

**FW: [REDACTED] Insurance renewal**


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**From:** "[REDACTED]"  
**To:** Insurance <insurance@accc.gov.au>  
**Date:** Wed, 04 Oct 2017 15:19:54 +1100

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Good Afternoon

Linda Snart from [REDACTED] in Kuranda QLD 4881 would like the below information submitted into the ACCC Insurance Inquiry

The information she has provided is very detailed and would be useful for this inquiry



[REDACTED]  
 On behalf of the Hon. Warren Entsch MP  
 Federal Member for Leichhardt

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**Cairns Address:** 200 Mulgrave Road (cnr Mulgrave Rd and Aumuller St), Cairns QLD 4870

**Electorate Office phone:** (07) 4051 2220 **M:** [REDACTED]

**Canberra phone:** (02) 6277 4803

**email:** [REDACTED]

**web:** [www.warrenentsch.com.au](http://www.warrenentsch.com.au)

**facebook:** follow Warren at [Warren Entsch MP](#) 

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**From:** [REDACTED]  
**Sent:** Wednesday, 4 October 2017 1:57 PM  
**To:** [REDACTED] (W. Entsch, MP)  
**Subject:** RE: [REDACTED] Insurance renewal

Hello [REDACTED]

You have my full permission to share all of the correspondence, latest shared below.

We are still waiting to receive quotes, having approached Youi, WFI and two brokers.

The situation is clearly untenable

Thank you,  
 Linda

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**From:** [REDACTED]  
**Sent:** Friday, 29 September 2017 8:42 PM  
**To:** [REDACTED]  
**Subject:** RE: Follow-up from our discussion yesterday regarding information used in relation to your insurance policies

Dear [REDACTED]  
 Further to your mail below, I will respond next week.

We have been placed in an impossible situation.

Despite having made no claims, having proved beyond doubt that the property is not a flood risk, we have been asked to agree to almost a doubling of last years premiums.

**2017 proposals**

|            | <b>2016</b>         | <b>First Proposal</b> | <b>increase</b> | <b>2nd proposal</b> | <b>increase</b> |
|------------|---------------------|-----------------------|-----------------|---------------------|-----------------|
| ██████████ | \$ 4,683.61         | \$ 12,179.96          | 260%            | \$ 8,079.00         | 172%            |
| ██████████ | \$ 1,088.75         | \$ 4,256.01           | 391%            | \$ 2,178.80         | 200%            |
| ██████████ | \$ 1,236.68         | \$ 3,715.30           | 300%            | \$ 2,400.26         | 194%            |
| ██████████ | \$ 1,588.83         | \$ 5,252.48           | 331%            | \$ 3,051.01         | 192%            |
| ██████████ | \$ 2,023.70         | \$ 4,104.97           | 203%            | \$ 3,257.87         | 161%            |
|            | <b>\$ 10,621.57</b> | <b>\$ 29,508.72</b>   | 278%            | <b>\$ 18,966.94</b> | 179%            |

I am most reluctantly having to request continuance of Policy ██████████ to ensure we comply with our mortgage obligations.

Thank you,  
Linda Snart ██████████

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**From:** ██████████

**Sent:** Friday, 29 September 2017 12:20 PM

**To:** ██████████

**Subject:** Follow-up from our discussion yesterday regarding information used in relation to your insurance policies

Dear Ms Snart,

I had committed to you in our conversation yesterday to confirm the information used by CommInsure to pricing home insurance policies with respect to information from emergency services.

I acknowledge that a CommInsure representative had informed you that some information from emergency services in your area is taken into account when pricing policies. This was incorrect. I can confirm that CommInsure does not use any information whatsoever from

emergency services when pricing any of its home insurance policies, including your policies.

I apologise for incorrect detail being communicated to you; this should not have happened. I have taken steps to address this issue with the relevant team involved to avoid this happening again.

If you have any further queries, please do feel free to contact me directly. My contact details are noted below. Again, my apologies for the poor and incorrect communication in this matter.

