

# Insurers' responses to 2022 major floods claims

Supplementary submission: AFCA data request

October 2023

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## 1 This supplementary submission

On 22 September 2023, the House of Representatives Standing Committee on Economics (the Committee) issued AFCA with a comprehensive data request relating to the Terms of Reference for the Inquiry into insurers' responses to 2022 major floods (Data Request). The Data Request is reproduced in part 3 of this document. Our response comprises an Excel spreadsheet attachment responding directly to Issues 1 to 4 of the Data Request and our narrative response to Issues 4 to 8 below.<sup>1</sup>

AFCA's data relating to the floods examined in the Inquiry (Major Floods) contained in our substantive submission and in this supplementary submission covers the period 1 February 2022 to 30 September 2023 (the review period).

## 2 Responses to issues raised in Data Request

### 2.1 Issues 1 and 2

1. Could you please provide the following information for each of the four 2022 flood events referred to in the TOR:
  - a) Number of disputes referred to AFCA (by insurers and for each of the four flood events)
  - b) Proportion of disputes decided by AFCA in favour of the claimant
  - c) Nature of disputes (please break up into key categories, with numbers for each)
  - d) Average value of claims
  - e) Time to resolve complaints (on average for each event, what proportion took a considerable time, and any other relevant statistics)
  - f) Any other overarching statistics (e.g number of claimants with legal representation)
  
2. For each of the four 2022 flood events, how many decisions:
  - a) Led to no change to the original decision?
  - b) Led to full acceptance of the claim?
  - c) Led to partial acceptance of the claim?

The attached Excel spreadsheet provides our responses to Issues 1 and 2, noting relevant data caveats. The responses are set out under separate tabs in the spreadsheet as follows.

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<sup>1</sup> This document uses abbreviations explained in our substantive submission.

<b>Issue</b>	<b>Excel spreadsheet tab</b>
1a) Number of disputes referred to AFCA	Received by financial firm
1b) Proportion of disputes decided by AFCA in favour of the claimant	% in favour of claimant <sup>2</sup>
1c) Nature of disputes	Products and issues
1d) Average value of claims	Average claim amount
1e) Time to resolve complaints - details	Days to resolve
1e) Time to resolve complaints - averages	Average time to resolve
1f) Other overarching statistics	Special assistance required
2 Number of decisions that led to: a) No change to the original decision b) Full acceptance of the claim c) Partial acceptance of the claim	Decision outcomes

## 2.2 Issue 3: Comparative outcomes for represented consumers

3. Was there a systematic difference in outcomes when people had an advocate (e.g. a financial counsellor or social worker)?

The attached Excel spreadsheet includes a breakdown of outcomes according to complainant type for consumers who made a complaint about the Major Floods during the review period. This information is under the tab 'Outcomes by complainant type' in the spreadsheet.

It is not possible, based on this data, to identify any systematic differences in outcomes based on whether or not the consumer is represented. It is also only

<sup>2</sup> In the response to Issue 1b), numbers of complaints decided by AFCA include complaints decided in a formal Determination or decided based on a Pe

possible to qualitatively analyse comparative outcomes relating to preliminary assessments (PAs) or decisions (Determinations).

AFCA does not capture information about outcomes for complaints closed at Registration. When complaints are closed by informal means such as negotiation or conciliation, the quantum of the outcome is not always known. For instance, if an insurer decides to accept a claim, it may not be evident at that time what the claim amount will be. Other outcomes may not be financial in nature, such as an apology or a financial firm agreeing to undertake a series of steps to progress a claim.

Only relatively small proportions of complaints are closed at PA or Determination. The Excel table nevertheless provides the Inquiry with a full dataset to consider.

### 2.3 Issue 4: Comparative outcomes for CALD and regional consumers

4. Was there a systematic difference in results depending on whether the claimants experienced particular forms of disadvantage?
- a) Culturally and linguistically diverse vs. English speaking?
  - b) Regional/rural vs metro?

#### 2.3.1 Issue 4a)

The attached Excel spreadsheet includes a breakdown of outcomes for consumers who self-reported to AFCA as requiring interpreter services. This information is under the tab 'Outcomes (interpreter required)' in the spreadsheet. We note that this is not an exact measure of CALD (vs English Speaking) and again it is not possible based on this small sample (n=27) to identify any systematic differences in outcomes based on whether or not the consumer is represented.

#### 2.3.2 Issue 4b)

The attached Excel spreadsheet includes a breakdown of the postcodes in the postal addresses AFCA recorded for complainants in complaints relating to the Major Floods. This information is under the tab 'Received by postcode' in the spreadsheet. AFCA has not conducted a regional vs. metro analysis of these postcodes (and we would require more time to do this) but we note that in the case of CAT 221, there are more than 570 unique postcodes from which consumers lodged complaints with AFCA with the highest proportion of these originating from Lismore (n=109 or 4%).

This highlights both the scale of the floods but also the likelihood that consumers were lodging complaints away from the insured property/location. These further compromise our ability (discussed above) to conduct meaningful comparative analyses of complaint outcomes in response to this question. The Excel table nevertheless provides the Inquiry with a full dataset to consider.

## 2.4 Issue 5: Re-opening the decision making process

5. Can AFCA reopen the decision-making process if, for example new information comes to light?

AFCA's Rules do not explicitly deal with re-opening of complaints, although we do have processes to correct errors in Determinations (known as the slip rule).

Beyond these specific circumstances, whether or not a particular complaint might be re-opened will depend on what has happened and what new information or concern might be raised by a consumer and at what stage. We do occasionally receive requests by flood impacted consumers (as with non flood impacted consumers) to delay or temporarily pause a complaint in order for them to obtain additional or new information to assist with their complaint. We will do this and allow the customer to "re-open" the complaint if they want to proceed once they have the additional information.

We also sometimes get post-Determination requests from consumers to provide further assistance or clarity about how a particular Determination should be implemented. For example, there may be ongoing dispute about the scale and cost of the scope of remedial work to be carried out. Where this happens we may need to open a new complaint to obtain finality for the parties.

We note also that clause 90 of the General Insurance Code of Practice (under the sub-heading "How we respond to Catastrophes") says that:

If you have a property claim resulting from a Catastrophe and we have finalised your claim within 1 month after the Catastrophe event causing your loss, you can request a review of your claim if you think that assessment of your loss was not complete or accurate, even though you may have signed a release. We will give you 12 months from the date of finalisation of your claim to ask for a review of your claim. We will inform you in writing about this entitlement and our Complaints process when we finalise your claim.

AFCA believes that this is an important consumer protection afforded under the Code and could also cover situations where new information comes to light. We think it is essential that consumers who are impacted by natural disasters are aware (and possibly reminded) of this entitlement to a review of their claim.

## 2.5 Issue 6: Hydrology reports

6. For each of the four flood events, how many policy holders obtained their own hydrology report?

AFCA does not specifically record in our case management system whether or not a particular consumer has obtained a hydrology report. Anecdotally, we understand that immediately following each of the floods access to hydrologists was limited for all parties (due to availability of qualified experts) but that more broadly the cost of obtaining a hydrology report would have been prohibitive for some/many consumers.

