



Insurance Council  
of Australia

# Insurance Council of Australia

Wollondilly Response, Recovery and  
Resilience Expo



Insurance Council  
of Australia

1. Insurance Council of Australia
2. Catastrophe Declaration
3. Claims Process
4. Support
5. Be Prepared
6. Question Time

# Insurance Council of Australia (ICA)

The Insurance Council of Australia is the representative body for the general insurance industry of Australia.

## **We're the voice of a resilient Australia**

*We believe an insurable Australia is a resilient Australia – and it's our purpose to be the voice for a resilient Australia.*

## **What we do**

General insurance has a critical role in the economy, insulating individuals and businesses from the financial impact of loss or damage to their insured assets.

Our work with our members, consumer groups and all levels of government serves to support consumers and communities when they need it most.

## **Our members**

Our members represent approximately 89% of total premium income written by private sector general insurers, spanning both insurers and reinsurers.

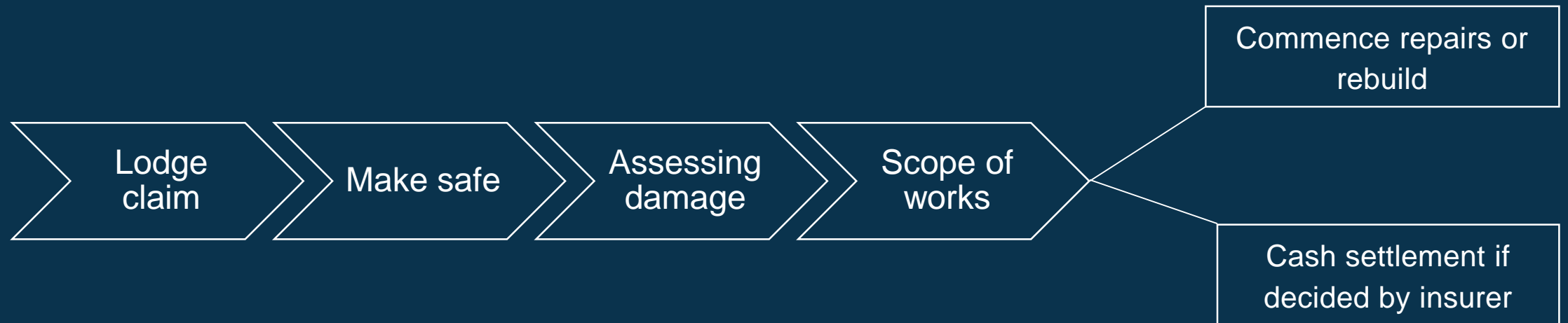


# Catastrophe Declaration

- The Insurance Council declares a Catastrophe taking factors including claim volumes, community impacts, and complexity in to account
- Claims from affected policyholders are given priority by insurers
- Claims are triaged to direct urgent assistance to the worst-affected property owners
- The ICA's escalation processes are activated to assist policyholders if they are uncertain of their insurance details or have general inquiries about the claims process (please note: this is not a claims lodgement or claims advice service)
- Insurers mobilise their disaster response specialists to assist affected customers with claims and assessments
- ICA representatives mobilise to work with local agencies and services and affected policyholders
- An industry working group is established to identify and address issues and monitor recovery progress



# Claims Process



1. You can ask for updates every step of the way, and for information relied upon for decision making
2. You can make a complaint at any time, relating to any aspect of your claim

# Claims Process

## 01

### Make Safe

If your property has been damaged, your insurer will arrange emergency works to minimise any hazards and prevent further damage. This can include removing debris, isolating damaged solar panels or electrical circuits and installing a roof tarp.

## 04

### Repair

Once your Scope of Work has been agreed, it's time to repair or replace the damage. If your insurer is managing the repair/rebuild, they will appoint a builder, arrange the contracts and notify you of the construction schedule. Your insurer will also manage local council approvals as required.

## 02

### Assessing the damage

An insurance assessor (or claims adjuster) will inspect the damage to your property. An engineer's inspection may also be required to determine if there is any structural damage.

## 05

### Cash settlement

If your claim is cash settled (because of a total loss, or at your request) and you manage repair or rebuilding yourself, it's important you comply with council regulations and buildings codes, as well as using a licensed builder. If you fail to do this, your home may not be insurable in the future.

## 03

### Scope of Work (or Statement of Work)

The Scope of Work is the written report that sets out the repair/rebuild work to be performed. It's important to read the report and let your insurer know if changes are required. A Scope of Work can be varied later if further damage is found.

## 06

### Feedback/ complaints

If you are unhappy with the handling of your insurance claim, you can lodge a complaint with your insurer. Your insurer has a dedicated internal dispute resolution process to resolve your concerns. If you need further assistance, you can contact the Australian Financial Complaints Authority on 1800 931 678.



Make safe



Assessing the damage



Scope of works



Repair



Cash settlement



Feedback / complaints

# Support

Following such a significant event, we understand this is an extremely challenging time for you.

Your wellbeing and safety is always the priority.

Your insurer can help you. If you are in urgent financial need, let them know.

Additional support services are available:

- **Recovery Services:** <https://www.service.nsw.gov.au/guide/natural-disasters>
- **Red cross:** [www.redcross.org.au/emergencies](http://www.redcross.org.au/emergencies)
- **Lifeline:** [www.lifelinedirect.org.au](http://www.lifelinedirect.org.au)
- **Legal aid:** [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au)
- **Financial Counselling Australia:** [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au)
- **Australian Financial Complaints Authority (AFCA):** [www.afca.org.au](http://www.afca.org.au)
- **Insurance Council of Australia:** [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)



**Your safety & wellbeing is priority**



**Your insurer can help you**



**Support is available**

# Be Prepared

## Know Your Risks

- Natural disasters – flooding, bushfire, severe storms and cyclones, actions of the sea, earthquake, landslip (<https://www.ses.nsw.gov.au/your-risk/>)
- Hazards near and far – how could a hazard far from me impact me? e.g. access / roads cut off, supply chains

## Plan, Plan, Plan

- How will you protect the things most important to you?
  - Prepare an emergency plan (<https://www.seshomeemergencyplan.com.au/>)
  - Mitigation – what can you do to protect you, your family and property? e.g. building / upgrading your home to suit the environment
  - Insurance can cover financial loss
- How much would it cost to start from scratch?
  - Calculators (<https://insurancecouncil.com.au/consumers/calculators/>)

## Explore The Market

- [www.findaninsurer.com.au](http://www.findaninsurer.com.au)
- National Insurance Brokers Association ([www.niba.com.au](http://www.niba.com.au))



**Know Your Risks**



**Plan**



**Explore The Market**





Insurance Council  
of Australia

## Question Time



Insurance Council  
of Australia

**Liam Walter**

Senior Advisor, Catastrophe Management and Mitigation

[lwalter@insurancecouncil.com.au](mailto:lwalter@insurancecouncil.com.au)

May 2022

© Insurance Council of Australia