

**From:** [REDACTED]  
**To:** Committee, SPLA (REPS);  
**Subject:** insurance premiums for strata title unit owners  
**Date:** Sunday, 15 January 2012 7:39:28 PM

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To Whom It May Concern,

I am taking this opportunity to voice my disapproval at the disproportionate insurance premium increases for strata titled unit owners. Premium for insurance cover have increase by close to 400% - no explanation has been offered for such a hideous rise. Similarly, the time line for payment of such premium payments has been far too short for most owners.

I would like to point out in the last year, in fact in all the time ( approx. nine years this building has been erected), there has been no claim for damage due to storms and or cyclones. Some minor damage (replacing 3 veranda ceiling fans and a minor gutter problem) were attended to after Cyclone Yasi but the cost of this was covered by [REDACTED] as the costs were well and truly under the \$10 000 excess of our existing policy. In other words no claims but a 400% increase. Most resident owners I have spoken to understand and expected a premium increase but the magnitude is obscene and could well be interpreted as an attempt to gather finances to cover damage in other parts of this state.

I would also point out that this building is of solid construction, built to existing cyclone rated standards, on an elevated site and any damage from extreme weather conditions would be minimal. If water was to rise to the veranda level on bottom floor units, then I would point out that the entire Townsville CBD would be under 3 metres of water.

It seems to me that strata titled unit owners are being targetted unfairly or are such increases across the board? I don't believe that this is the case.

I am a retiree with limited access to financial resources. I consider the proposed premium increases to be unfair and trust that this government enquiry will result in a much more equitable outcome.

Yours sincerely,

Kerry Desmond O'Connor

[REDACTED]