Developing disaster data for advocacy
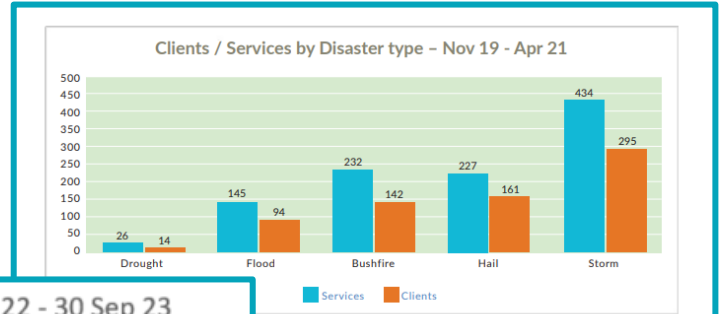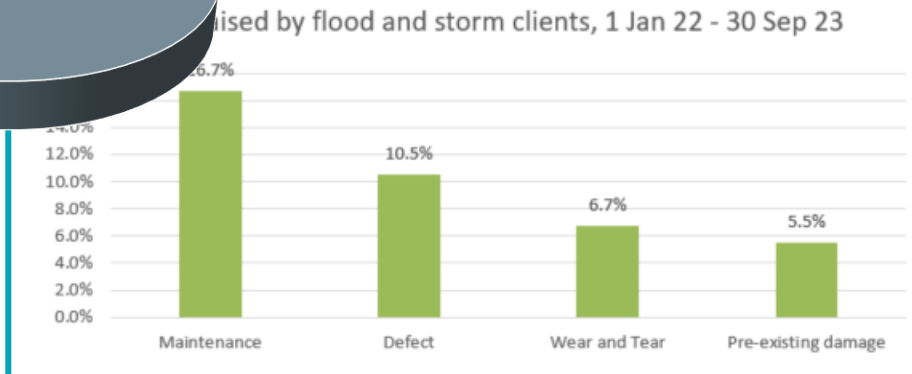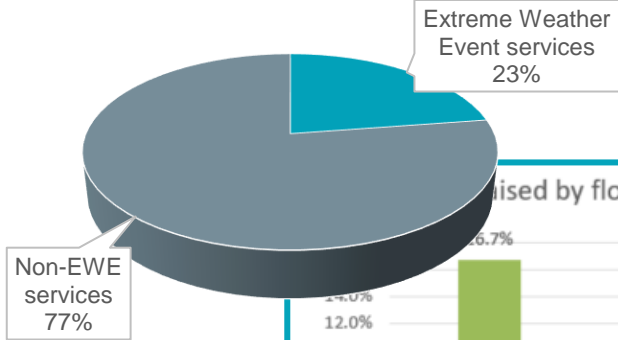
Julia Davis
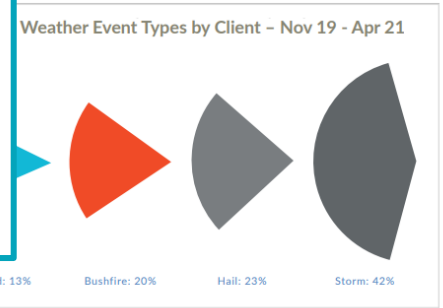**Senior Policy & Communications Officer**

November 2023

Disaster data for advocacy

What data have we collected?

Extreme Weather Event Services as percentage of total ILS services, Jan 22-Sep 23

Extreme Weather Event services 23%

Non-EWE services 77%

Clients / Services by Disaster type – Nov 19 - Apr 21

...ers made up the highest proportion of Financial Rights' clients. Around 42% ...out storm-related matters. This led to the provision of 434 services. Around ...ed about hail leading to the provision of 277 services.

...ised by flood and storm clients, 1 Jan 22 - 30 Sep 23

Maintenance	Defect	Wear and Tear	Pre-existing damage
26.7%	10.5%	6.7%	5.5%

Weather Event Types by Client – Nov 19 - Apr 21

Drought: 2%   Flood: 13%   Bushfire: 20%   Hail: 23%   Storm: 42%

Disaster data for advocacy
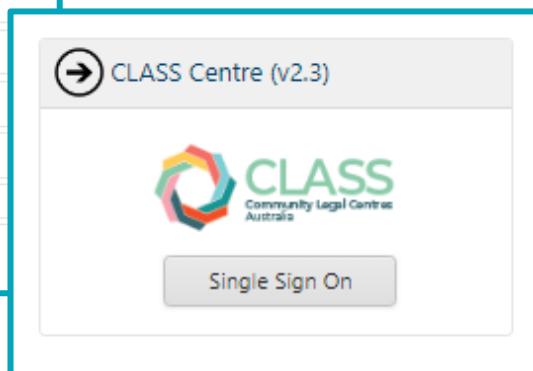
Why have we collected the data?

