

# NRMA Insurance Wild Weather Tracker

ISSUE 10 – WINTER 2023

Getting prepared for bushfire and grassfire risk



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# Foreword

The latest NRMA Insurance Wild Weather Tracker (the Tracker) highlights that despite high concern about bushfires and grassfires over spring and summer, only 23% of Australians have taken steps to protect and prepare their home for bushfire or grassfire risk in the past six months. Meanwhile, just 27% know what they would do if a fire threatened their home.

The Tracker also reveals that NRMA Insurance received 4,184 claims for wild weather damage to homes and vehicles nationally this winter. This is considerably fewer than last winter when intense rainfall and storms impacted many parts of the country.

Despite the low winter claims it's important for people to not be complacent, and to ensure they are preparing and staying alert for all forms of wild weather, as both fires and severe storms can occur at any time with very little warning.

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**Heading into an El Niño period with warmer and drier conditions forecast across Australia, we're urging people to take two steps to prepare this spring. Know where to find local bushfire or emergency warnings and minimise fire risks around the home.**

Positively, more than half of Australians (55%) plan to take action to prepare for wild weather this spring – well above the 34% who took steps to prepare during winter.

In addition to preparing at home, we encourage everyone to download your local bushfire or emergency warning app – or bookmark the relevant website – so you can stay alert of any bushfires or grassfires near you. The fire services authority in your state or territory is a great place to start.

In New South Wales, NRMA Insurance is proud to partner with the NSW Rural Fire Service and the Hazards Near Me app in NSW and Fires Near Me Australia app are fantastic tools which provide warnings and incident information for weather hazards and bushfires.

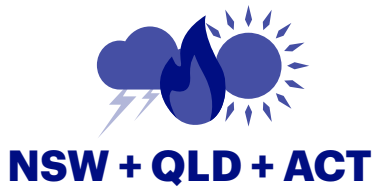
As always, we hope the Tracker provides useful insights and practical advice to help people prepare for wild weather.

**Luke Gallagher,**  
NRMA Insurance  
Executive General Manager, Direct Claims



# Looking ahead

## Forecast for spring and beyond



A developing El Niño, coupled with a prolonged positive Indian Ocean Dipole event, is forecast to bring drier and warmer conditions across most of Australia. This means a reduction in the likelihood of widespread heavy rain and flooding events.

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**Pertinently, the drier and warmer conditions will lead to an elevated risk of grass and woodland fires in most regions. In addition to grassfire risk, South Australia and Western Australia also face escalating risk of early season bushfire due to prolonged dry conditions.**

For the East Coast, there will also be an increased probability of hail and severe thunderstorms, particularly for southeast Queensland and eastern New South Wales.

In the tropical regions of Western Australia, Queensland and the Northern Territory, the onset of the tropical cyclone season is expected to be delayed.

**Dr Bruce Buckley,**  
**NRMA Insurance Meteorologist**



### **About Dr Bruce Buckley and the NRMA Insurance Natural Perils team**

With over 40 years' experience, Dr Buckley provides NRMA Insurance with a wide range of technical advice on all aspects of meteorology and climate change. He is an expert in the field, holding a PhD in Mathematics (Numerical Weather Prediction) from the University of New South Wales.

Dr Buckley is part of our Natural Perils team, which is made up of climate scientists, meteorologists, hydrologists, engineers, statisticians and actuaries. Their job is to understand extreme weather events so they can accurately assess the risks customers face, while also looking at what we can do to help customers and communities mitigate those risks.



# Winter 2023

National claims and community preparedness

# Winter 2023 national claims summary

## Mild winter for most of the country but wild weather on the horizon

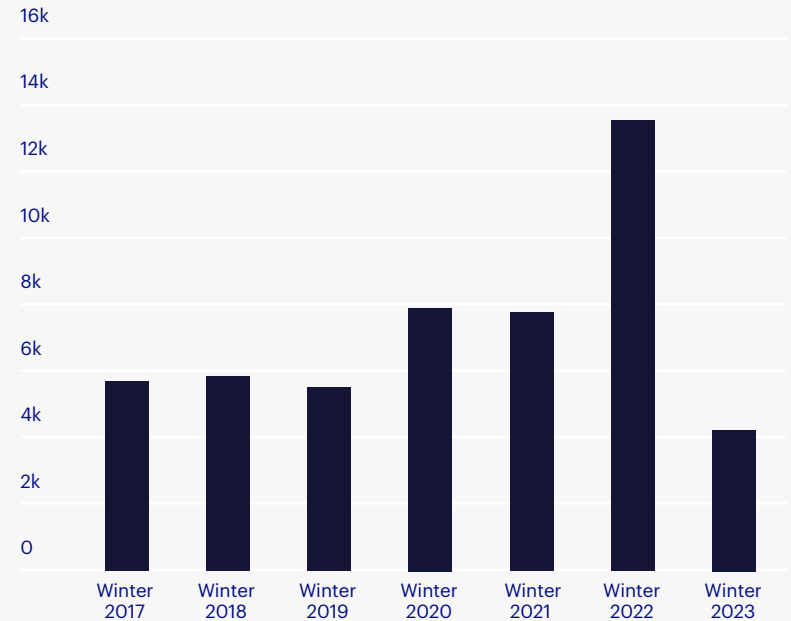
NRMA Insurance received 4,184 claims for wild weather damage to homes and vehicles nationally\* this winter.