## 2.6 Issue 7: Improvements to dispute resolution processes

7. How could the dispute resolution process be improved?

We refer to AFCA's substantive submission, which highlights action insurers could take to improve complaints resolution such as:

- resolving matters early (noting the process fatigue/demands on consumers)
- obtaining and appropriately applying evidence to support claims denials and subsequent positions at IDR and where a complaint is escalated to AFCA.
- taking all necessary steps to minimise complaints about delays clogging up the system and impacting insurer/customer relationships. These also impact AFCA's queue times and resourcing needs.
- only asking consumers for information that is absolutely required in order to resolve a complaint, being cognisant of the burden on consumers already impacted by a natural disaster.
- applying learnings and approaches out of AFCA Determinations to new complaints as well as existing IDR complaints.

## 2.7 Issue 8: How AFCA assists policy holders

8. What resources does AFCA employ to assist policy holders through the process?

Accessibility is one of AFCA's underpinning legislative requirements. We promote awareness of the AFCA scheme so that people can, where necessary, pursue complaints through EDR. Our processes are designed to be informal, flexible and easy to use for all complainants, including those with special needs. Specific steps we take to ensure consumers can readily access and use our services include:

- publishing information in [different languages](#) and formats
- clearly explaining [what to expect](#) from AFCA when a complaint is submitted
- allowing complaints to be made in different ways to cater for individual needs of complainants.

AFCA Rule A.3.2 says that AFCA can help complainants to submit a complaint. In the Operational Guidelines we explain that this includes helping to ensure:

- complainants understand whether they are eligible to submit a complaint.
- complainants' assertions are clearly articulated.
- complainants know what documents and information to provide to support their application.
- the complaint process operates efficiently and in a timely way.

We can also provide specific assistance with any part of our process to complainants or financial firms who may be disadvantaged if they do not receive that assistance. This could include consumers who are impacted by a natural disaster such as the Major Floods and who need extra care. In providing this assistance, it is important to understand that we do not advocate for either party or introduce claims that are not readily evident from the complaint.

Specific examples of assistance we have provided to consumers impacted by the Major Floods include: a dedicated AFCA hotline, attending community events to raise awareness about accessing our services, providing fact sheets and information about dealing with flood claims, expediting complaints for particularly vulnerable consumers or consumers experiencing acute financial hardship and engaging with financial counsellors about issues affecting flood-impacted consumers that they are seeing.

In accordance with AFCA's own internal procedures, we strive to consistently provide the flexibility, empathy and understanding needed by people having 'their worst day', which would reflect the circumstances of many consumers lodging complaints relating to the Major Floods.



### 3 Data Request received by AFCA

1. Could you please provide the following information for each of the four 2022 flood events referred to in the TOR:
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  - b) Proportion of disputes decided by AFCA in favour of the claimant
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2. For each of the four 2022 flood events, how many decisions:
  - a) Led to no change to the original decision?
  - b) Led to full acceptance of the claim?
  - c) Led to partial acceptance of the claim?
  
3. Was there a systematic difference in outcomes when people had an advocate? (e.g. a financial counsellor or social worker)
  
4. Was there a systematic difference in results depending on whether the claimants experienced particular forms of disadvantage?
  - d) a) Culturally and linguistically diverse vs. English speaking?
  - e) b) Regional/rural vs metro?
  
5. Can AFCA reopen the decision-making process if, for example new information comes to light?
  
6. For each of the four flood events, how many policy holders obtained their own hydrology report?
  
7. How could the dispute resolution process be improved?
  
8. What resources does AFCA employ to assist policy holders through the process?

**Complaints received by financial firm**

**CAT 221 received by financial firm**

Financial firm	No.	%
AAI Limited	648	22%
Insurance Australia Limited	524	18%
Allianz Australia Insurance Limited	366	12%
Hollard Insurance Partners Limited	298	10%
QBE Insurance (Australia) Limited	206	7%
Auto & General Services Pty Ltd	200	7%
RACQ Insurance Limited	161	5%
Allianz Australia General Insurance Limited	153	5%
The Hollard Insurance Company Pty Ltd	125	4%
Youi Pty Ltd	67	2%
Chubb Insurance Australia Limited	20	1%
Strata Community Insurance Agencies Pty Ltd	19	1%
Not determined	17	1%
Terri Scheer Insurance Pty Ltd	15	1%
Defence Service Homes Insurance Scheme	12	0.4%
Open Insurance Pty Ltd	10	0.3%
AIG Australia Limited	8	0.3%
Lloyd's Australia Limited	7	0.2%
Zurich Australian Insurance Limited	7	0.2%
Crawford & Company (Australia)	6	0.2%
Strata Unit Underwriters	5	0.2%
360 Underwriting Solutions Pty Ltd	4	0.1%
Guild Insurance Limited	4	0.1%
HDI Global Specialty SE	4	0.1%
Auto & General Insurance Company Limited	3	0.1%
Ansvar Insurance Limited	3	0.1%
Aioi Nissay Dowa Insurance Company Australia Pty Ltd	3	0.1%
Club Marine Limited	3	0.1%
Blue Zebra Insurance	3	0.1%
Insurance Manufacturers of Australia Pty Ltd	3	0.1%
Direct Insurance Brokers Pty Ltd	2	0.1%
Pacific International Insurance Pty Limited	2	0.1%
Berkshire Hathaway Specialty Insurance Company	2	0.1%
XL Insurance Company Se	2	0.1%
Assetinsure Pty Ltd	2	0.1%
Arthur J. Gallagher & Co (Aus) Limited	2	0.1%
Aviso Broking Pty Ltd	1	0.03%
Tokio Marine & Nichido Fire Insurance Co Ltd	1	0.03%
Bendigo and Adelaide Bank Limited	1	0.03%
Australia and New Zealand Banking Group Limited	1	0.03%
Austbrokers Coast to Coast	1	0.03%
Gallagher Bassett Services Pty Ltd	1	0.03%
Carpeesh Pty Ltd	1	0.03%
Acs Mutual Ltd	1	0.03%
Achmea Schadeverzekeringen N.V.	1	0.03%
Capricorn Mutual Limited	1	0.03%
Elders Insurance (Underwriting Agency) Pty Limited	1	0.03%
Sedgwick Australia Pty Limited	1	0.03%
St George Bank	1	0.03%
Commonwealth Bank of Australia	1	0.03%
Coverforce Partners Pty Ltd	1	0.03%

**SE 222 received by financial firm**

Financial firm	No.	%
AAI Limited	57	24%
Insurance Australia Limited	52	22%
Allianz Australia Insurance Limited	30	13%
Auto & General Services Pty Ltd	22	9%
Hollard Insurance Partners Limited	21	9%
QBE Insurance (Australia) Limited	17	7%
Allianz Australia General Insurance Limited	11	5%
The Hollard Insurance Company Pty Ltd	11	5%
Blue Zebra Insurance	3	1%
Chubb Insurance Australia Limited	2	1%
Lloyd's Australia Limited	2	1%
NIB Travel Services (Australia) Pty Ltd	1	0.4%
RAC Insurance Pty Limited	1	0.4%
Youi Pty Ltd	1	0.4%
RACQ Insurance Limited	1	0.4%
Swiss Re International SE	1	0.4%

