Insurance costs:- Over the last 6 year period, our insurance premiums have totalled \$1,235,400 Total payouts from the 2010/2011 floods and the 2013 floods (2 worst floods on record) has been \$625,900. Premiums have been more than double the payouts. This is ridiculous. We are a low risk scheme and another insurance policy needs to be adopted. IGEM Inspector General Emergency Management costs are proposed to be \$159,000 per annum. We would like this cost removed because BP dam helps relieve flooding by holding back the flood peak on the Barkers Creek, so that it doesn't coincide with the flood coming down the Barambah Creek – I.e. BP dam is a benefit to the community with respect to flooding. IGEM costs are for the broad community and cost should be allocated as such, not put onto the irrigator community. Bathymetric Survey For identifying underwater obstacles. \$61,000 cost is for the benefit of the wider community, this should not be charged to the irrigators. Renewals Costs- Annuity Period. We would like to keep the annuity period to 20 years rather than 30 years until after the dam anchor assessments have been done during the next 5 year price path. The approx. \$85 million anchor repairs costing that has been factored into the 30 year period may not be necessary, so should only be factored into the cost after the assessment has been done. Drought Subsidy We ask that a drought subsidy be provided for Part A charges during times when the area is drought declared and when Announced Allocation falls below a 25% threshold, in order to assist irrigators at times when they have a very reduced ability to pay these charges. Moderating Bill Impacts. QCA have been asked to balance Sunwater's legitimate commercial interests with the interests of the customers, (which includes the ability to pay....)