia) features the lowercase letters 'ocn' in a bold, blue, sans-serif font.

THE INDEPENDENT
VOICE OF STRATA
OWNERS

Celebrating Over
20
YEARS
Est 2002

Shari Driver | Owners Corporation Network of Australia

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W www.ocn.org.au

Introducing:



Chris Irons
Director and Founder
Strata Solve



Brought to you by LookUpStrata and Owners Corporation Network



‘Take Back Control! How Owners Can Better Control Their Strata Destiny’

Chris Irons
Strata Solve



You are not powerless

You do have options

**You cannot wait for
government to change
things...**

...and you cannot rely
on someone else to do
it for you

1.OPTING-IN TO RECEIVING INFORMATION

2. RIGHT TO SUBMIT MOTIONS

3. RIGHT TO A DECISION

4. LOBBYING – ENGAGING WITH YOUR FELLOW OWNERS

5. CAMPAIGNS AND COMMUNICATIONS

6. RIGHT TO CHALLENGE

7. REMOVE COMMITTEE MEMBERS

Best Practice Tips

1. Always Remember: There Is Always A Constructive Solution
2. Take The Initiative
3. Be Methodical
4. Have Patience And Resilience
5. Seek Qualified, Meaningful Advice

Questions?
Comments?



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Introducing:



Will Marquand
General Manager
Tower Body Corporate



Brought to you by LookUpStrata and Owners Corporation Network



Six Questions to Ask Your Body Corporate Manager About Their Contract

William Marquand
Tower Body Corporate



**Good body corporate
managers aren't cheap,
but bad ones are very
expensive.**

Understand your Contract

Most management contracts charge customers in three key areas:

- Fixed fees for agreed services.
- Variable fees for additional services.
- Fess for insurance management.

What is the Total of the Fixed Fees?

Ask your manager to provide you with an itemised total of all fixed fees they will definitely be charging you.

Fixed fees include:

- Disbursement fee
- Tax/BAS fees
- Software fee, communication fee, WHS fee, compliance fee, archive storage – everything you will definitely pay.

How are Professional Service Fees Charged

- If you are talking to your current manager, they should be able to provide you with a total of all costs for the previous year.
- Prospective managers won't know what your professional service fees will be – it depends on how much assistance you require.
- Find out how your manager charges for variable costs and be realistic about the amount of help your scheme needs.

How Is Insurance Managed and How Are Fees Calculated?

The true costs of insurance are often hidden.

Commissions are a payment from the scheme to the manager. They do not appear on your balance sheet, but you should add them to your calculations when considering costs.

Total COST of MANAGEMENT

The total costs of management is the sum
of:

- Fixed Costs +
- Additional Services Fees +
- Insurance Commission/Management Fees

Other Revenue

Does the Company Receive Any Other Referral Fees or Commissions?

Body corporate managers should be working only for the owners who appointed them.

The more commissions a manager receives and the more affiliated companies they work with, the more compromised they become and the less they will work for the customer.

How Long is The Contract For?

If you only want a 12 month contract, ask for that.

How Easy Is It to Communicate with the Person Who Can Resolve Your Issue?

- If you can't contact your manager directly, you are going to spend a lot of time dealing with people who can't help you.
- Multiple departments and contact points tend to slow resolution down.

Value your Manager

When you ask how much you paid your manager,
you also need to ask how much they helped you.



William Marquand | Tower Body Corporate

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Introducing:



Tyrone Shandiman

Strata Insurance Solutions

Australian Consumer Insurance Lobby (ACIL)



Brought to you by LookUpStrata and Owners Corporation Network



The Strata Insurance Shake-Up: Ethics, Emerging Trends, and What Owners Must Know

Tyrone Shandiman

ACIL & Strata Insurance Solutions



The Power of Consumers

Consumers Have the Power to Drive Change

- **Strata owners are no longer silent spectators.**
- **Collective action is reshaping the industry.**
- **Regulatory bodies & businesses must listen when consumers demand fair treatment.**
- **Consumer-led advocacy has already triggered major discussions—change is coming!**

What ACIL Requested

What We Asked For: A Fair, Transparent, and Ethical System

- **Informed Consent on Appointments**
- **Transparent Disclosure of Remuneration Changes (Appointments)**
- **Timely Information Facilitation When OC Seeking Alternate Quotes**
- **Clear & Accurate Information About Strata Managers' Role**
- **Present Alternate Proposals Fairly**
- **Removal of Contract Conditions That Limit Choice**
- **Best Practice Needs to Apply to All Strata Managers**

The Industry's Response

The Sound of Silence

- **Polite but dismissive:** They acknowledged concerns but failed to act.
- **No genuine engagement, no real solutions:** Consumer issues were sidelined.
- **Window Dressing** – Superficial changes that allowed bad practices to continue.
- **Personal tactics:** Accusations that I was using my ACIL position for personal gain and unethical business practices.