**CAT 223 received by financial firm**

Financial firm	No.	%
AAI Limited	69	23%
Hollard Insurance Partners Limited	48	16%
Allianz Australia Insurance Limited	31	10%
Insurance Australia Limited	30	10%
QBE Insurance (Australia) Limited	28	9%
Insurance Manufacturers of Australia Pty Ltd	25	8%
Auto & General Services Pty Ltd	18	6%
The Hollard Insurance Company Pty Ltd	13	4%
Allianz Australia General Insurance Limited	6	2%
Youi Pty Ltd	3	1%
Open Insurance Pty Ltd	3	1%
Lloyd's Australia Limited	2	1%
Terri Scheer Insurance Pty Ltd	2	1%
Strata Community Insurance Agencies Pty Ltd	2	1%
RACQ Insurance Limited	2	1%
Great Lakes Insurance SE	2	1%
Not determined	1	0.3%
Community Broker Network Pty Ltd	1	0.3%
RACT Insurance Pty Ltd	1	0.3%
Assetinsure Pty Ltd	1	0.3%
Insurance Underwriting Pty Ltd	1	0.3%
Australia and New Zealand Banking Group Limited	1	0.3%
Club Marine Limited	1	0.3%
Ausure Pty Ltd	1	0.3%
Simplex Insurance Solutions Pty Ltd	1	0.3%
AIG Australia Limited	1	0.3%
Elders Insurance (Underwriting Agency) Pty Limited	1	0.3%
Marsh Pty Ltd	1	0.3%
XL Insurance Company Se	1	0.3%
Capricorn Mutual Limited	1	0.3%
HDI Global Specialty SE	1	0.3%
Citycover (Aust) Pty Ltd	1	0.3%

**SE 224 received by financial firm**

Financial firm	No.	%
Insurance Australia Limited	5	24%
AAI Limited	5	24%
QBE Insurance (Australia) Limited	2	10%
Allianz Australia General Insurance Limited	2	10%
Hollard Insurance Partners Limited	2	10%
HDI Global Specialty SE	2	10%
Allianz Australia Insurance Limited	1	5%
The Hollard Insurance Company Pty Ltd	1	5%
Auto & General Services Pty Ltd	1	5%

***% in favour of claimant (complainant)***

<b>Event</b>	<b>No.</b>	<b>% of total outcomes</b>	<b>% of total PAs and Dets</b>
CAT 221 (Feb 2022 - SE QLD/Northern NSW)	210	8%	39%
SE 222 (Jul 2022 - Hunter and Greater Sydney)	7	4%	21%
CAT 223 (Oct 2022 - VIC/NSW/TAS)	3	1%	20%
SE 224 (Central West NSW)	1	10%	100%

**Products and issues received**

**CAT 221 received by product**

Product	No.	%
Home Building	2,254	77%
Home Contents	283	10%
Landlords Insurance	152	5%
Motor Vehicle- Comprehensive	141	5%
Commercial Property	76	3%
Residential Strata Title	59	2%
Personal and Domestic Property- Caravan	17	1%
Loss of Profits/ Business Interruption	15	1%
Motor Vehicle- Uninsured Third Party	8	0.3%
Personal and Domestic Property- Pleasure Craft	5	0.2%
Machinery breakdowns	5	0.2%
Consumer Credit Insurance	4	0.1%
Personal and Domestic Property- Valuables	3	0.1%
Commercial Vehicles	3	0.1%
Fire or accidental damage	3	0.1%
Travel	3	0.1%
Not determined	3	0.1%
Personal and Domestic Property- Moveables	2	0.1%
Public Liability	1	0.03%
Motor Vehicle- Third Party Fire and Theft	1	0.03%
Industrial Special Risk	1	0.03%
Personal and Domestic Property- Trailer	1	0.03%
Contractors All Risk	1	0.03%
Other Professional Indemnity	1	0.03%

**CAT 221 received by issue**

Issue	No.	%
Delay in claim handling	1,094	37%
Denial of claim-Exclusion/ condition	925	32%
Claim amount	825	28%
Denial of claim	250	9%
Service quality	153	5%
Delay in complaint handling	30	1%
Denial of claim-No proof of loss	27	1%
Cancellation of policy	19	1%
Interpretation of product terms and conditions	13	0.4%
Deductible or excess	12	0.4%
Denial of claim-complainant non-disclosure	12	0.4%
Incorrect premiums	11	0.4%
Misleading product/service information	9	0.3%
Failure to follow instructions/agreement	8	0.3%
Denial of claim-No policy or contract	6	0.2%
Insufficient product/service information	4	0.1%
Denial of claim-Fraudulent claim	4	0.1%
Incorrect fees/ costs	4	0.1%
Unconscionable conduct	4	0.1%
Liability Disputed	3	0.1%
Inappropriate advice	3	0.1%
Management of complainant details	3	0.1%
Incorrect payment	3	0.1%
Failure to provide special needs assistance	3	0.1%
Unfair contract terms	2	0.1%
Denial of claim-DUI	2	0.1%
Other privacy breaches	2	0.1%
Incorrect product/service information	2	0.1%
Unauthorised information disclosed	2	0.1%
Loss of documents/ personal property	2	0.1%
Delay	2	0.1%

**SE 222 received by product**

Product	No.	%
Home Building	184	79%
Home Contents	22	9%
Motor Vehicle- Comprehensive	10	4%
Commercial Property	8	3%
Landlords Insurance	8	3%
Residential Strata Title	3	1%
Personal and Domestic Property- Caravan	2	1%
Travel	1	0.4%
Loss of Profits/ Business Interruption	1	0.4%

**SE 222 received by issue**

Issue	No.	%
Denial of claim-Exclusion/ condition	96	41%
Delay in claim handling	71	30%
Claim amount	53	23%
Denial of claim	30	13%
Service quality	8	3%
Denial of claim-No proof of loss	4	2%
Incorrect fees/ costs	1	0.4%
Interpretation of product terms and conditions	1	0.4%
Delay in complaint handling	1	0.4%
Denial of claim-Fraudulent claim	1	0.4%
Cancellation of policy	1	0.4%

**CAT 223 received by product**

Product	No.	%
Home Building	231	77%
Home Contents	25	8%
Motor Vehicle- Comprehensive	16	5%
Commercial Property	14	5%
Landlords Insurance	9	3%
Residential Strata Title	5	2%
Loss of Profits/ Business Interruption	4	1%
Personal and Domestic Property- Trailer	1	0.3%
Personal and Domestic Property- Caravan	1	0.3%
Livestock	1	0.3%
Not determined	1	0.3%
Consumer Credit Insurance	1	0.3%

**CAT 223 received by issue**

Issue	No.	%
Denial of claim-Exclusion/ condition	96	32%
Claim amount	79	26%
Delay in claim handling	72	24%
Denial of claim	53	18%
Service quality	15	5%
Denial of claim-No proof of loss	9	3%
Delay in complaint handling	3	1%
Failure to follow instructions/agreement	3	1%
Denial of claim-complainant non-disclosure	3	1%
Inappropriate advice	2	1%
Management of complainant details	1	0.3%
Interpretation of product terms and conditions	1	0.3%
Not determined	1	0.3%
Denial of claim-No policy or contract	1	0.3%
Liability Disputed	1	0.3%
Cancellation of policy	1	0.3%
Misleading product/service information	1	0.3%
Unconscionable conduct	1	0.3%
Incorrect premiums	1	0.3%
Failure to provide advice	1	0.3%
Failure to act in client's best interests	1	0.3%

**SE 224 received by product**

Product	No.	%
Home Building	15	71%
Commercial Property	3	14%
Industrial Special Risk	1	5%
Landlords Insurance	1	5%
Home Contents	1	5%

**SE 224 received by issue**

Issue	No.	%
Claim amount	6	29%
Denial of claim-Exclusion/ condition	6	29%
Denial of claim	5	24%
Delay in claim handling	4	19%
Failure to follow instructions/agreement	1	5%
Failure to act in client's best interests	1	5%

Account administration error	2	0.1%
Incorrect financial information provided	1	0.03%
FF failure to respond to request for assistance	1	0.03%
Not determined	1	0.03%
Denial of application or variation request	1	0.03%
Failure to act in client's best interests	1	0.03%

***Average claim amount\****

<b>Event</b>	<b>Amount</b>
CAT 221 (Feb 2022 - SE QLD/Northern NSW)	\$98,806
SE 222 (Jul 2022 - Hunter and Greater Sydney)	\$85,209
CAT 223 (Oct 2022 - VIC/NSW/TAS)	\$86,023
SE 224 (Central West NSW)	\$129,450

\*The average of all complaints for which a claim amount was recorded (i.e. excluding \$0 claim values). Note: these are often claim amounts provided by consumers directly through online submissions, and so have not necessarily been validated by an AFCA case worker.

