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11 January 2012

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David Abernethy Contact

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Ms J Moynihan

Executive Director

Queensland Floods Commission of Inquiry

Dear Ms Moynihan

Australian Associated Motor Insurance Limited (AAMI) - Your letter of 5 January 2011

Thank you for your letter of 5 January. is on leave overseas until next week but in her absence I have taken instructions in relation to the query raised in your letter.

In addition to the matters set out in paragraph 11(d) of the statement of Robert Hazell dated 2 November 2011, the evidence relied upon by Mr Hazell included:

- 1 He was aware that the preparation of the hydrology report included an on site inspection of the property and its surrounds to determine the cause of inundation of the insured's property.
- 2 He was aware that the Laszlos were present at the time of the inspection and described to the hydrologist what they observed.
- The hydrology report was specifically commissioned to determine the cause of the inundation. Robert was aware that in order to fulfil his professional responsibilities the hydrologist would need to take into account all relevant factors including but not limited to the topography, stormwater drains, rainfall, storm water flow and the flow and height of the nearby river in order to determine the cause of inundation.
- The conclusion in the WRM report specifically states that "stormwater runoff from the local catchment would not have reached sufficient depth to inundate the subject property above floor level."

To be absolutely sure of the position our client has confirmed with the hydrologist who prepared the original report that the existence of the stormwater drain was taken into consideration in the original hydrology report in accordance with the standard practice and professional responsibility of hydrologists.



Yours faithfully
Corrs Chambers Westgarth



David Abernethy Partner