This is considerably fewer than last winter when intense rainfall and storms impacted many parts of the country, and down 67% on autumn claims.

Most claims were for damage to homes (3,694) with nearly a third of all home claims the result of severe weather this winter.

Western Australia was hit particularly hard by severe storms and saw the most claims of any state or territory this winter.

How winter 2023 compares



Home and motor claims for wild weather



**4,184**  
wild weather claims nationally (compared to 12,831 in autumn 2023)



**3,694**  
wild weather home claims (32.9% of all home claims)

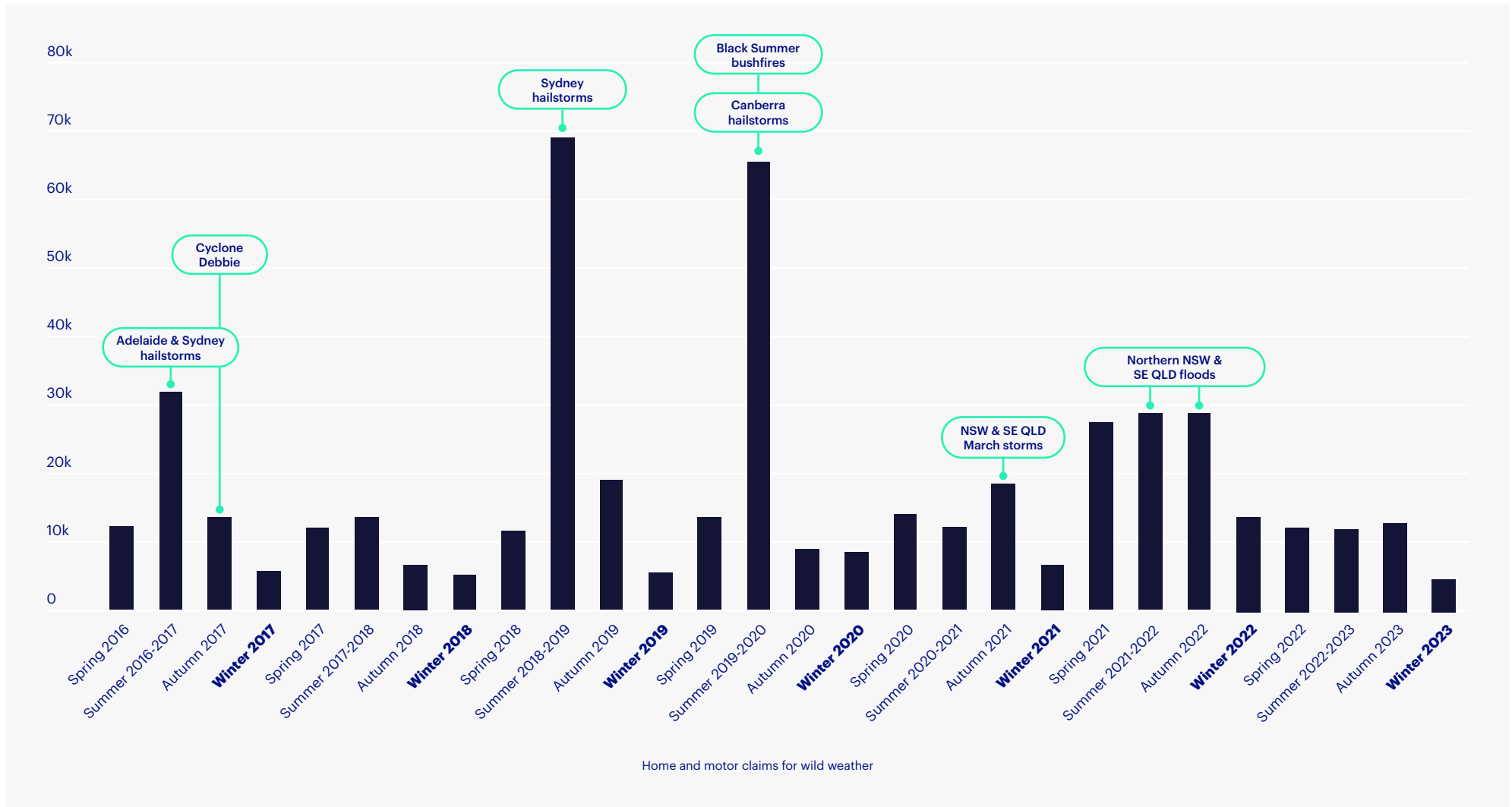


**490**  
wild weather motor claims (0.7% of all motor claims)

\*A note on NRMA Insurance claims data: NRMA Insurance is backed by IAG, a leading general insurer in Australia and New Zealand. NRMA Insurance operates nationally in NSW, QLD, ACT, WA, SA, NT and TAS. In VIC, IAG's products are distributed under the RACV brand (Victoria claims are therefore not included in this report).



