

From: [REDACTED]
To: [REDACTED]; Committee, SPLA (REPS);
Subject: Submission - CTS Technical Report No 57 - Tropical Cyclone Yasi Structural Damage to Buildings
Date: Monday, 16 January 2012 11:49:59 AM
Attachments: CTS Technical Report No 57 - Tropical Cyclone Yasi Structural Damage to Buildings .pdf

Good Morning,

SUBMISSION

Please receive my submission to Affordability of Strata Insurance enquiry. It may be worth inviting John Ginger of the James Cook University – Cyclone Testing Station, one of the authors of the Cyclone Yasi report, to the public hearing at Townsville.

My name is Stephen Malcolm. I am the Managing Director of Abscan Pty Ltd – Building Consultants and Stevnita Pty Ltd – Builders and Developers. See www.abscan.com.au

We also prepare insurance valuations and sinking fund forecast reports for bodies corporate, and we own strata properties in Townsville.

With reference to the unprecedented increases of strata insurance in North Queensland , we offer the following comments:

1. Please receive a copy of CTS Technical Report No 57 – Tropical Cyclone Yasi Structural Damage to Buildings dated April 2011 prepared by Cyclone Testing Station, School of Engineering and Physical Sciences, James Cook University. Refer to sections **1.3 PURPOSE OF REPORT, 3.1.2 PERFORMANCE OF POST 80'S BUILDINGS** and **5.0 CONCLUSIONS**.
2. It is quite clear from the report that there should be a consideration by the insurance companies of the performance of different types of buildings, constructed of different types of materials, and particularly the year of construction i.e. whether the building was constructed pre-or post 1980 as more than adequately discussed in the above-mentioned report. From 1980 there was a significant change in the structural construction requirements of the codes that were then legislated at that time. Therefore the structural damage that was sustained by houses and other buildings during cyclone Yasi constructed post 1980 was significantly less than those constructed pre-1980.

The point being that the owners of buildings constructed post 1980 should not have to bear the same cost of insurance premiums as that of older buildings.

Whether the roof is of concrete tiles or steel sheeting appears to be another important consideration.

Trusting the above comments are of assistance to your enquiry.

Kind regards,
Stephen Malcolm