***Days to resolve***

<b><i>Days</i></b>	<b>CAT 221</b>		<b>SE 222</b>		<b>CAT 223</b>		<b>SE 224</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
0-30	378	15%	33	18%	32	16%	1	10%
31-60	676	27%	46	25%	67	33%	6	60%
61-90	276	11%	13	7%	35	17%	0	0%
91-180	755	30%	64	35%	57	28%	3	30%
181-365	421	17%	29	16%	12	6%	0	0%
> 365	18	1%	0	0%	0	0%	0	0%

***Average time to resolve***

<b>Event</b>	<b>Days</b>
CAT 221 (Feb 2022 - SE QLD/Northern NSW)	103
SE 222 (Jul 2022 - Hunter and Greater Sydney)	98
CAT 223 (Oct 2022 - VIC/NSW/TAS)	78
SE 224 (Central West NSW)	64



***Special assistance required\****

<b>Requirement</b>	<b>No.</b>	<b>%</b>	
Total	176	5%	% of 2022 flood complaints received (3,477)
Cognitive condition	10	6%	% of 2022 flood complaints requiring special assistance (176)
Family Violence	11	6%	% of 2022 flood complaints requiring special assistance (176)
Hearing	6	3%	% of 2022 flood complaints requiring special assistance (176)
Literacy	8	5%	% of 2022 flood complaints requiring special assistance (176)
Mental health	96	55%	% of 2022 flood complaints requiring special assistance (176)
Other help needed	53	30%	% of 2022 flood complaints requiring special assistance (176)
Physical impairment	23	13%	% of 2022 flood complaints requiring special assistance (176)
Sight/vision	3	2%	% of 2022 flood complaints requiring special assistance (176)
Text telephone	2	1%	% of 2022 flood complaints requiring special assistance (176)

\*One complainant may have multiple special assistance requirements.

**Decision outcomes**

Event	No change to original decision*		Full acceptance of the claim**		Partial acceptance of the claim***	
	No.	%	No.	%	No.	%
CAT 221 (Feb 2022 - SE QLD/Northern NSW)	131	38%	61	18%	152	44%
SE 222 (Jul 2022 - Hunter and Greater Sydney)	13	72%	3	17%	2	11%
CAT 223 (Oct 2022 - VIC/NSW/TAS)	6	67%	1	11%	2	22%
SE 224 (Central West NSW)	N/A****	N/A	N/A	N/A	N/A	N/A

Non-monetary outcomes in favour of the complainant not included, so percentage totals may not reconcile with 100%.

\*Includes all Determinations recorded in favour of the financial firm, excluding those in which partial compensation was awarded to the complainant

\*\*Includes all Determinations in which full monetary compensation was awarded to the complainant

\*\*\*Includes all Determinations in which partial monetary compensation was awarded to the complainant

\*\*\*\*No Determinations issued

***Outcomes by complainant type***

Complainant type	2022 flood events (all)		CAT 221		SE 222		CAT 223		SE 224	
	No.	%	No.	%	No.	%	No.	%	No.	%
<b>Complainant</b>	<b>2,856</b>	<b>98%</b>	<b>2,473</b>	<b>98%</b>	<b>182</b>	<b>98%</b>	<b>197</b>	<b>97%</b>	<b>10</b>	<b>100%</b>
Assessment	20	1%	16	1%	2	1%	2	1%	0	0%
Conciliation	41	1%	37	1%	2	1%	2	1%	0	0%
Decision in Favour of complainant	139	5%	133	5%	3	2%	3	2%	0	0%
Decision in Favour of FF	231	8%	211	9%	14	8%	6	3%	0	0%
Discontinued	379	13%	326	13%	21	12%	32	16%	1	10%
Negotiation	563	20%	469	19%	36	20%	57	29%	1	10%
Outside Rules	40	1%	37	1%	2	1%	1	1%	0	0%
Preliminary Assessment in Favour of complainant	81	3%	76	3%	4	2%	0	0%	1	10%
Preliminary Assessment in Favour of FF	126	4%	109	4%	11	6%	6	3%	0	0%
Resolved by FF	1,236	43%	1,059	43%	87	48%	88	45%	7	70%
<b>Family member or friend</b>	<b>229</b>	<b>8%</b>	<b>210</b>	<b>8%</b>	<b>10</b>	<b>5%</b>	<b>10</b>	<b>5%</b>	<b>0</b>	<b>0%</b>
Assessment	3	1%	2	1%	1	10%	0	0%	0	N/A
Conciliation	2	1%	2	1%	0	0%	0	0%	0	N/A
Decision in Favour of complainant	11	5%	10	5%	0	0%	1	10%	0	N/A
Decision in Favour of FF	21	9%	21	10%	0	0%	0	0%	0	N/A
Discontinued	29	13%	28	13%	1	10%	0	0%	0	N/A
Negotiation	58	25%	50	24%	3	30%	5	50%	0	N/A
Outside Rules	2	1%	2	1%	0	0%	0	0%	0	N/A
Preliminary Assessment in Favour of complainant	7	3%	7	3%	0	0%	0	0%	0	N/A
Preliminary Assessment in Favour of FF	17	7%	16	8%	1	10%	0	0%	0	N/A
Resolved by FF	79	34%	72	34%	4	40%	4	40%	0	N/A
<b>Insurance broker</b>	<b>67</b>	<b>2%</b>	<b>57</b>	<b>2%</b>	<b>4</b>	<b>2%</b>	<b>5</b>	<b>2%</b>	<b>1</b>	<b>10%</b>
Assessment	1	1%	1	2%	0	0%	0	0%	0	0%
Conciliation	1	1%	1	2%	0	0%	0	0%	0	0%
Decision in Favour of complainant	4	6%	3	5%	0	0%	1	20%	0	0%
Decision in Favour of FF	7	10%	7	12%	0	0%	0	0%	0	0%
Discontinued	11	16%	9	16%	1	25%	1	20%	0	0%
Negotiation	13	19%	10	18%	1	25%	2	40%	0	0%