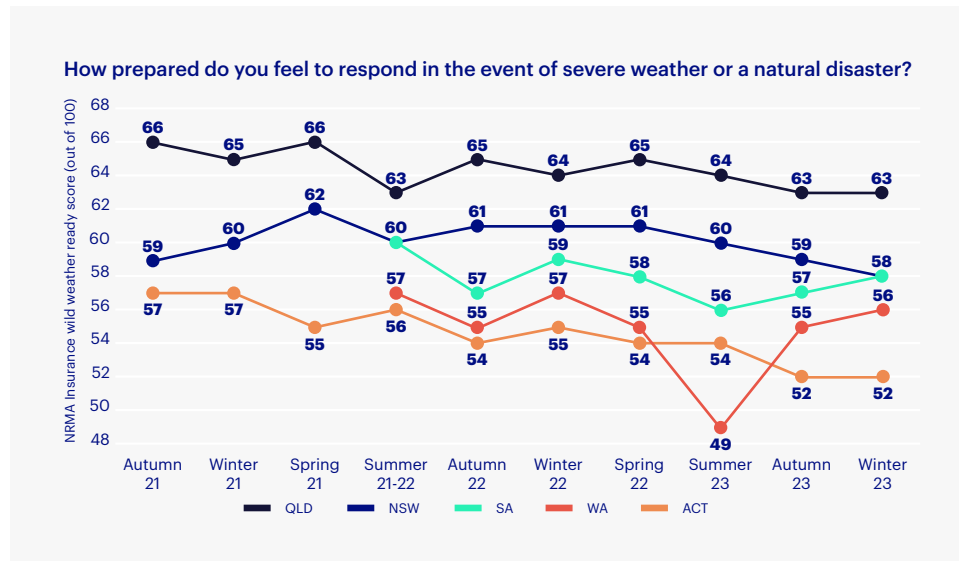
# 2016-2023: Wild weather through the years



# Winter 2023 national community preparedness

## High concern about bushfires and grassfires but most haven't taken steps to prepare

Our long-term quarterly research of more than 3,500 Australians (across NSW, QLD, the ACT, WA and SA) also reveals significant differences in how prepared residents feel to respond in the event of severe weather, with Queenslanders consistently rating themselves as best prepared and ACT residents least prepared.



**49%**

are concerned about being impacted by bushfires or grassfires over the next six months.



**23%**

have taken steps around their home to prepare for a potential bushfire or grassfire in the last six months



**27%**

know what they would do if a bushfire threatens their home



**48%**

say that the recent heatwaves and fires overseas have made them more concerned

While most haven't taken steps to prepare for bushfire, positively, our research shows that many Australians are taking general actions to clear their outdoor areas and better protect their homes from severe weather events:



**59%**

cleared area around their homes.



**73%**

not having overgrown shrubs or overhanging trees.



**88%**

not having piles of stuff around the home that could be flammable.



**55%**

more than half of Australians plan to take action to prepare for wild weather in spring (compared to 34% who took any steps to prepare during winter).



# Winter 2023 community preparedness by state and territory

The latest NRMA Insurance research shows that ACT residents are the most likely to have a plan for what to do if a bushfire threatens their home, with South Australians the least likely. Meanwhile, Queenslanders are the least concerned about being impacted by bushfire or grassfire this season.

## Winter 2023 wild weather ready score (change since autumn) and key findings of latest research:

|            |   | Wild weather ready score | Took steps to prepare in the past three months (winter) | Plan to take steps to prepare this spring | Concerned about being impacted by bushfire or grassfire over the next six months (more concerned following northern hemisphere summer) | Have a plan for what to do if a bushfire threatens my home | Taken steps around the home to prepare for bushfire or grassfire in the past six months |
|------------|---|--------------------------|---|---|--|--|---|
| <b>QLD</b> | Queenslanders are the least concerned about being impacted by bushfire  | $\frac{63}{100}$ =       | <b>43%</b>  | <b>64%</b><br>up from 57%                 | <b>37%</b><br>(42%)  | <b>27%</b>   | <b>26%</b>  |
| <b>NSW</b> | More NSW residents are planning to prepare for wild weather   | $\frac{58}{100}$ -1      | <b>33%</b>  | <b>54%</b><br>up from 50%                 | <b>50%</b><br>(49%)  | <b>26%</b>   | <b>21%</b>  |
| <b>SA</b>  | South Australians are the least likely to have a plan for what to do if a bushfire threatens their home   | $\frac{58}{100}$ +1      | <b>32%</b><br>up from 25% in autumn                     | <b>47%</b><br>up from 39%                 | <b>45%</b><br>(44%)  | <b>24%</b><br>Least likely                                 | <b>24%</b>  |
| <b>WA</b>  | Western Australians are feeling better prepared for wild weather  | $\frac{56}{100}$ +1      | <b>31%</b>  | <b>49%</b><br>=                           | <b>47%</b><br>(44%)  | <b>26%</b>   | <b>21%</b>  |
| <b>ACT</b> | ACT residents are most likely to have a plan for what to do if a bushfire or grassfire threatens their home but least likely to have taken steps to prepare | $\frac{52}{100}$ =       | <b>26%</b>  | <b>58%</b><br>up from 52%                 | <b>74%</b><br>(66%)  | <b>32%</b><br>Most likely                                  | <b>20%</b><br>Least likely  |