Consumer Fight Back

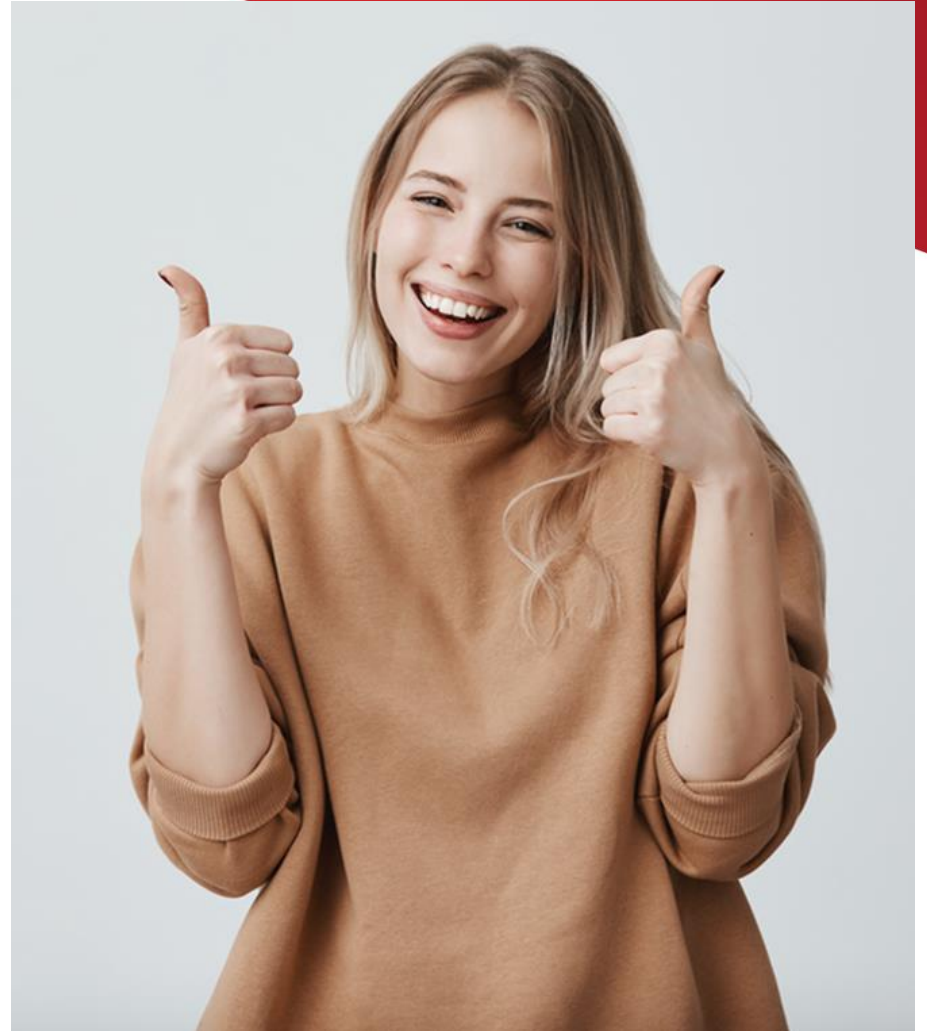
The Industry Underestimated the Power of Consumers

- **ACIL** reporting 146 issues of misconduct to **ASIC & ACCC**
- **ACIL Mailchimp** Distributing to over 700 strata managers.
- **ABC Investigations:** 7:30 Report & Four Corners exposés, plus follow-up stories - over 2,000 reports of bad practices
- **Other Media:** Sydney Morning Herald, Insurance News, Insurance Business.
- **ACIL Survey & Industry Report**

Recognising the Good Actors

Thank you!

- **Most Strata Managers Act in Good Faith**
- **Many Strata Managers Support Fair Practices**
- **Strong Industry Allies**
- **Thank You to Those Who Put Owners First!**



Industry Outcomes

The Impact on the Industry is Clear

- Significant Reputational Damage
- SCA forced to bring forward Best Practice disclosure requirements
- NSW Government investigating a ban on commissions
- SCA NSW & National Presidents resign
- Increased regulatory investigations & scrutiny
- Strata managers who resisted ethical reforms are now adopting them
- Greater focus on ethics within the industry
- Bad actors facing business consequences
- Continued silence from key industry players

Consumer Outcomes

A Win for Consumers

- **Greater awareness** among impacted consumers
- **Increased transparency** – disclosure of commissions & fees
- **Improvements in ethical practices** by strata managers
- **More to come...**

What To Expect

The Next Phase of Change

- **Legislative reform** to strengthen consumer protections
- **Industry reform** forcing better standards and accountability
- **Regulatory actions** targeting misconduct
- **Potential class actions** against bad industry practices

The Personal Cost of Advocacy

Standing Up for Change Comes at a Price

- **Accusations of Personal Gain** – Unfounded suggestions that ACIL's advocacy was for my own benefit.
- **Scrutinising My Business** – Claims of unethical practices at Strata Insurance Solutions
- **Backlash at Events** – Some strata managers were abusive to staff at industry events
- **Whistleblower Protections**

Challenging the status quo isn't easy—but real change never is.

Exercise

Transparency Matters

- **Step 1:** Obtain insurance invoices for the last **10 years** (if available).
- **Step 2:** Check if there were any **changes in brokers or insurers** during this period.
- **Step 3:** If there were changes, review whether **remuneration increased** (e.g., from **20% commission to 20% commission + high fees**).
- **Step 4:** Any issues, identify **who made the decision** – was there a **committee resolution** approving the changes?
- **Step 5:** If decisions don't appear to be in the best interests of the Body Corporate, or if something seems unusual or unclear, seek clarification and **reach out for further guidance**.

Market Conditions

Strata Insurance Market is Improving

- **More Competition**
- **Stronger Competition for Buildings Under \$50M**
- **Premiums Are Decreasing**
- **No Broad Discounting Yet**
- **Market Check is Key**



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Introducing: The panel

What can the strata industry do to restore its reputation?



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Demand Ethics:

An SEQ Owner's Path to a Better Body Corporate



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Thank you for joining us

We would like to thank
all attendees, speakers,
sponsors, and our MC
Dr Nicole Johnston

