

Fw: [REDACTED]

From: [REDACTED]
To: Insurance <insurance@acc.gov.au>
Cc: [REDACTED]
Date: Sat, 18 Nov 2017 07:45:19 +1100

To ACCC

Below is correspondence from a broker who tried to get insurance quotes for the apartment complex where I live in Cairns . 5 attempts at getting a quote and not one is willing to offer anything. The complex has approx 46 units and is not very old (built 2006 so assume built to cyclone standards).

We pay outrageously high body corporate fees and is primarily due to being ripped off by the one provider for insurance.

I recommended at a body corporate meeting that we stop paying insurance all together however legislation apparently forces us to pay these Mafioso insurance companies - ie the state government is complicit in this shake down.

If you need more details I can be contacted on [REDACTED]

Regards

[REDACTED]

[REDACTED]

On Thu, 26 Oct, 2017 at 11:59 am, Strata Fair
[REDACTED]

Hi [REDACTED]

I have received responses from all the insurers and unfortunately it's not good news, please see below:

- * SUU Strata Unit Underwriters - current insurer therefore we are unable to obtain a quote without an authority letter
- * CHU Corporate Home Unit Underwriters - Decline to quote due to location
- * QUS Queensland Underwriting Solutions - Decline to quote due to location
- * Axis Underwriting - Decline to quote due to location
- * Longitude - Will not release a quote to us without an authority letter as another broker has already obtained a quote from them

Sorry we were unable to assist.

Kind Regards,



[REDACTED] / Strata Fair Consultant



On 20 October 2017 at 10:26, [REDACTED] wrote:

Hi [REDACTED]

Great thanks!

Regards

[REDACTED]

From: Strata Fair [REDACTED]

To: [REDACTED]

Sent: Friday, 20 October 2017, 9:04

Subject: [REDACTED]

Hi [REDACTED]

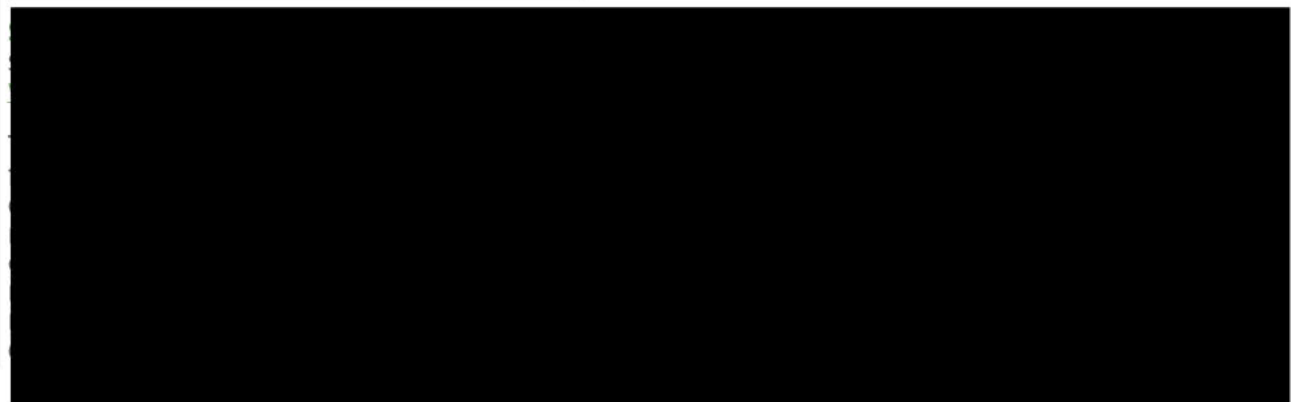
Just letting you know that we now have requested your quotes, which is the earliest we can start working on them (6-8 weeks before renewal date).

We should have the quotes ready for you within 5-7 business days.

Kind Regards,



[REDACTED] / Strata Fair Consultant



[REDACTED]
On 4 October 2017 at 10:37, [REDACTED]

Hi [REDACTED]