# Getting prepared for bushfire and grassfire risk this spring

This spring NRMA Insurance is encouraging people to take two steps to prepare for bushfires and grassfires:



## Know where to find local bushfire or emergency warnings

Australians are encouraged to download the Fires Near Me Australia app on their iOS or Android device to receive bushfire warnings and incident information, as well as visit the relevant fire services authority website in their state.

**NSW residents can also download the Hazards Near Me app to receive up-to-date alerts about bushfires and weather hazards.**



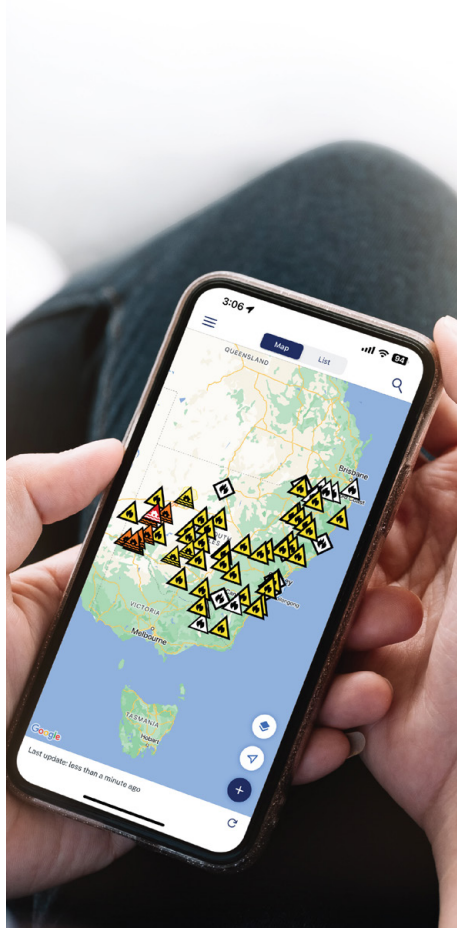
## Minimise fire risk with these five actions:

1. Trim overhanging trees or branches;
2. Clear debris and leaves from gutters;
3. Remove 'piles of stuff' close to the home (e.g. doormats, other items, wood piles, mulch etc);
4. Ensure there is a hose available that can reach around the home;
5. Ensure there is a clear area around the home (e.g. mowed grass, no items).

"As we start to experience high temperatures and dry conditions, grassfires are fast becoming a serious threat and now is the time to minimise fire risks around the home. Trimming overhanging trees, clearing debris from gutters, removing items close to the home and ensuring there is clear area around the home and a hose available that can reach around, are all simple things you can do to reduce your risk.

"It's also important to stay aware of any bushfires or grassfires as they develop and we encourage everyone to download the Fires Near Me Australia app, or in NSW the Hazards Near Me app."

**Anthony Bradstreet,  
Director Communications and  
Community Engagement  
NSW RFS**





# Winter 2023

Claims by state and territory



# NSW winter 2023 claims

Just over 1 in 5 home claims in New South Wales were caused by wild weather this winter. Wild weather claims were 87% lower than those received in autumn with Illawarra the hardest hit region in the state.



**1,421**

wild weather claims  
(compared to 11,290  
in autumn 2023)



**1,104**

wild weather home  
claims (20.9% of all  
NSW home claims)



