



# News release

Insurance Council  
of Australia

Thursday, 11 November 2021

## Insurers welcome updated emergency response protocol

The Insurance Council of Australia today welcomed the adoption by all States, Territories and the Commonwealth Government of Emergency Management Australia's updated protocol, which now classifies insurers' disaster response personnel as emergency responders.

The adoption of the protocol will assist communities to access more timely and consistent help from insurers in the crucial period immediately after a disaster, however, more can be done to further expedite the movement of responders across state borders.

The ICA also welcomed the new measure in the EMA protocol to limit to within 72 hours processing times for cross-border applications to deploy personnel.

The EMA protocol provides a consistent, time-measured and risk-based approach, applied across Australia to reduce the complexity of inter-state movement for emergency responders.

The inclusion in the protocol of general insurers' disaster response personnel - including claims assessors, loss adjusters and claims specialists - should expedite and not unreasonably impede the movement of personnel, and the ICA thanks the Commonwealth, State and Territory Governments for adopting this sensible approach.

However, more can be done to reduce red-tape and speed up the approvals process by replacing ad-hoc state-based approvals procedures with a nationally consistent approach.

The deployment of insurance disaster responders from interstate is necessary because there are often not enough local claims specialists or trades to meet the needs of those impacted by severe weather.

With border restrictions still in place in some jurisdictions, the ICA in its [Industry Action Plan](#) is calling on the State and Federal governments to urgently agree to a nationally consistent approach to the movement of fully vaccinated insurance disaster responders across state borders.

Modelling undertaken for the Insurance Council found that if an event the size of 2017's Cyclone Debbie occurred now and insurers were delayed by border restrictions by seven days, a total economic shortfall of \$687 million would result over the eight weeks following the event.

Comment attributable to Andrew Hall, CEO Insurance Council of Australia:

Timely deployment of insurers' personnel and contractors to assist customers in the immediate aftermath of a severe weather event is essential in assisting communities to recover and rebuild.

While we welcome the inclusion of insurers in the emergency deployment protocol and the requirement that cross-border approvals be processed within 72 hours, more can be done to better ensure communities have more timely access to the help they need.

Exemptions to allow insurance disaster responders to enter a state have to be negotiated every time a border is closed, and in some cases are being declined. The result is uncertainty, delays and setbacks for families and businesses just trying to get their lives back on track.