News release

Insurance Council of Australia

Tuesday, 25 November 2025

Media Transcript

Doorstop with Insurance Council of Australia (ICA)

When: Tuesday 25 November 2025
Who: Kylie Macfarlane, ICA Deputy CEO
Topic: SEQ hailstorm CAT declaration - advice for impacted policyholders, disaster chasers, dialogue with government

KYLIE MACFARLANE, ICA DEPUTY CEO: Today, the Insurance Council has declared an Insurance Catastrophe for South East Queensland following the storms from Sunday and Monday this week. We currently have over 16,000 claims across more than 140 different postcodes. The severity of these storms has led us to declare a catastrophe so that we can start to monitor the number of claims coming in and stand up an industry-wide taskforce to ensure that we are triaging this event as best as possible. We are saying to people that if they do need to make a claim to do so, either online or in person as soon as possible. If you don't know the full details of the claim, don't worry, you can still start the process.

We also know many of you might be at home today wondering if you can clean up. It is always important to clean up after a severe storm, because the risk of mould is always there. What we would ask you to do is take plenty of photos of the pieces that you're putting out into a skip bin or taking to the dump - and if there are codes or registration numbers that you can also write down or take photos of, do that too. That is also extremely helpful when it comes to making your claim. But please do clean up if it's safe to do so.

Our key message at the moment is one of safety. If you're worried that your home is unsafe, make sure you get it checked by your insurer before you go back. During electrical storms, wires can become exposed, but also trees can fall. Roofs can be damaged, and outdoor furniture can be thrown around. All of these things can create a hazard, so make sure, as you re-enter your home or you're going about clean up, that it is safe to do that. If you're unsure, call your insurer.

JOURNALIST: You've declared this an insurance catastrophe - how does this specifically impact policyholders?

MACFALRANE: What this means is the industry is putting a close watch on this event, so we're tracking and collecting data on the number of claims. We've also stood up an industry-wide taskforce to continue monitoring this event, particularly given we know there are at least two or three more storms forecast for the remaining week. It also means that when they're making their claim, they may be serviced by a specialist team within the insurer who is looking after this particular event.

JOURNALIST: Are all 140 postcodes in SEQ?

MACFARLANE: Over 140 postcodes are affected by this event. At the moment, all of those are in South East Queensland. We do have 100 or so claims in the northern part of New South Wales, but the majority of claims are coming from as far north as the Sunshine Coast, down to the border.

JOURNALIST: What about disaster chasers – is this a concern?

MACFARLANE: After an event like this, we always warn people to be cognizant of disaster chasers. Disaster chasers may be trades people or claims intermediaries who cold-call you or knock on your front door, and sometimes unfortunately, represent themselves as being there on behalf of your insurer. Your insurer will not send someone to your house unless they have told you that they are doing that. If you're unsure, call your insurer. Make sure you look at the qualifications of the people who have door knocked or come into your yard. Also, don't sign anything. Disaster chasers, quite often, sadly, are there to get in the way of your claim. They may make the offer of doing clean up work and repairs quickly and cheaply. The problem with that is, if they are not there by your insurer's consent, then that work won't be covered by your insurance policy. So always be on the lookout for disaster chasers.

JOURNALIST: How does this event compare to severe weather from the last few weeks?

MACFARLANE: We've certainly had a strong start to the storm season. A couple of weeks ago we had another storm and hail event here in South East Queensland, which had 28,000 claims. Now, as I said, we have over 16,000 claims already from this event that was declared today by the Insurance Council, and we're anticipating more claims over the following days, as power returns and as people return to their homes. It's also a really great opportunity to warn people that there is more storm forecast and that if you do have damage, call your insurer so that that damage can be at least made safe before any other extreme events occur.

JOURNALIST: From your perspective, do these how do these weather events compare to the same time last year?

MACFARLANE: We've definitely had a strong start to the storm season. This year, from a storm season perspective, perhaps back in 2024 when we had the Christmas Day storms, we were seeing a similar type of activity. This hopefully isn't a precursor to what's to come over Christmas, but we are watching the weather carefully. We've already had a cyclone make landfall in in the Northern Territory, and we've had a number of different convective storm issues in South East Queensland. So it is one to watch. We also know that convicted storms, so storms like we saw yesterday here in Brisbane and across southeast Queensland are becoming more frequent and are now the most expensive event, or severe weather event in Australia.

JOURNALIST: As these events do become more frequent, do you have an open dialogue with the government to create any legislation or similar that are going to keep people safe and make it less expensive for them, as these things do ramp up?

MACFARLANE: With climate change and with the increasing amount of natural perils we're seeing, not just here in Australia, but around the world, we are in constant dialogue with federal and state governments and their agencies about how we make communities safer. Quite often, that is about mitigation investment. We know that floods in this country are an incredibly expensive peril for communities and affect many communities when they happen, and we are in active dialogue with the government about what resilience measures are needed - what dams, levees, basins or house raising or house buyback programs need to be put in place to better support communities, to make them safer and to ensure that people have resilient communities to live in.