



News release

Insurance Council
of Australia

Friday, 16 January 2026

Victoria Bushfires upgraded to Insurance Catastrophe

The Insurance Council of Australia (ICA) has today escalated its significant event declaration to an Insurance Catastrophe for the bushfires that have been impacting 18 LGAs across Victoria since 7 January.

Since the ICA's initial significant event declaration, insurers have been able to further assess the large recovery effort that will be required as a result of these severe bushfires, with 2369 claims being lodged to date across property, commercial and motor.

Current indications suggest around 30 per cent of all property claims are total losses.

The extent of commercial losses will also be significant as a result of this event and we anticipate increased claims numbers as people start to return to their homes and businesses.

The ICA's Catastrophe declaration serves to escalate and prioritise the insurance industry's response for affected policyholders. Under the Catastrophe declaration, the industry will continue to ensure:

1. Claims from affected policyholders are given priority by insurers
2. Claims are being triaged to direct urgent assistance to the worst-affected property owners
3. ICA representatives have been mobilised to work with local agencies and services and affected policyholders as soon as emergency services say it is safe to do so
4. Insurers will mobilise disaster response specialists to assist affected customers with claims and assessments as soon as emergency services say it is safe to do so
5. An industry taskforce has been established to identify and address issues arising from this catastrophe

Insurers' presence at the Castlemaine Recovery Centre will continue into next week while on-the-ground support will also continue in Natimuk and Skipton.

The ICA is closely monitoring access into Longwood and remains on standby to support surrounding communities including Harcourt.

Information about what impacted policyholders should do and how to go about the claims process can be found [on the ICA website](#).

Quotes attributable to ICA Deputy CEO Kylie Macfarlane:

These bushfires have been devastating for many communities across Victoria, and insurer's priority is getting help to people as quickly as possible.

We acknowledge that a large recovery effort will be required to help the state recover from this catastrophic event and insurers stand ready to support communities in this process.

I'd encourage Victorians impacted by these fires, to get in touch with their insurer and lodge a claim. They can do so even if they do not know the full extent of damage and may have not returned to their home or business as yet.