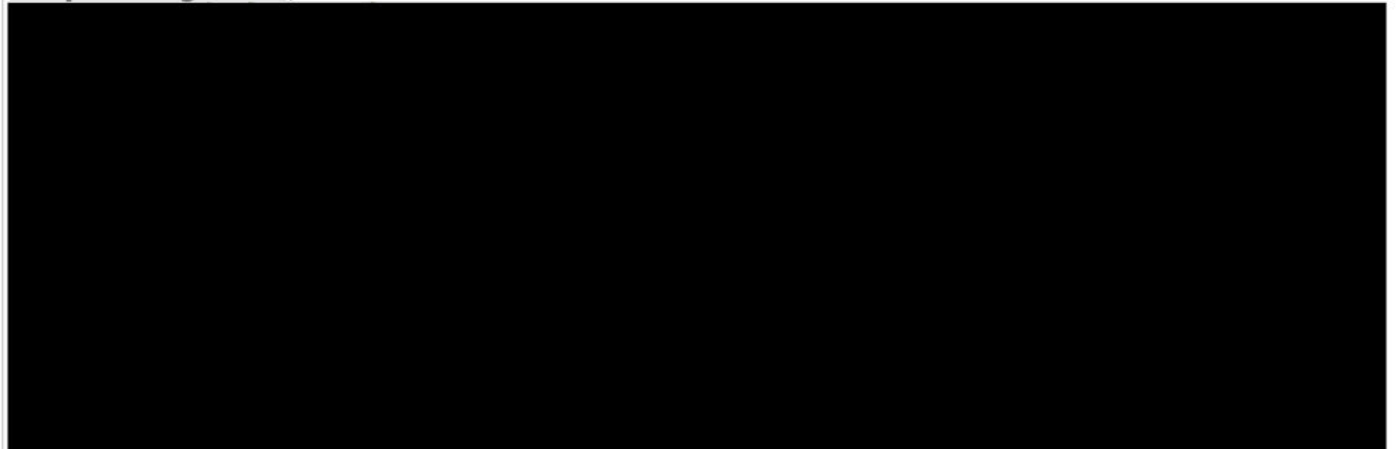
Further to our email below, FYI it's a bit early so we will start working in your quotes in about 2 weeks and intent to have quotes back to you around late October/early November. This is because the insurers don't release any quotes any earlier than 6-8 weeks from the renewal date.

Thanks, we'll be in touch soon.

Kind Regards,



[REDACTED] / Strata Fair Consultant

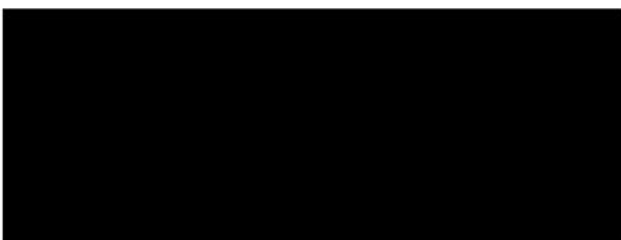


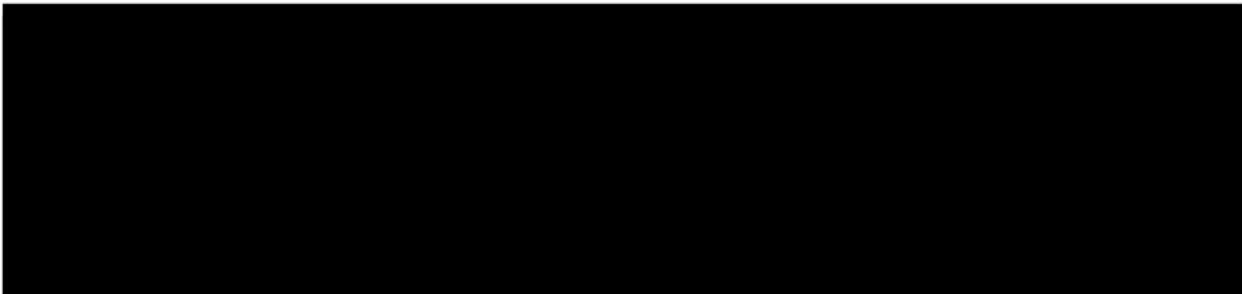
On 3 October 2017 at 15:53, [REDACTED] wrote:

Hi [REDACTED]

Thank you for this document, there are some significant claims which explains the high premium but we will do our best. As a second option you can consider appointing us as your broker to the existing policy and we can reduce the commission/fees charged, as our flat fee is only \$1,000 for your sized building.

Kind Regards,





On 3 October 2017 at 15:32, [redacted] wrote:

Hi [redacted]

Additional info attached re below.

Regards

[redacted]

[redacted]

On Tue, 3 Oct, 2017 at 2:28 pm, [redacted] wrote:

Hello [redacted]

I have the attached on file however there is a current Claim in relation to damage to a fire door for Unit [redacted] and the Impact Claim noted was withdrawn. I will ask the current broker for an updated History.

Kind Regards

[redacted]



From: [redacted]
Sent: Tuesday, 3 October 2017 11:28 AM
To: [redacted]
Subject: [redacted]

Hi [redacted]

Thanks for sending through - do you happen to have the claims history document? (refer below).

Cheers

[redacted]

[redacted]

On Tue, 3 Oct, 2017 at 11:19 am, [redacted] wrote:

Dear [redacted]

Thanks for your request and nice to chat with you today.

As discussed, can you please provide us with the claims history document on the insurers letterhead? This a common request and should be able to be provided by your insurer or body corporate manager.

Thanks, we look forward to hear from you.

Kind Regards,



/ Strata Fair Consultant

