

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 20 May 2022 12:10:43 PM

Your details

Title

First name

Last name

Email

Postcode

Submission details

Submission type I am making a personal submission

Consent to make submission public I would like this submission to remain anonymous

Share your experience or tell your story

Your story

Insurances have significantly increased. To the level which numerous people are either electing to no insurance or are underinsured. Insurers are withdrawing from areas which pose too high a risk. This has caused devaluating of properties. This will also increase councils and state governments long-term risks, due to potential land release and planning approvals in flood prone and/future flood prone areas. Large class actions will be inevitable, if sound planning

principals are not adhered to and followed. Responsibilities cannot be waived or diverted to private organisations, which may be attempt to fold and bolt! The failures and destruction will always inevitably fall back to governments to address. "Do it right, the first time! Don't wait, to fix mistakes. As it is fair more costly later!" Developers have there place, though not to maximise the profits at the start, and leave terrible legacy problems for in the future. For both the end user, and those high risks, are are only getting worse for governments, councils, rate payers and tax payers. We all depend on reliable future planning to protect us and our assets. We will all be a much poorer society in the future if we don't !

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

1.6 Any other matters

Insurance risks and future security and society wealth

Supporting documents or images
