



# News release

Insurance Council  
of Australia

Wednesday, 21 May 2025

## Significant Event declared for Mid North Coast and Hunter floods

The Insurance Council of Australia (ICA) has declared a Significant Event for the Mid North Coast and Hunter regions of New South Wales impacted by significant rainfall and flooding in recent days.

The ICA's preliminary catastrophe processes have been activated, assisting the ICA and insurers to assess the insurance impact of the current flood event.

Under a Significant Event declaration:

- The ICA commences its claims data collection, analysis, and reporting processes in consultation with members.
- ICA representatives will continue to work with government and agencies to understand impacts on the community and ensure affected residents receive assistance.

This event may be escalated to an Insurance Catastrophe if there is a significant increase in claim numbers or complexity, if the geographical spread of this event is extended or in consultation with insurers.

The impact of this recent flooding has been felt most significantly in communities along the Mid Coast including Taree, Port Macquarie-Hastings, Kempsey, Nambucca Valley, Bellingen and Coffs Harbour, and into parts of the Hunter.

This remains an unfolding weather event and insurers' priority is community safety. We strongly encourage all those impacted to put their safety first and adhere to evacuations orders.

If your property has been impacted, please contact your insurer as soon as it is safe to do so to commence the claims process, even if you do not know the full extent of damage.

Insurers will look to deploy claims teams to these regions once the emergency has passed and it's safe to do so.

Quotes attributable to ICA CEO Andrew Hall:

The unfolding weather situation along the New South Wales Mid North Coast and Hunter regions is already breaking records, with evacuation orders in place for many towns and more rain forecast for the coming days.

While this Significant Event declaration is for those regions most impacted by flooding to date, we are closely monitoring the severe weather across the entire state.

Insurers acknowledge these regions also experienced significant flooding in 2022.

This flooding event is an ongoing emergency so while it's important people lodge a claim with their insurer as soon as they can, safety is our number one priority.

We urge residents in these areas to remain alert and listen to the advice of local emergency services.