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Outside Rules	3	4%	3	5%	0	0%	0	0%	0	0%
Preliminary Assessment in Favour of complainant	3	4%	2	4%	0	0%	0	0%	1	100%
Preliminary Assessment in Favour of FF	4	6%	4	7%	0	0%	0	0%	0	0%
Resolved by FF	20	30%	17	30%	2	50%	1	20%	0	0%
<b>Business director/owner</b>	<b>36</b>	<b>1%</b>	<b>30</b>	<b>1%</b>	<b>1</b>	<b>1%</b>	<b>5</b>	<b>2%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of FF	4	11%	3	10%	1	100%	0	0%	0	N/A
Discontinued	8	22%	7	23%	0	0%	1	20%	0	N/A
Negotiation	7	19%	5	17%	0	0%	2	40%	0	N/A
Outside Rules	1	3%	1	3%	0	0%	0	0%	0	N/A
Preliminary Assessment in Favour of FF	3	8%	2	7%	0	0%	1	20%	0	N/A
Resolved by FF	13	36%	12	40%	0	0%	1	20%	0	N/A
<b>Consumer advocate - private/paid</b>	<b>35</b>	<b>1%</b>	<b>32</b>	<b>1%</b>	<b>1</b>	<b>1%</b>	<b>2</b>	<b>1%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of complainant	1	3%	1	3%	0	0%	0	0%	0	N/A
Decision in Favour of FF	3	9%	3	9%	0	0%	0	0%	0	N/A
Discontinued	4	11%	3	9%	0	0%	1	50%	0	N/A
Negotiation	12	34%	11	34%	0	0%	1	50%	0	N/A
Preliminary Assessment in Favour of FF	2	6%	2	6%	0	0%	0	0%	0	N/A
Resolved by FF	13	37%	12	38%	1	100%	0	0%	0	N/A
<b>Solicitor - private</b>	<b>20</b>	<b>1%</b>	<b>17</b>	<b>1%</b>	<b>2</b>	<b>1%</b>	<b>1</b>	<b>0.5%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of complainant	3	15%	3	18%	0	0%	0	0%	0	N/A
Decision in Favour of FF	3	15%	3	18%	0	0%	0	0%	0	N/A
Discontinued	4	20%	4	24%	0	0%	0	0%	0	N/A
Negotiation	7	35%	5	29%	1	50%	1	100%	0	N/A
Resolved by FF	3	15%	2	12%	1	50%	0	0%	0	N/A
<b>Business employee</b>	<b>13</b>	<b>0.4%</b>	<b>12</b>	<b>0.5%</b>	<b>1</b>	<b>1%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
Decision in Favour of FF	1	8%	0	0%	1	100%	0	N/A	0	N/A
Discontinued	1	8%	1	8%	0	0%	0	N/A	0	N/A
Negotiation	2	15%	2	17%	0	0%	0	N/A	0	N/A
Outside Rules	1	8%	1	8%	0	0%	0	N/A	0	N/A
Preliminary Assessment in Favour of FF	1	8%	1	8%	0	0%	0	N/A	0	N/A
Resolved by FF	7	54%	7	58%	0	0%	0	N/A	0	N/A
<b>Solicitor - community/pro bono</b>	<b>10</b>	<b>0.3%</b>	<b>8</b>	<b>0.3%</b>	<b>0</b>	<b>0%</b>	<b>2</b>	<b>1%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of FF	1	10%	1	13%	0	N/A	0	0%	0	N/A

Inquiry into insurers' responses to 2022 major floods claims  
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Discontinued	3	30%	3	38%	0	N/A	0	0%	0	N/A
Negotiation	2	20%	1	13%	0	N/A	1	50%	0	N/A
Resolved by FF	4	40%	3	38%	0	N/A	1	50%	0	N/A
<b>Financial counsellor</b>	<b>10</b>	<b>0.3%</b>	<b>2</b>	<b>0.1%</b>	<b>0</b>	<b>0%</b>	<b>8</b>	<b>4%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of complainant	1	10%	1	50%	0	N/A	0	0%	0	N/A
Discontinued	1	10%	0	0%	0	N/A	1	13%	0	N/A
Negotiation	5	50%	1	50%	0	N/A	4	50%	0	N/A
Resolved by FF	3	30%	0	0%	0	N/A	3	38%	0	N/A
<b>Policy holder</b>	<b>9</b>	<b>0.3%</b>	<b>7</b>	<b>0.3%</b>	<b>1</b>	<b>1%</b>	<b>1</b>	<b>0.5%</b>	<b>0</b>	<b>0%</b>
Discontinued	2	22%	0	0%	1	100%	1	100%	0	N/A
Negotiation	2	22%	2	29%	0	0%	0	0%	0	N/A
Outside Rules	1	11%	1	14%	0	0%	0	0%	0	N/A
Resolved by FF	4	44%	4	57%	0	0%	0	0%	0	N/A
<b>Power of attorney</b>	<b>5</b>	<b>0.2%</b>	<b>4</b>	<b>0.2%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>0.5%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of complainant	1	20%	1	25%	0	N/A	0	0%	0	N/A
Discontinued	2	40%	2	50%	0	N/A	0	0%	0	N/A
Negotiation	2	40%	1	25%	0	N/A	1	100%	0	N/A
<b>Financial advisor</b>	<b>3</b>	<b>0.1%</b>	<b>3</b>	<b>0.1%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Negotiation	2	67%	2	67%	0	N/A	0	N/A	0	N/A
Resolved by FF	1	33%	1	33%	0	N/A	0	N/A	0	N/A
<b>Accountant</b>	<b>2</b>	<b>0.1%</b>	<b>2</b>	<b>0.1%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Resolved by FF	2	100%	2	100%	0	N/A	0	N/A	0	N/A
<b>Deceased member</b>	<b>1</b>	<b>0.03%</b>	<b>1</b>	<b>0.04%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Discontinued	1	100%	1	100%	0	N/A	0	N/A	0	N/A
<b>Trustee affected party</b>	<b>1</b>	<b>0.03%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>1%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Discontinued	1	100%	0	N/A	1	100%	0	N/A	0	N/A
<b>Consumer advocate - community/unpaid</b>	<b>1</b>	<b>0.03%</b>	<b>0</b>	<b>0%</b>	<b>1</b>	<b>1%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>
Decision in Favour of complainant	1	100%	0	N/A	1	100%	0	N/A	0	N/A

***Complaint outcomes by English and non-English speaking complainants***

Outcome	English speaking		Non-English speaking	
	No.	%	No.	%
Assessment	20	1%	0	0%
Conciliation	41	1%	0	0%
Decision in Favour of complainant	138	5%	1	4%
Decision in Favour of FF	235	8%	1	4%
Discontinued	390	13%	1	4%
Negotiation	567	20%	9	33%
Outside Rules	41	1%	1	4%
Preliminary Assessment in Favour of complainant	80	3%	2	7%
Preliminary Assessment in Favour of FF	127	4%	1	4%
Resolved by FF	1,250	43%	11	41%

**Received by postcode**

**CAT 221 received by postcode**

Postcode	No.	%
2480	109	4%
2478	44	2%
4075	37	1%
4017	28	1%
4053	28	1%
4500	27	1%
4034	27	1%
4069	26	1%
2101	24	1%
4103	23	1%
4305	22	1%
2483	22	1%
4510	21	1%
4061	21	1%
4152	21	1%
2472	20	1%
2560	20	1%
4306	19	1%
4068	19	1%
2482	19	1%
2484	19	1%
4300	18	1%
4570	18	1%
2170	18	1%
2100	18	1%
4011	17	1%
4551	17	1%
4051	17	1%
2756	17	1%

