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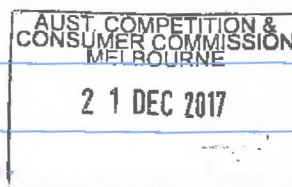
KARIN [REDACTED] POLLARD

[REDACTED]
WANGETTI FNQ 4877

TO ACCC

RE INSURANCE RORTING

NTH QLD



Dear Review Panel OF THREE YEARS,

I've read through the 17 questions and have decided to put my story in the most simplistic of terms so maybe a few seconds can be cut off the review duration.

Our humble abode at Wangetti Beach of fibre construction, has withstood a CAT 5 (Cyclone Yasi) without a dent. We purchased this property in 2006 and have never made an insurance claim.

INSURANCE PREMIUMS

2/12/06 HOUSE & CONTENTS \$364.43 \$300 EXCESS FOR BOTH CONTENTS AND DWELLING EACH

INSURER SUNCORP

27/11/07 \$493.68 SUNCORP

5/11/08 \$586.60 "

3/11/09 \$724.46 "

3/11/10 \$1,254.61 "

11/11/11 \$1,558.73 "

12/12/12 \$1,698.60 "

2.

NOW COMES THE INTERESTING PART

FOR THE YEAR 2013 SUNCORP QUOTED \$3010-67

WE SHOPPED AROUND (EASY TO DO) AS COMPETITORS IN THE
FAR NORTH ARE AS RARE AS HENS TEETH!!!

CGU WAS THE CHEAPEST SO FROM

PREMIUM 12/11/12 \$1698-60

11/12/13 \$2,338-17 CGU BUT NOW

EXCESS WAS \$1,000 FOR DWELLING & CONTENTS

5/11/14 \$2,350-88 CGU

6/11/15 \$2,233-32 CGU

15/11/16 \$2,043-78 CGU

2/11/17 \$2,288-84 CGU

That these parasitic insurance companies are cherry-picking is undeniable. Post codes are their guide posts along with highly questionable flooding maps of local councils. Our meter-box has a red sticker and we have never been flooded.

That North Queenslanders are being ripped is a no-brainer.

For the last 5 years I've had a running battle with the member for Leichardt Warren Entsch who has led us up the garden path with his "MUTUAL PLAN" Give us a break.

3.

Kelly O'Dwyer has yet to release an insurance review that was due 17 months ago.

We in FNQ are being ripped off left right and centre with obscene insurance, electricity and fuel costs

Why bother with the Northern Australian Development Agenda when no one can afford to live here to pay nothing of the massive detrimental effect on our life-blood - the Tourism Industry?

The balls now in your court.

Regards

Kevin Pollard