**317**

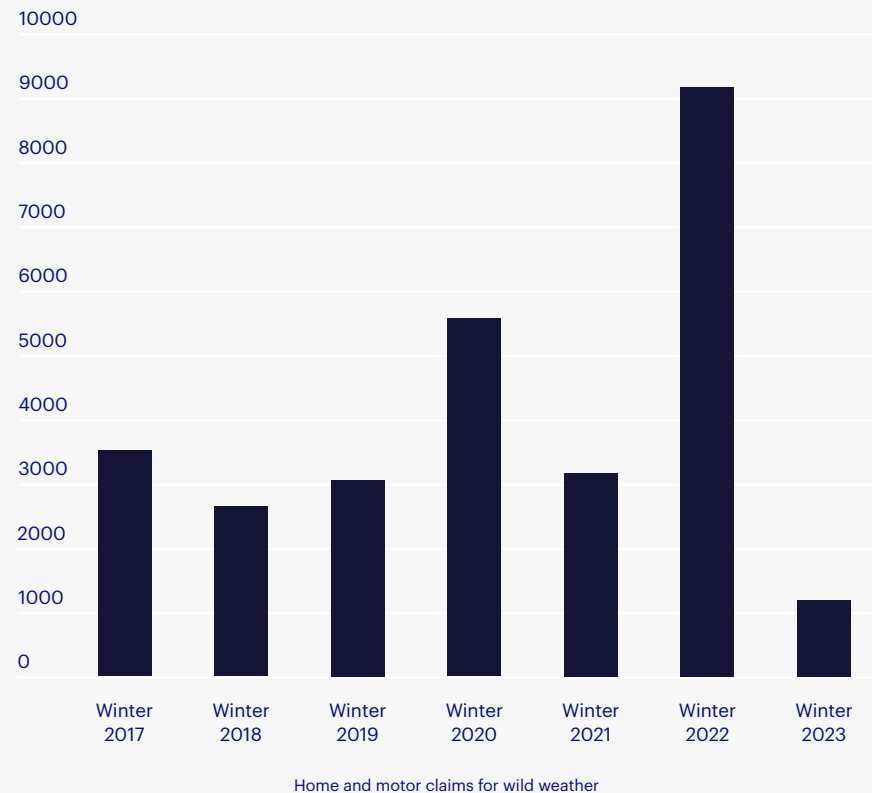
wild weather motor  
claims (9.3% of all  
NSW motor claims)

## NSW areas hardest hit by wild weather (home and motor claims)

| Rank | Regions  |
|------|--|
| 1    | Illawarra (14% of all claims)                              |
| 2    | Newcastle and Lake Macquarie (6.97% of all claims)         |
| 3    | Richmond-Tweed (6.83% of all claims)                       |
| 4    | Central Coast (5.07% of all claims)                        |
| 5    | Riverina (5% of all claims)                                |
| 6    | Southern Highlands and Shoalhaven (4.93% of all claims)    |
| 7    | Sydney Outer West and Blue Mountains (4.86% of all claims) |
| 8    | Capital Region (4.71% of all claims)                       |
| 9    | Sydney – South West (4.08% of all claims)                  |
| 10   | Hunter Valley excl. Newcastle (4.01% of all claims)        |

| Rank | Towns/suburbs |
|------|---------------|
| 1    | Casuarina     |
| 2    | Kingscliff    |
| 3    | Goulburn      |
| 4    | Belmont North |
| 5    | Woonona       |
| 6    | Dubbo         |
| 7    | Dapto         |
| 8    | Murwillumbah  |
| 9    | Griffith      |
| 10   | Figtree       |

## NSW - How winter 2023 compares



# QLD winter 2023 claims

Just over 1 in 10 home claims in Queensland were caused by wild weather this winter. Wide Bay was the hardest hit region in the state.



**142**

wild weather claims  
(compared to 485 in autumn 2023)



**104**

wild weather home claims (10.4% of all QLD home claims)



**38**

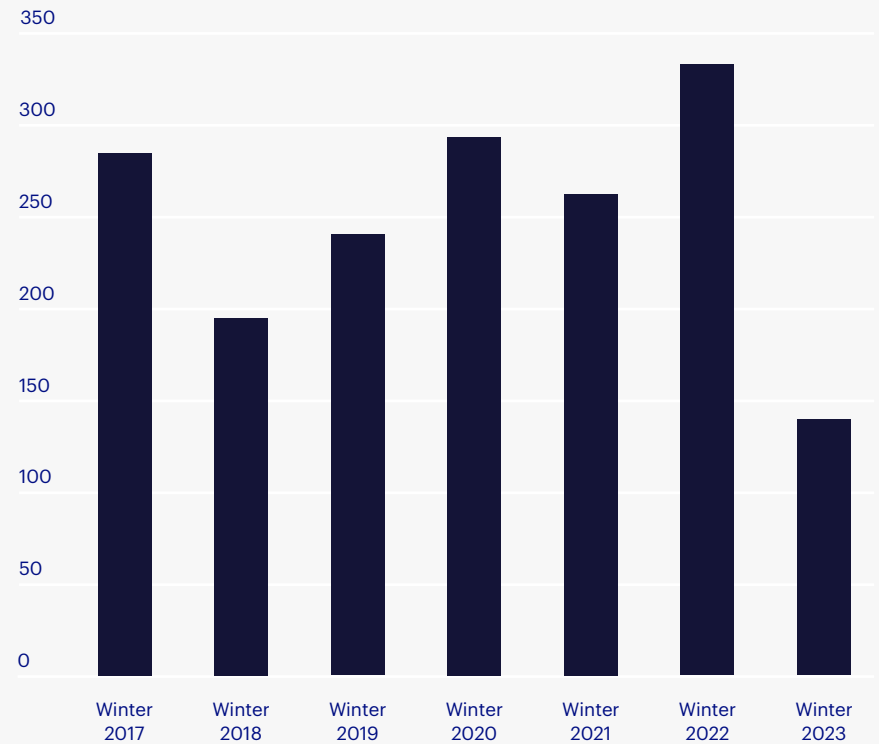
wild weather motor claims (0.5% of all QLD motor claims)

