

I live in the Whitsundays.

- Through no fault of our own we have been penalized in North Queensland with ridiculously high premiums compared to southern home owners who live in flood areas.
- Insurance companies do not examine homes for liability due for age, building type, location(protected or exposed), etc.
- Many people have been either forced out of their homes after the increases in insurance
- There is no competition in the home insurance industry.
- All was okay until Cyclone Yeast in 2011. Why where the insurance companies not prepared for that disaster?
- Profits of insurance companies have been very high since 2011 with large salary payments to directors and funding into shares. That is our money and should be preserved for disaster relief.

It is time that governments stepped in to make sure this inequity based on false geography is brought to an end.

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