- Many people are swayed by touching personal stories or outrageous tales of poor financial firm behaviour

- However, most decision makers are *numbers people* – they need data,

- Data collection can be used to:

  - Identify systemic issues, trends and case studies

  - Be the canary in the coalmine for regulators and industry

  - Advocate for and effect change for consumers

Disaster data for advocacy

How did we collect the data?
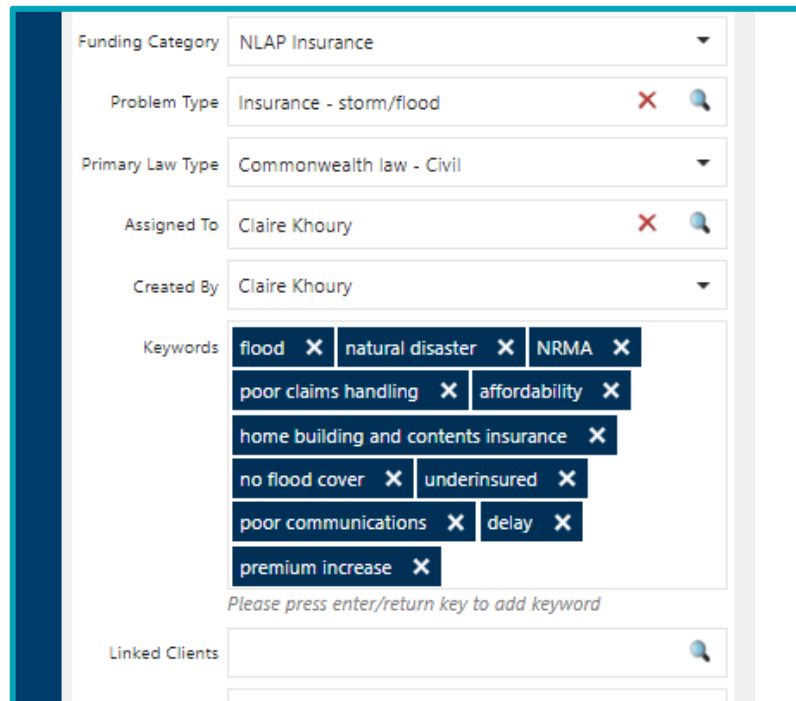
- CLASS is not data friendly

- Limited ability to list product types and problems

Disaster data for advocacy

How did we collect the data?

- **Keywords!**
    - "natural disaster"
    - type of disaster e.g. flood
    - "insurance" or "financial hardship"
    - insurer name e.g. NRMA, RACQ
    - Insurance type e.g. home insurance
    - Issue e.g. maintenance, delay

Disaster data for advocacy

How did we collect the data?

- Data entry is manual – not automated

- Data cleaning is essential

- Words used need to be consistent and based on a taxonomy

- Data cleaning is manual and takes hours
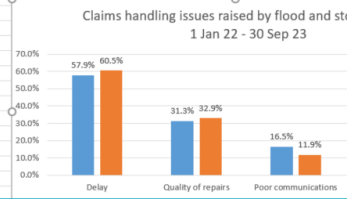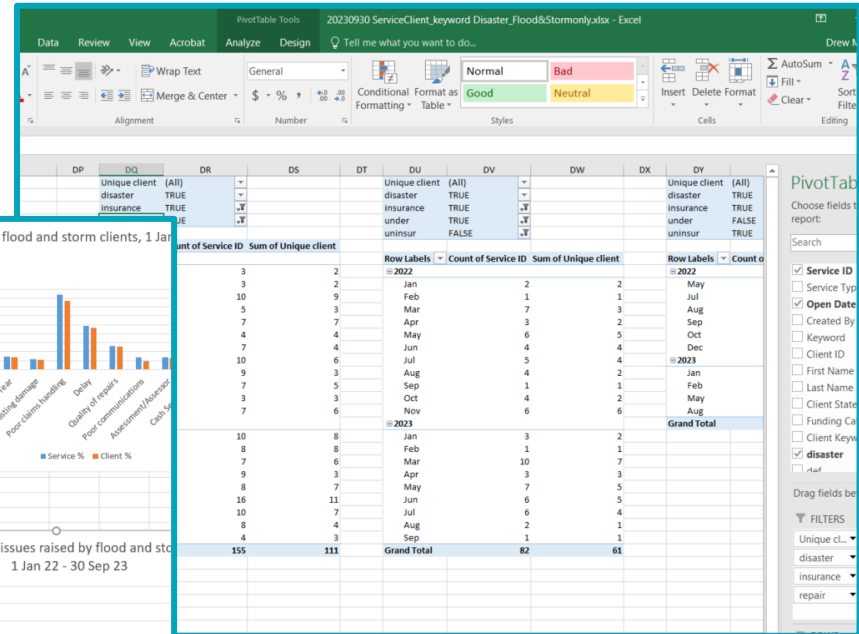
Disaster data for advocacy

How did we analyse the data?

- Excel pivots and counts

Disaster data for advocacy

Where have we used the data?

- Exposed: Insurance problems after extreme weather events

- Consumer Governance Committee of the General Insurance Code of Practice: Making Better Claims Decisions

- ASIC Claims Handling Inquiry