

Our ref: OUT26/538

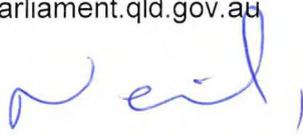
Your ref: 4373-26

10 MAR 2026

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Mr Neil Laurie
The Clerk of the Parliament
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Dear Mr Laurie 

I refer to the petition 4373-26, tabled by the Queensland Legislative Assembly on 10 February 2026, about the use of Temporary Local Planning Instruments (TLPI) by insurance agencies and concerns raised about their perceived influence on insurance assessments and premiums.

TLPIs are a temporary statutory instrument under the *Planning Act 2016* that may be made if there is a significant risk of adverse cultural, economic, environmental or social conditions in the Local Government area and the delay involved by using the usual processes to make or amend another local planning instrument would increase the risk.

A TLPI deals with a specific, often localised issue and sets out planning and development assessment policies to manage adverse impacts in urgent or emergency circumstances, such as updated Local Government flood mapping and policies. These instruments only apply to new development proposals, not existing development.

Local Governments typically initiate and prepare TLPIs and supporting technical information used to substantiate the need for this instrument. A TLPI provides temporary policies while longer-term planning decisions are being worked through.

The Crisafulli Government acknowledges that insurance affordability is a key cost of living issue, with premiums having increased in recent years for a range of reasons, including natural disasters and risk pricing from insurers.

Insurance premiums and insurance availability can vary greatly between insurers. To get the best deal, households are encouraged to shop around and seek alternative quotes from more than one insurance provider. Importantly, the Australian Government has a critical role to play in supporting insurance affordability, given it is responsible for the regulation and monitoring of the insurance industry, including decisions about the coverage of flood insurance made by individual insurers. The Australian Prudential Regulation Authority (APRA) is the national regulator for Australia's financial institutions, including general insurers. Consumers can contact APRA via its website at: www.apra.gov.au or by telephoning 1300 558 849.

Consumers can also lodge a complaint through their own insurer's complaints process, which is commonly available on insurance providers' websites or via telephone, if they are dissatisfied with their insurance policy or premium. If consumers are dissatisfied with the outcome, they can raise the matter with the Australian Financial Complaints Authority (AFCA), which is an impartial and

independent organisation that assists consumers to resolve complaints regarding general insurance products free of charge. Consumers can contact AFCA via its website at: www.afca.org.au or by telephoning 1800 931 678.

The Crisafulli Government has also been strongly advocating for the Australian Government to improve insurance affordability and remains actively engaged across all levels of government and with the insurance sector, with a continuing focus on initiatives to build resilience and support insurance affordability through various programs.

In particular, the Crisafulli Government has been investing in mitigation works and programs to enhance the resilience of properties, and place downward pressure on insurance premiums in response to natural disaster risks. For example, the Queensland Resilience and Risk Reduction Program (QRRRP) is the Crisafulli Government's new approach to providing a strategic, annual funding program, using Disaster Recovery Funding Arrangements (DRFA) Efficiencies. It is jointly funded with the Australian Government through efficiencies realised during the delivery of Queensland's DRFA reconstruction program. The QRRRP aims to improve Queensland's resilience to future disaster events across three key streams:

- Stream 1 - Queensland Betterment Fund (with funding doubled to \$40 million by the Crisafulli Government)
- Stream 2 - Queensland Resilience and Risk Reduction Fund
- Stream 3 - Hazard and Risk Priorities Fund.

Further, in partnership with agencies and Local Governments, the Crisafulli Government has implemented flood management plans, resilience strategies, and flood risk, flood warning and flood communication initiatives to improve safety, build resilience, and minimise the impacts of floodwaters. Published guidance on how homeowners can make their homes more resilient to floods, cyclones and storm tides is available on the Queensland Reconstruction Authority website at: www.qra.qld.gov.au/resilient-homes.

I thank the petitioners for raising this matter and trust this information is of assistance.

Yours sincerely



JARROD BLEIJIE MP
DEPUTY PREMIER

Minister for State Development, Infrastructure and Planning and
Minister for Industrial Relations