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From: janina mccormick [mailto:janinamccormick@hotmail.com]

Sent: Tuesday, 7 February 2012 9:17 AM

To: Flood Insurance

Subject: Increased premium

Hello, my name is Janina McCormick and I would just like to let you know of my new Insurance premium I have received from the RACV. Many people in Wangaratta, my home town have also received such renewal notices. Last year my contents insurance was \$399. This year it has increased to \$3144. I was absolutely stunned, until I heard many people are also receiving renewal notices with massive increases. What really makes me angry is that we have never been flooded and unless most of the town were flooded, water would never reach our house. I wasn't even given the option of taking flood cover. I can't believe that the RACV are able to do this. I know that this has caused many older people great stress, especially those who have been loyal customers over many many years. I know my parents are in this group and are really stressing about receiving their renewal notice. I am now looking for other quotes but I thought that you should know about the massive increases that people in Wangaratta are receiving as they receive their renewal notices.. Thank you for your time Regards Janina McCormick