

# Community Forum

(free of charge/all welcome)

## Insurance and Climate Change

**Q** - do you insure  
for agreed market  
or replacement value?

**A** - forum to find out your insurance  
risk/co\$t/benefit

**Who** - Mr Laurie Ratz - Insurance Council Australia  
Mr Adam Dunn Catchment Management Authority

**When** - 7.00PM Weds 12 Sept

**Where**-Cowes, St John's, Warley Ave  
(Melways 534 C1)

**GroundSwell**  
<http://groundswellbasscoast.com>

## **Community Forum - "Insurance, you and Climate Change"**

**7 until 9.00 Weds 12 Sept Cowes, St John's, Warley Ave**

Everybody welcome, free of charge.

We're all affected by insurance. We don't like increasing premiums. And we worry about reports in the news, when every new bush fire or flood comes along, that, if ever it's our turn, our cover might not be all it's cracked up to be.

There are all kinds of opinions about Climate Change. Let's be clear that, for this event, main speaker is Laurie Ratz, Special Risks Manager for Insurance Council of Australia. We've been warned that we can't expect him to be either pro, or anti climate change, nor political in any way. So, presumably, he's just presenting basic facts, plain and simple, how many events, how much cost, trends, past, present and future, to justify why we need to pay more and why some of us might be exposed to more risk than we realise.

Insurance Council of Australia represents the interests of all insurance companies in Australia. One of Laurie's responsibilities is to be on site at each disaster site, to properly understand the goings on and coordinate activities of insurance company folks.

Second speaker is Adam Dunn from Catchment Management Authority whose role is managing future risk associated with mean sea level rise which is one of the impacts of climate change. His presentation of detailed mapping and discussion will focus on Coastal inundation risk from San Remo to Inverloch.

This is a great opportunity to find out, from a senior figure in the industry, why insurance is costing you more. Also whether or not your cover might still match your expectations. To complement the big insurance picture, you can get a look at local mapping detail which is not as easy to find as recent press releases from State government would have you believe.

Groundswell Bass Coast has staged a program of Community Forums in the last 12 months. Speakers have included identities like Rob Gel, also scientists from CSIRO and the Bureau of Meteorology. Mostly at Wonthaggi Town Hall, turn outs have been as big as 200 people. Now it's time to see what we can do in Cowes.

Whatever community group you're involved in, it's always of concern that it's mostly the same group of people! You do your best but..... Insurance, as the topic for this forum, is a deliberate choice to help broaden our audience. So, without technical controversies this time, here's hoping you choose to be there.