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Record wild weather claims for spring kickstarts ominous Storm Season: NRMA Insurance data

The latest NRMA Insurance Wild Weather Tracker (the Tracker) has revealed the huge impact of wild weather in eastern Australia over the past three months with the insurer recording its highest number of home claims for weather damage in spring¹.

The NRMA Insurance data reveals there were around 10,000 home claims for weather damage in spring across NSW, QLD and the ACT — which is 35% above average. Hail accounted for almost half of these claims after supercell storms battered NSW's Coffs Harbour region in October.

The Tracker monitors severe weather claims received by NRMA Insurance in communities across NSW, QLD and the ACT and is released after every season to help people prepare and protect themselves from wild weather.

The data shows that in a typical spring, wild weather accounts for just over half (55%) of all NRMA Insurance home claims, however in spring 2021, two-thirds (66%) of all home claims in NSW, QLD and the ACT were caused by wild weather.

Coffs Harbour was the NSW region hardest hit by severe weather, while the Gold Coast was most impacted in Queensland and Canberra's CBD recorded the most claims in the ACT.

With a La Niña weather system now officially declared for Australia's east coast, NRMA Insurance's Executive Manager Natural Perils, Mark Leplastrier, urged Australians to take the threat of a wet and potentially wild summer seriously.

"Spring featured some of the most unpredictable and extreme weather we have seen in many years, and with a La Niña system now declared, we could be in for more wet weather over summer," Mr Leplastrier said.

"From flooding in central NSW and western QLD, to tornadoes and earthquakes hitting NSW and Victoria, as well as record rain and hail events across the east coast – it has been an ominous start to Storm Season. To prepare for a wetter than usual summer ahead of us, it's important that people start thinking about how they can protect their homes from thunderstorms and fast moving hailstorms."

Australians increasingly worried about the impact of wild weather and climate change

The Tracker also features the latest NRMA Insurance research² on attitudes to disaster preparedness and wild weather. The new research found 70% of Australians say they are worried natural disasters are becoming more frequent and severe (up from 64% in May 2021).

¹ Based on NRMA Insurance claims data between September 2015 – November 2021

² Online research of 1,005 NSW, 1,000 QLD and 502 ACT residents – research conducted by Pure Profile in November 2021

The research also found Australians are increasingly concerned about the link between climate change and wild weather, and want more done to help reduce the impacts of climate change and natural disasters on our communities. Key findings in the research include:

- More than three-quarters (76%) of those surveyed recognise that climate change is behind the increasing frequency and severity of natural disasters;
- 82% think more needs to be done to help reduce the impact of climate change and wild weather on our communities; and
- When asked who should be doing more, Australians nominated the Federal Government (67%), state governments (55%) and individuals (45%) as all having a critical role to play.

“We have been studying the impact of the changing climate for nearly 20 years. One of the impacts of a warmer climate is that we could see severe hailstorms, such as the one that hit Coffs Harbour recently, become more frequent and trend further south over the warmer months in spring and summer,” Mr Leplastrier said.

“This means we could start to see large areas such as the inland region from the Hunter River, down through the central and southern New South Wales highlands, and into central and eastern Victoria experience more frequent hailstorms. So it’s critical people start to understand the risks they face and how they can prepare and protect their homes, properties and vehicles.”

The Australian Red Cross has partnered with NRMA Insurance on this edition of the Tracker.

National Resilience Advisor at Australian Red Cross, John Richardson, said that psychological preparation for wild weather can be just as important as physical preparation.

“We know that disasters and emergencies can upend people’s lives, disrupt mental wellbeing and fragment relationships and communities,” Mr Richardson said.

“A recent Australian Red Cross survey looked at the emergency experiences of people and demonstrated that the more prepared people feel, the lower their stress levels at the time, and the better their recovery after an emergency. The good news is being prepared helps us be in control and make good decisions during and after a disaster.

“For tips on how to feel more prepared, I’d encourage all Australians to download [the Get Prepared app](#) which includes tools to help prepare the mind ahead of what could be a wet and wild summer for many.”

The Tracker also assesses community preparedness by region each season. It revealed the New England region in NSW is currently feeling best prepared for wild weather (with a self-assessed preparedness score of 77/100), while the ACT is the least prepared region on the east coast (55/100).

Media Release



NRMA Insurance recently launched the [Australian Resilience Corps](#) with the Minderoo Foundation, a national volunteer network to help prepare Australians against natural disasters and extreme weather. The Corps connects volunteers with existing community-led volunteer organisations to support work that helps communities prepare for fires and floods.

Download the NRMA Insurance Wild Weather Tracker [here](#)

Download the Get Prepared App [here](#)

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About the NRMA Insurance Wild Weather Tracker

The NRMA Insurance Wild Weather Tracker is released after every season outlining the volume of severe weather and natural disaster claims NRMA Insurance receives in NSW, QLD and the ACT. It tracks community research into the attitudes and behaviours regarding preparing for natural disasters and severe weather and includes expert advice from NRMA Insurance's emergency response partners highlighting the critical steps people can take to protect their homes.

About NRMA Insurance

NRMA Insurance is one of Australia's most trusted general insurance providers – helping people protect the things they care about since 1920. It has a long proud history of working with communities to build their resilience against severe weather and keep people safer on the road. Almost three million customers across NSW, Queensland, ACT and Tasmania choose NRMA Insurance to protect their homes, vehicles, businesses, motorcycles, boats, pets and travel. In 2019, more than 350,000 claims were paid. NRMA Insurance is backed by IAG, the largest general insurer in Australia and New Zealand and operator of some of Australia's biggest insurance brands including CGU, SGIO, SGIC and WFI.

About Australian Red Cross

Australian Red Cross was established in 1914 at the outbreak of the First World War to provide humanitarian assistance to the wounded and vulnerable. Today, we are a humanitarian force of almost 15,951 volunteers, 8,587 members, and 1,853 staff delivering services across Australia and in 36 countries.

As auxiliary to public authorities in the humanitarian field, Australian Red Cross provides relief in times of crisis and care for people experiencing vulnerability in Australia and around the world. We are first responders when crises hit in times of conflict and in peace. We lessen human suffering, work alongside people to support immediate needs as well as drive long-term systemic change and build resilience.