**SE 222 received by postcode**

Postcode	No.	%
2170	10	4%
2233	8	4%
2232	6	3%
2560	6	3%
2234	5	2%
2217	4	2%
2756	4	2%
2750	4	2%
2154	4	2%
2770	4	2%
2250	4	2%
2261	4	2%
2200	3	1%
2567	3	1%
2046	3	1%
2155	3	1%
2164	3	1%
2775	3	1%
2330	2	1%
2168	2	1%
2508	2	1%
2176	2	1%
2284	2	1%
2192	2	1%
2460	2	1%
2198	2	1%
2153	2	1%
2199	2	1%
2259	2	1%

**CAT 223 received by postcode**

Postcode	No.	%
3561	17	6%
3032	10	3%
3564	9	3%
3629	7	2%
3660	5	2%
3140	5	2%
3630	4	1%
3064	4	1%
3139	4	1%
3158	3	1%
3218	3	1%
3160	3	1%
2400	3	1%
3338	3	1%
3122	3	1%
3150	3	1%
2153	2	1%
3550	2	1%
3363	2	1%
2340	2	1%
3756	2	1%
2626	2	1%
3136	2	1%
2866	2	1%
3450	2	1%
2870	2	1%
2117	2	1%
3040	2	1%
3934	2	1%

**SE 224 received by postcode**

Postcode	No.	%
2806	3	14%
5050	1	5%
1360	1	5%
2221	1	5%
4355	1	5%
2250	1	5%
5202	1	5%
2289	1	5%
2763	1	5%
2312	1	5%
2866	1	5%
2480	1	5%
4570	1	5%
2486	1	5%
5069	1	5%
2525	1	5%
5333	1	5%
2640	1	5%
2710	1	5%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4074	17	1%
4055	17	1%
4122	17	1%
4171	16	1%
2471	16	1%
2145	16	1%
4211	15	1%
4020	14	0.5%
4101	14	0.5%
4207	14	0.5%
4503	13	0.5%
4350	13	0.5%
4060	13	0.5%
4221	13	0.5%
4560	13	0.5%
2165	13	0.5%
2470	13	0.5%
2148	13	0.5%
2250	13	0.5%
2747	12	0.4%
4104	12	0.4%
2763	12	0.4%
2487	12	0.4%
2155	12	0.4%
2207	12	0.4%
4012	11	0.4%
4218	11	0.4%
4121	11	0.4%
4556	11	0.4%
4223	11	0.4%
4280	11	0.4%
4562	11	0.4%
4035	11	0.4%

2145	2	1%
2285	2	1%
2203	2	1%
2428	2	1%
2030	2	1%
2500	2	1%
2769	2	1%
2565	2	1%
2852	2	1%
2758	2	1%
2230	2	1%
2160	2	1%
2220	2	1%
2226	2	1%
2262	2	1%
2171	1	0.4%
2471	1	0.4%
2178	1	0.4%
2194	1	0.4%
2533	1	0.4%
2197	1	0.4%
2754	1	0.4%
2112	1	0.4%
3220	1	0.4%
2118	1	0.4%
2100	1	0.4%
2126	1	0.4%
2047	1	0.4%
2135	1	0.4%
2745	1	0.4%
2207	1	0.4%
2763	1	0.4%
2208	1	0.4%

3043	2	1%
3134	2	1%
3044	2	1%
3351	2	1%
3059	2	1%
3429	2	1%
3073	2	1%
3451	2	1%
3076	2	1%
3621	2	1%
3079	2	1%
3752	2	1%
3082	2	1%
3931	2	1%
3084	2	1%
3977	2	1%
3088	2	1%
2179	2	1%
3775	1	0.3%
3483	1	0.3%
2191	1	0.3%
2770	1	0.3%
2700	1	0.3%
2794	1	0.3%
4560	1	0.3%
2806	1	0.3%
2582	1	0.3%
2830	1	0.3%
2106	1	0.3%
2316	1	0.3%
3730	1	0.3%
2320	1	0.3%
3911	1	0.3%



Inquiry into insurers' responses to 2022 major floods claims  
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2565	11	0.4%
2176	11	0.4%
2074	11	0.4%
2153	11	0.4%
2567	11	0.4%
2251	11	0.4%
2450	11	0.4%
2570	11	0.4%
4064	10	0.3%
4509	10	0.3%
2770	10	0.3%
4130	10	0.3%
4214	10	0.3%
4301	10	0.3%
4220	10	0.3%
4019	10	0.3%
2171	10	0.3%
2200	10	0.3%
2099	10	0.3%
2154	10	0.3%
2073	10	0.3%
2768	9	0.3%
4054	9	0.3%
4106	9	0.3%
4066	9	0.3%
4005	9	0.3%
4550	9	0.3%
4209	9	0.3%
2076	9	0.3%
2093	9	0.3%
2217	9	0.3%
2158	9	0.3%
2210	9	0.3%

2777	1	0.4%
2210	1	0.4%
2454	1	0.4%
2211	1	0.4%
2486	1	0.4%
2212	1	0.4%
2519	1	0.4%
2144	1	0.4%
2557	1	0.4%
2219	1	0.4%
2027	1	0.4%
2074	1	0.4%
2578	1	0.4%
2224	1	0.4%
2066	1	0.4%
2147	1	0.4%
2101	1	0.4%
2229	1	0.4%
2766	1	0.4%
2075	1	0.4%
2773	1	0.4%
2031	1	0.4%
2108	1	0.4%
2032	1	0.4%
2430	1	0.4%
2045	1	0.4%
2165	1	0.4%
2015	1	0.4%
2483	1	0.4%
2257	1	0.4%
2166	1	0.4%
2086	1	0.4%
2515	1	0.4%

3000	1	0.3%
7322	1	0.3%
3011	1	0.3%
2572	1	0.3%
3012	1	0.3%
2590	1	0.3%
3023	1	0.3%
3516	1	0.3%
3028	1	0.3%
3580	1	0.3%
3030	1	0.3%
3664	1	0.3%
3031	1	0.3%
3764	1	0.3%
2049	1	0.3%
3805	1	0.3%
3036	1	0.3%
2731	1	0.3%
3037	1	0.3%
7030	1	0.3%
3039	1	0.3%
3280	1	0.3%
2333	1	0.3%
2570	1	0.3%
2230	1	0.3%
3400	1	0.3%
2151	1	0.3%
3440	1	0.3%
3046	1	0.3%
3461	1	0.3%
3047	1	0.3%
3501	1	0.3%
3055	1	0.3%

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2199	9	0.3%
2196	9	0.3%
4070	8	0.3%
4031	8	0.3%
4128	8	0.3%
4575	8	0.3%
4573	8	0.3%
4228	8	0.3%
4650	8	0.3%
4127	8	0.3%
2566	8	0.3%
2260	8	0.3%
2234	8	0.3%
2069	8	0.3%
2481	8	0.3%
2126	8	0.3%
2224	8	0.3%
4179	7	0.2%
4124	7	0.2%
4285	7	0.2%
4506	7	0.2%
2749	7	0.2%
4508	7	0.2%
4065	7	0.2%
4007	7	0.2%
4059	7	0.2%
2753	7	0.2%
4067	7	0.2%
4520	7	0.2%
4030	7	0.2%
4178	7	0.2%
4154	7	0.2%
2477	7	0.2%

