

Wednesday March 20, 2019

## Which 20 federal electorates are Australia's most flood-prone?

North Queensland's federal seat of Herbert (which includes Townsville) is Australia's most flood-prone electorate, according to ground-breaking Insurance Council of Australia (ICA) research released today.

The analysis reveals Australia's 20 most flood-affected federal electorates. Sixteen of these are in Queensland and four are in New South Wales.

ICA General Manager of Risk and Disaster Planning Karl Sullivan said the research highlighted the importance of understanding flood risk. He said it was a wake-up call to all levels of government about the urgent need to prioritise investments in flood mitigation.

Mr Sullivan said each electorate contained locations that had a significant number of land parcels exposed to flood probabilities ranging from the most frequent to the largest possible flood.

"The ICA has analysed official flood data, collated from governments across Australia for the industry's National Flood information Database, and has matched it against federal electoral boundaries for ease of comparison," Mr Sullivan said.

"Insurers are painfully aware that Queensland experiences more natural disasters than other states, but we were shocked that more than half of its electorates are so exposed to flood.

"Flood risk is one key reason why many householders and businesses in these electorates may pay high insurance premiums. With a NSW election due this weekend, and a Federal election due in May, it's time voters asked their local MPs and other candidates one simple yet essential question: **'What are you planning to do to lower our flood risk?'** "

Mr Sullivan said: "South Australia has been unable to provide comprehensive flood data over the past decade for analysis and has not been included in this report.

The top 20 electorates (by the number of land parcels exposed):

1. Herbert (QLD) 55,460
2. Kennedy (QLD) 35,284
3. Maranoa (QLD) 31,452
4. Blair (QLD) 27,310
5. Flynn (QLD) 26,560
6. Page (NSW) 26,067
7. Fadden (QLD) 25,881
8. Leichardt (QLD) 25,424
9. Griffith (QLD) 24,988
10. Moreton (QLD) 24,940
11. Brisbane (QLD) 24,603
12. Oxley (QLD) 22,469
13. Moncrief (QLD) 21,592
14. Dawson (QLD) 21,392
15. Newcastle (NSW) 20,078
16. McPherson (QLD) 19,205
17. Ryan (QLD) 17,861
18. Wide Bay (QLD) 17,142
19. Lyne (NSW) 16,041
20. Dobell (NSW) 15,857

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“Estimates of flood exposure in that state indicates that if quality data were made available by the South Australian Government the federal electorates of Hindmarsh, Sturt and Adelaide could rank in the top 20.”

Mr Sullivan said each of the top 20 electorates had experienced catastrophic flooding over the past decade, and many had the double-whammy of being struck by cyclones.

“Most recently, Townsville in Herbert was hit with one of the worst floods in living memory, with insurance losses of \$1.04 billion from 25,664 claims,” he said.

“Some communities within these federal electorates are governed by local councils with comprehensive flood-risk mitigation programs. Others may lack the capacity and funding to carry out the required work.

“Mitigation works should be treated as nation-building infrastructure projects, on par with highways, rail and bridges. When mitigation is in place it protects communities, has a substantial impact on the economy and productivity, and helps prevent loss of life.

“Unfortunately, government commitments to investing in mitigation infrastructure or other flood projects has been lacking for many decades.

“The Insurance Council has long called for implementation of the Productivity Commission’s recommendation that the Commonwealth invest \$200 million a year in mitigation and resilience, matched by state and territory governments.”

Mr Sullivan said the ICA was well placed to help governments with information about the impact mitigation would have on insurance premiums.

“The insurance market has demonstrated it is prepared to insure all properties in flood-prone areas, but cover is risk rated. Property owners with the highest risks typically face the highest premiums. Where those risks are reduced or removed, the market has followed suit with lower premiums,” he said.

“The ICA hopes governments heed the lessons from the United States and other countries, where programs to subsidise premiums through pooled arrangements have failed to prevent flood tragedies, have encouraged inappropriate development and have exposed taxpayers to extraordinary levels of permanent debt.”

For more information on Australia’s most flood-prone electorates, visit:  
<https://disasters.org.au/top20floodproneelectorates>

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