## QLD areas hardest hit by wild weather (home and motor claims)

| Rank | Regions                                  |
|------|--|
| 1    | Wild Bay (22.5% of all claims)           |
| 2    | Gold Coast (12.7% of all claims)         |
| 3    | Logan – Beaudesert (8.5% of all claims)  |
| 4    | Moreton Bay - North (7.8% of all claims) |
| 5    | Sunshine Coast (7% of all claims)        |

| Rank | Towns/suburbs |
|------|---------------|
| 1    | Gympie        |
| 2    | Narangba      |
| 3    | Carseldine    |
| 4    | Coomera       |
| 5    | Jimboomba     |

## QLD - How winter 2023 compares



Home and motor claims for wild weather

# ACT winter 2023 claims

Just over 1 in 8 home claims in the ACT were caused by wild weather this winter.



**66**

wild weather claims  
(compared to 228 in  
autumn 2023)



**53**

wild weather home  
claims (12.9% of all  
ACT home claims)



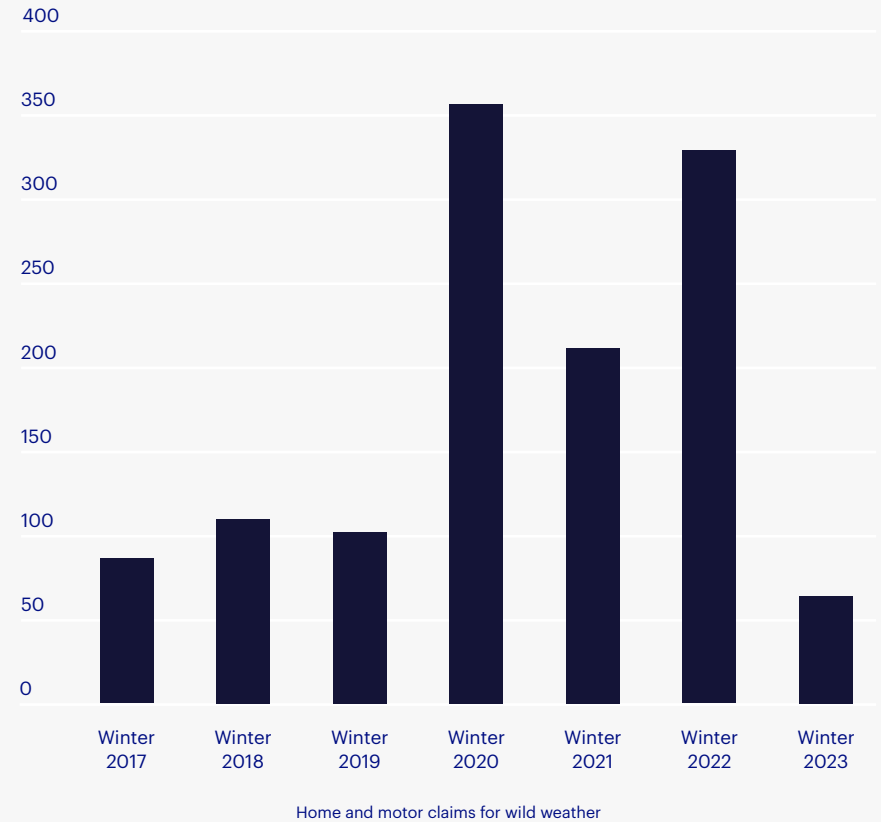
**13**

wild weather motor  
claims (0.4% of all ACT  
motor claims)

## ACT suburbs hardest hit by wild weather (home and motor claims)

| Rank | Suburbs         |
|------|-----------------|
| 1    | Gungahlin       |
| 2    | Monash          |
| 3    | Conder          |
| 4    | Isabella Plains |
| 5    | Kaleen          |

## ACT - How winter 2023 compares





# SA winter 2023 claims

This was the worst winter for wild weather damage in South Australia in over six years as intense storms and lightning lashed the state. Over 40% of all home claims in South Australia were caused by wild weather with the Adelaide South and Central and Hills regions hardest hit.



**621**

wild weather claims  
(compared to 330 in  
autumn 2023)



**557**

wild weather home  
claims (40.6% of all  
SA home claims)