2260	1	0.4%
2530	1	0.4%
2010	1	0.4%
2541	1	0.4%
3561	1	0.4%
2558	1	0.4%
3943	1	0.4%
2564	1	0.4%
4122	1	0.4%
2566	1	0.4%
4221	1	0.4%
2575	1	0.4%
4504	1	0.4%
2582	1	0.4%
4521	1	0.4%
2747	1	0.4%
2087	1	0.4%
2753	1	0.4%
2162	1	0.4%
2069	1	0.4%
2290	1	0.4%
2759	1	0.4%
2298	1	0.4%
2765	1	0.4%
2317	1	0.4%
2768	1	0.4%
2321	1	0.4%
2070	1	0.4%
2322	1	0.4%
2179	1	0.4%
2324	1	0.4%
2780	1	0.4%
2325	1	0.4%

3551	1	0.3%
3058	1	0.3%
3571	1	0.3%
2450	1	0.3%
3618	1	0.3%
2066	1	0.3%
3658	1	0.3%
3068	1	0.3%
3714	1	0.3%
2452	1	0.3%
3754	1	0.3%
3074	1	0.3%
3766	1	0.3%
3075	1	0.3%
3799	1	0.3%
2471	1	0.3%
3824	1	0.3%
3078	1	0.3%
3930	1	0.3%
2481	1	0.3%
2756	1	0.3%
2485	1	0.3%
7007	1	0.3%
2486	1	0.3%
7112	1	0.3%
3085	1	0.3%
3230	1	0.3%
2489	1	0.3%
3337	1	0.3%
3095	1	0.3%
3341	1	0.3%
3101	1	0.3%
3361	1	0.3%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

2261	7	0.2%
2077	7	0.2%
2229	7	0.2%
2325	7	0.2%
2233	7	0.2%
2168	7	0.2%
2106	7	0.2%
2066	7	0.2%
2204	7	0.2%
4216	6	0.2%
4505	6	0.2%
4036	6	0.2%
2745	6	0.2%
4558	6	0.2%
4010	6	0.2%
2750	6	0.2%
2767	6	0.2%
4109	6	0.2%
4014	6	0.2%
4507	6	0.2%
4210	6	0.2%
4569	6	0.2%
2761	6	0.2%
4133	6	0.2%
2490	6	0.2%
2034	6	0.2%
2460	6	0.2%
2120	6	0.2%
2068	6	0.2%
2147	6	0.2%
2259	6	0.2%
2161	6	0.2%
2469	6	0.2%

3028	1	0.4%
2163	1	0.4%
2193	1	0.4%
2088	1	0.4%
4069	1	0.4%
2263	1	0.4%
4216	1	0.4%
2264	1	0.4%
4300	1	0.4%
2265	1	0.4%
4520	1	0.4%
2282	1	0.4%
2073	1	0.4%
2283	1	0.4%

3104	1	0.3%
3371	1	0.3%
3106	1	0.3%
3401	1	0.3%
3109	1	0.3%
3437	1	0.3%
3111	1	0.3%
3448	1	0.3%
3113	1	0.3%
2620	1	0.3%
2525	1	0.3%
3477	1	0.3%
3123	1	0.3%
3500	1	0.3%
3128	1	0.3%
3515	1	0.3%
3130	1	0.3%
2232	1	0.3%
3133	1	0.3%
3558	1	0.3%
2565	1	0.3%
2110	1	0.3%
2567	1	0.3%
3579	1	0.3%
2010	1	0.3%
3616	1	0.3%
2100	1	0.3%
2650	1	0.3%
3144	1	0.3%
2119	1	0.3%
3145	1	0.3%
2148	1	0.3%
2150	1	0.3%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

2228	6	0.2%
2097	6	0.2%
2232	6	0.2%
2486	6	0.2%
2079	6	0.2%
2030	6	0.2%
2220	6	0.2%
4519	5	0.2%
2765	5	0.2%
4123	5	0.2%
4160	5	0.2%
4504	5	0.2%
4161	5	0.2%
4037	5	0.2%
2769	5	0.2%
2758	5	0.2%
4213	5	0.2%
4352	5	0.2%
4164	5	0.2%
4114	5	0.2%
4169	5	0.2%
4118	5	0.2%
4217	5	0.2%
4555	5	0.2%
4078	5	0.2%
4568	5	0.2%
4226	5	0.2%
4170	5	0.2%
4208	5	0.2%
2071	5	0.2%
2031	5	0.2%
2026	5	0.2%
2508	5	0.2%

3672	1	0.3%
3154	1	0.3%
3717	1	0.3%
3156	1	0.3%
2705	1	0.3%
2160	1	0.3%
2706	1	0.3%
2219	1	0.3%
3765	1	0.3%
3170	1	0.3%
3770	1	0.3%
3175	1	0.3%
3796	1	0.3%
3182	1	0.3%
3802	1	0.3%
3186	1	0.3%
3806	1	0.3%
3187	1	0.3%
3850	1	0.3%
3190	1	0.3%
3915	1	0.3%
3197	1	0.3%
2717	1	0.3%
3198	1	0.3%
3953	1	0.3%
3205	1	0.3%
4216	1	0.3%
3206	1	0.3%
5048	1	0.3%
3207	1	0.3%
7018	1	0.3%
3216	1	0.3%
7054	1	0.3%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

2156	5	0.2%
2515	5	0.2%
2192	5	0.2%
2075	5	0.2%
2095	5	0.2%
2065	5	0.2%
2016	5	0.2%
2135	5	0.2%
2112	5	0.2%
2142	5	0.2%
2173	5	0.2%
2144	5	0.2%
2488	5	0.2%
2117	5	0.2%
2213	5	0.2%
2088	5	0.2%
2526	5	0.2%
2221	5	0.2%
2227	5	0.2%
4557	4	0.1%
4132	4	0.1%
4006	4	0.1%
4304	4	0.1%
2775	4	0.1%
4021	4	0.1%
4102	4	0.1%
4311	4	0.1%
4159	4	0.1%
4077	4	0.1%
4215	4	0.1%
4502	4	0.1%
4270	4	0.1%
4110	4	0.1%

3217	1	0.3%
7268	1	0.3%
2190	1	0.3%
2761	1	0.3%
3226	1	0.3%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4567	4	0.1%
4212	4	0.1%
2759	4	0.1%
4670	4	0.1%
4113	4	0.1%
4115	4	0.1%
2063	4	0.1%
2107	4	0.1%
2577	4	0.1%
2162	4	0.1%
2037	4	0.1%
2212	4	0.1%
2198	4	0.1%
2330	4	0.1%
2205	4	0.1%
2430	4	0.1%
2087	4	0.1%
2020	4	0.1%
2179	4	0.1%
2111	4	0.1%
2121	4	0.1%
2463	4	0.1%
2086	4	0.1%
2464	4	0.1%
2518	4	0.1%
2022	4	0.1%
2533	4	0.1%
2033	4	0.1%
2576	4	0.1%
2160	4	0.1%
2110	4	0.1%
2219	4	0.1%
4032	3	0.1%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4125	3	0.1%
4205	3	0.1%
4227	3	0.1%
4225	3	0.1%
4521	3	0.1%
4341	3	0.1%
2773	3	0.1%
2785	3	0.1%
2780	3	0.1%
4370	3	0.1%
4554	3	0.1%
4105	3	0.1%
4172	3	0.1%
4116	3	0.1%
4275	3	0.1%
4151	3	0.1%
4347	3	0.1%
2777	3	0.1%
4157	3	0.1%
2479	3	0.1%
2580	3	0.1%
2046	3	0.1%
2072	3	0.1%
2473	3	0.1%
2164	3	0.1%
2150	3	0.1%
2096	3	0.1%
2127	3	0.1%
2021	3	0.1%
2070	3	0.1%
2177	3	0.1%
2143	3	0.1%
2190	3	0.1%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