Your sincerely,

[REDACTED]

Comm Insure



[REDACTED]

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**From:** [REDACTED]  
**Sent:** Friday, 29 September 2017 9:20 AM  
**To:** [REDACTED] (W. Entsch, MP)  
**Subject:** [REDACTED] Insurance renewal  
**Importance:** High

Hi [REDACTED]

Further to the communication below, we received a phone from a fairly senior Manager, first name [REDACTED] yesterday afternoon.

He apologised. He said the initial quote we received was incorrect. However he stands by their second quote.

He also apologised for the explanation provided by [REDACTED]. Her statement "Our old structure was focused on load loading, now our pricing team are taking into account all listed event, this is information received from your local emergency services in your area." was grossly mistaken; she is undergoing retraining.

I did not accept either apology: she is a senior employee. He promised to respond in writing. The question remains: what data is being provided by Government agencies, Councils, Emergency Services to insurance companies to assess the risks?

As of midnight tonight, we have 5 dwellings, two mortgages and no insurance whilst we await quotes from other companies and their underwriters. This is an extremely serious situation for us.

We have paid premiums in good faith, yet it's clear that Combank has decided to take it's money off the table in FNQ. We have never made a claim and therefore given their decision, have requested a full refund of the previous 6 years. For in the same way Cominsure sold people Credit Card insurance, we have been sold insurance which is now no longer available to us.

I am fully prepared to talk to the media and would welcome a Senate Enquiry. Insurance is a pre-requisite for a mortgage. Without insurance, the values of everyone's homes and businesses plummet. Rents cannot be increased – cost of living pressures are already far too high.

Please see attached the Contour Survey Map we paid for last year to demonstrate our property is not at risk of flood.

Look forward to hearing from you,  
Linda Snart

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**From:** [REDACTED]  
**Sent:** Monday, 25 September 2017 11:04 AM  
**To:** Entsch, Warren (MP)  
**Subject:** [REDACTED] Insurance renewal  
**Importance:** High

Dear Mr. Entsch,  
Hope this finds you well.

We have a property with five homes we rent out on [REDACTED] in Kuranda.

I would appreciate someone investigating what information the local emergency services team is providing Cominsure that have led to premiums as below this year.

**2017 proposals**

|            | 2016                | First Proposal      | increase    | 2nd proposal        | increase    |
|------------|---------------------|---------------------|-------------|---------------------|-------------|
| [REDACTED] | \$ 4,683.61         | \$ 12,179.96        | 260%        | \$ 8,079.00         | 172%        |
| [REDACTED] | \$ 1,088.75         | \$ 4,256.01         | 391%        | \$ 2,178.80         | 200%        |
| [REDACTED] | \$ 1,236.68         | \$ 3,715.30         | 300%        | \$ 2,400.26         | 194%        |
| [REDACTED] | \$ 1,588.83         | \$ 5,252.48         | 331%        | \$ 3,051.01         | 192%        |
| [REDACTED] | \$ 2,023.70         | \$ 4,104.97         | 203%        | \$ 3,257.87         | 161%        |
|            | <b>\$ 10,621.57</b> | <b>\$ 29,508.72</b> | <b>278%</b> | <b>\$ 18,966.94</b> | <b>179%</b> |

Last year, we commissioned a Contour Map at a cost to of \$1419 to prove we were not in a flood zone, which reduced the premiums and allowed us to renew.

Therefore imagine our shock to receive the above when there have been no cyclones, no claims.

Look forward to your earliest response.

Thank you,  
Linda Snart

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**From:** [REDACTED]  
**Sent:** Friday, 22 September 2017 4:17 PM  
**To:** [REDACTED]  
**Subject:** RE: House Insurance renewal

Hello [REDACTED]  
Thanks for the reply.

We would like to receive a copy of the information you received from the local emergency services in our area, given there have been no major events?

Thank you,  
Linda

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**From:** [REDACTED]  
**Sent:** Friday, 22 September 2017 1:58 PM  
**To:** [REDACTED]  
**Subject:** RE: House Insurance renewal

Dear Ms Smart,

Our old structure was focused on load loading, now our pricing team are taking into account all listed event, this is information received from your local emergency services in your area.

With the information you have proved last year was taken into consideration.

The premium my manager reviewed is the lowest we can offer.

Yours sincerely



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To excel at securing and enhancing the financial wellbeing of people, businesses and communities.