**64**

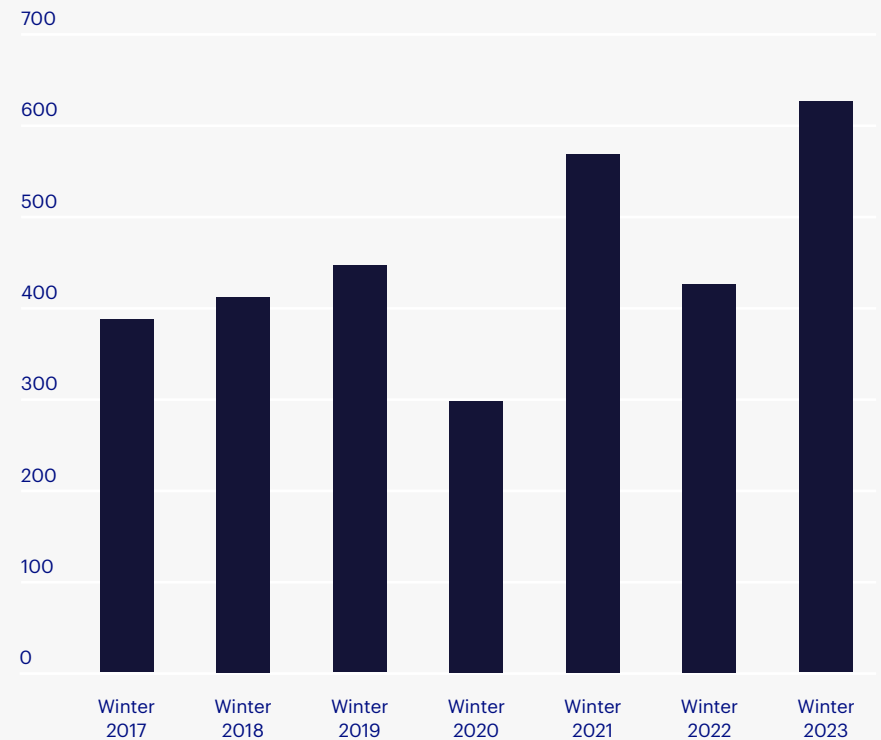
wild weather motor  
claims (2.3% of all SA  
motor claims)

## SA areas hardest hit by wild weather (home and motor claims)

| Rank | Regions  |
|------|--|
| 1    | Adelaide – South (30.9% of all claims)             |
| 2    | Adelaide – Central and Hills (27.4% of all claims) |
| 3    | Adelaide – North (20.5% of all claims)             |
| 4    | Adelaide – West (10.3% of all claims)              |
| 5    | South East SA (7.6% of all claims)                 |

| Rank | Towns/suburbs  |
|------|----------------|
| 1    | Mount Barker   |
| 2    | Littlehampton  |
| 3    | Flagstaff Hill |
| 4    | Craigburn Farm |
| 5    | Ingle Farm     |

## SA - How winter 2023 compares



Please note: South Australia claims data includes claims from both NRMA Insurance and SGIC – both brands in the IAG family.

# WA winter 2023 claims

Western Australia saw more claims than any other state or territory this winter\* with storms causing havoc across Perth. Over 60% of all home claims in Western Australia this winter were for wild weather damage with claims nearly four-times higher than those in autumn.



**1,918**

wild weather claims  
(compared to 498 in autumn 2023)



**1,863**

wild weather home claims (60.1% of all WA home claims)



**55**

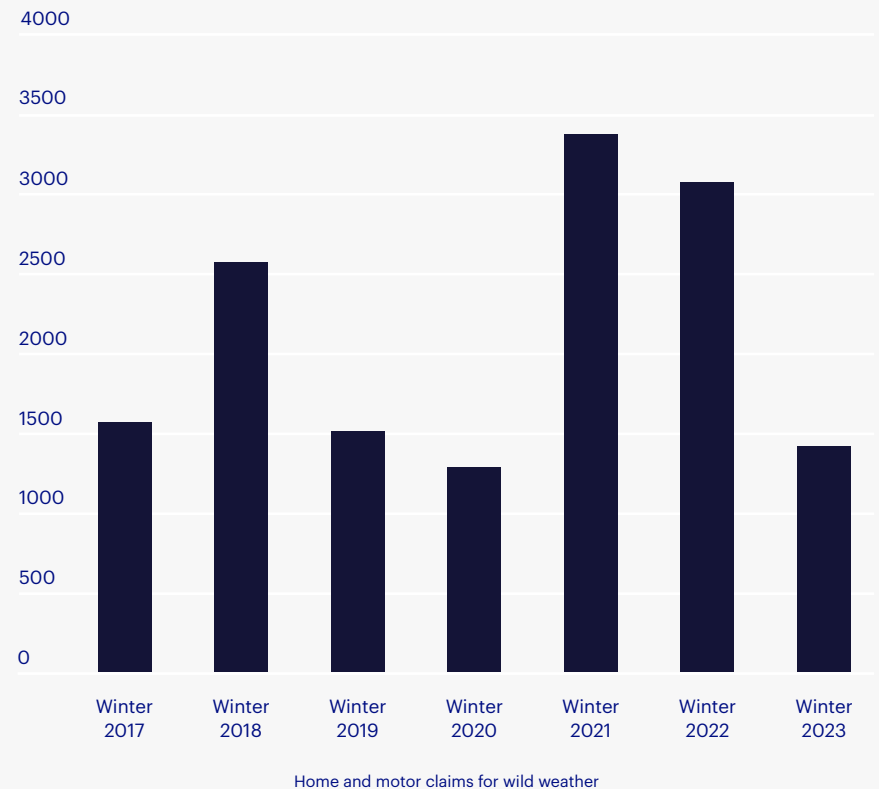
wild weather motor claims (1.2% of all WA motor claims)