2039	3	0.1%
2025	3	0.1%
2152	3	0.1%
2203	3	0.1%
2283	3	0.1%
2105	3	0.1%
2575	3	0.1%
2206	3	0.1%
2454	3	0.1%
2209	3	0.1%
2035	3	0.1%
2216	3	0.1%
2474	3	0.1%
2047	3	0.1%
2036	3	0.1%
2067	3	0.1%
2049	3	0.1%
2060	3	0.1%
2489	3	0.1%
2223	3	0.1%
2516	3	0.1%
2118	3	0.1%
2010	3	0.1%
2029	3	0.1%
2571	3	0.1%
2125	3	0.1%
2092	3	0.1%
4552	2	0.1%
4680	2	0.1%
4565	2	0.1%
4183	2	0.1%
4518	2	0.1%
4224	2	0.1%



Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4022	2	0.1%
4272	2	0.1%
4165	2	0.1%
4000	2	0.1%
4740	2	0.1%
4314	2	0.1%
9726	2	0.1%
4340	2	0.1%
4553	2	0.1%
4342	2	0.1%
4155	2	0.1%
4343	2	0.1%
4163	2	0.1%
2779	2	0.1%
4574	2	0.1%
2774	2	0.1%
4701	2	0.1%
4405	2	0.1%
4870	2	0.1%
4018	2	0.1%
2782	2	0.1%
2000	2	0.1%
2539	2	0.1%
2108	2	0.1%
2113	2	0.1%
2572	2	0.1%
2230	2	0.1%
2146	2	0.1%
2231	2	0.1%
2528	2	0.1%
2081	2	0.1%
2563	2	0.1%
2082	2	0.1%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

2159	2	0.1%
2256	2	0.1%
2040	2	0.1%
2194	2	0.1%
2500	2	0.1%
2262	2	0.1%
2525	2	0.1%
2263	2	0.1%
2011	2	0.1%
2195	2	0.1%
2541	2	0.1%
2298	2	0.1%
2028	2	0.1%
2321	2	0.1%
2166	2	0.1%
2132	2	0.1%
2208	2	0.1%
2197	2	0.1%
2027	2	0.1%
2157	2	0.1%
2485	2	0.1%
2104	2	0.1%
2089	2	0.1%
2018	2	0.1%
2502	2	0.1%
2440	2	0.1%
2214	2	0.1%
2446	2	0.1%
2023	2	0.1%
2448	2	0.1%
2529	2	0.1%
2048	2	0.1%
2535	2	0.1%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

2452	2	0.1%
2540	2	0.1%
2024	2	0.1%
2043	2	0.1%
2456	2	0.1%
2045	2	0.1%
2137	2	0.1%
2218	2	0.1%
2138	2	0.1%
2574	2	0.1%
2141	2	0.1%
2136	2	0.1%
3331	1	0.03%
6701	1	0.03%
3683	1	0.03%
2680	1	0.03%
2748	1	0.03%
3892	1	0.03%
3450	1	0.03%
4107	1	0.03%
6000	1	0.03%
4108	1	0.03%
NW6 1BE	1	0.03%
3930	1	0.03%
2903	1	0.03%
3943	1	0.03%
2650	1	0.03%
4112	1	0.03%
3500	1	0.03%
3950	1	0.03%
5008	1	0.03%
4184	1	0.03%
6027	1	0.03%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4310	1	0.03%
2806	1	0.03%
4001	1	0.03%
4073	1	0.03%
4313	1	0.03%
7209	1	0.03%
3108	1	0.03%
4563	1	0.03%
3124	1	0.03%
3000	1	0.03%
2760	1	0.03%
4572	1	0.03%
3125	1	0.03%
3041	1	0.03%
3135	1	0.03%
3505	1	0.03%
4344	1	0.03%
4810	1	0.03%
4346	1	0.03%
5223	1	0.03%
3142	1	0.03%
6018	1	0.03%
4119	1	0.03%
6065	1	0.03%
4120	1	0.03%
4271	1	0.03%
4360	1	0.03%
3205	1	0.03%
4361	1	0.03%
3220	1	0.03%
3143	1	0.03%
3294	1	0.03%
4388	1	0.03%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4156	1	0.03%
3150	1	0.03%
2754	1	0.03%
4406	1	0.03%
2913	1	0.03%
4417	1	0.03%
4564	1	0.03%
4422	1	0.03%
4566	1	0.03%
4470	1	0.03%
3350	1	0.03%
2752	1	0.03%
3088	1	0.03%
4501	1	0.03%
3021	1	0.03%
7018	1	0.03%
3034	1	0.03%
4173	1	0.03%
3064	1	0.03%
2766	1	0.03%
4700	1	0.03%
4013	1	0.03%
4710	1	0.03%
2790	1	0.03%
4802	1	0.03%
2646	1	0.03%
3844	1	0.03%
4129	1	0.03%
5085	1	0.03%
3174	1	0.03%
5251	1	0.03%
4131	1	0.03%
6015	1	0.03%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

4511	1	0.03%
6020	1	0.03%
4515	1	0.03%
6050	1	0.03%
4517	1	0.03%
6151	1	0.03%
3177	1	0.03%
7015	1	0.03%
2798	1	0.03%
2800	1	0.03%
2784	1	0.03%
4158	1	0.03%
2617	1	0.03%
4153	1	0.03%
2519	1	0.03%
2445	1	0.03%
2534	1	0.03%
2462	1	0.03%
2226	1	0.03%
2115	1	0.03%
2429	1	0.03%
2080	1	0.03%
2444	1	0.03%
2140	1	0.03%
2258	1	0.03%
2007	1	0.03%
1655	1	0.03%
2306	1	0.03%
2428	1	0.03%
1460	1	0.03%
2530	1	0.03%
2311	1	0.03%
2441	1	0.03%

Inquiry into insurers' responses to 2022 major floods claims  
Submission 1 - Supplementary Submission

1590	1	0.03%
2557	1	0.03%
1730	1	0.03%
2044	1	0.03%
2050	1	0.03%
2569	1	0.03%
2315	1	0.03%
2573	1	0.03%
2319	1	0.03%
2604	1	0.03%
2008	1	0.03%
2178	1	0.03%
2222	1	0.03%
2527	1	0.03%
2324	1	0.03%
2133	1	0.03%
2041	1	0.03%
2431	1	0.03%
0870	1	0.03%
2225	1	0.03%
2191	1	0.03%
2443	1	0.03%
2042	1	0.03%
2556	1	0.03%
2333	1	0.03%
2558	1	0.03%
2211	1	0.03%
2257	1	0.03%
2009	1	0.03%
2090	1	0.03%
2119	1	0.03%
2568	1	0.03%
2094	1	0.03%

2122	1	0.03%
2506	1	0.03%
2085	1	0.03%
2103	1	0.03%
2114	1	0.03%
2151	1	0.03%
1630	1	0.03%
2337	1	0.03%
2578	1	0.03%
2340	1	0.03%
2590	1	0.03%
2350	1	0.03%
2615	1	0.03%
2372	1	0.03%
2400	1	0.03%