## WA areas hardest hit by wild weather (home and motor claims)

| Rank | Regions                                |
|------|--|
| 1    | North-West Perth (44.6% of all claims) |
| 2    | South-West Perth (14.9% of all claims) |
| 3    | South-East Perth (14.5% of all claims) |
| 4    | North-East Perth (8.2% of all claims)  |
| 5    | Mandurah (4.7% of all claims)          |

| Rank | Towns/suburbs |
|------|---------------|
| 1    | Ocean Reef    |
| 2    | Kingsley      |
| 3    | Dianella      |
| 4    | Butler        |
| 5    | Hillarys      |

WA - How winter 2023 compares



**Please note:** Western Australia claims data includes claims from NRMA Insurance and SGIO – both brands in the IAG family.

**\*A note on NRMA Insurance claims data:** NRMA Insurance is backed by IAG, a leading general insurer in Australia and New Zealand. NRMA Insurance operates nationally in NSW, QLD, ACT, WA, SA, NT and TAS. In VIC, IAG's products are distributed under the RACV brand (Victoria claims are therefore not included in this report).

# Resources and contacts

## Australian Red Cross Get Prepared App

We've co-created the Get Prepared app with Australian Red Cross. You can use the app to make an emergency plan.

[www.redcross.org.au/emergencies/prepare/get-prepared-app/](http://www.redcross.org.au/emergencies/prepare/get-prepared-app/)

## Australian Resilience Corps

Earn certificates with the Australian Resilience Corps and learn about maintaining your property against fire and flood, building a resilient environment, and more.

[www.resiliencecorps.org.au](http://www.resiliencecorps.org.au)

## IAG Climate Action Plan

[www.iag.com.au/safer-communities/our-climate-action-plan](http://www.iag.com.au/safer-communities/our-climate-action-plan)

## Severe weather factsheets

IAG has released fact sheets on bushfire, flood and tropical cyclones to help educate Australians and encourage them to take action to prepare themselves and their homes for these weather events.

[www.iag.com.au/safer-communities/severe-weather-fact-sheets](http://www.iag.com.au/safer-communities/severe-weather-fact-sheets)

## Severe Weather in a Changing Climate report

IAG partnered with the US National Center for Atmospheric Research (NCAR) on this report, which reviews and interprets the latest climate science to understand how climate change is impacting the severity and frequency of severe weather events, and what is likely to happen in the future.

[www.iag.com.au/severe-weather-changing-climate](http://www.iag.com.au/severe-weather-changing-climate)

## Fortis House

Download free house designs for resilient, sustainable and affordable homes for our extreme climate from our partner, Resilient Building Council.

[www.fortishouse.org](http://www.fortishouse.org)

## State Emergency Services

Australian Capital Territory  
Emergency Services Agency

[esa.act.gov.au](http://esa.act.gov.au)

New South Wales SES

[ses.nsw.gov.au](http://ses.nsw.gov.au)

Queensland SES

[ses.qld.gov.au](http://ses.qld.gov.au)

Western Australia Department  
of Fire and Emergency Services

[dfes.wa.gov.au](http://dfes.wa.gov.au)

South Australia SES

[ses.sa.gov.au](http://ses.sa.gov.au)

Bureau of Meteorology

[bom.gov.au](http://bom.gov.au)

Insurance Council of Australia

[understandinsurance.com.au](http://understandinsurance.com.au)

## Where fires are burning:

Refer to your local agency website for information on any current warnings and incidents in your community.

**NSW** - [Rural Fire Service](#)

**VIC** - [Country Fire Association](#)

**QLD** - [Rural Fire Service](#)

**WA** - [Department of Fire and  
Emergency Services](#)

**TAS** - [Tasmania Fire Service](#)

**SA** - [South Australian Country Fire  
Service](#)

**NT** - [Northern Territory Fire and  
Rescue Service](#)

**ACT** - [ACT Emergency Services  
Agency](#)

## Contact Us

### Media enquiries

Phone: +61 2 9292 9742

[CorporateAffairs@iag.com.au](mailto:CorporateAffairs@iag.com.au)

### Contact NRMA Insurance

Phone: 132 132 (7am-10pm)

Outside Australia: +61 2 8661 7307





# Appendix

## About the NRMA Insurance Wild Weather Tracker

The Wild Weather Tracker aims to raise awareness of the increased frequency and severity of weather and encourages people to take action to protect their properties, vehicles and the community from the impacts of wild weather.

The Tracker is released quarterly (following each season) and reveals NRMA Insurance severe weather claims data and new research into community attitudes and behaviours related to wild weather preparedness.

Severe weather claims are monitored across New South Wales, Queensland, the ACT, South Australia, Western Australia, the Northern Territory and Tasmania.

The latest online research of 3,500 people across NSW (1,000), QLD (1,000), the ACT (500), SA (500) and WA (500) was conducted on behalf of NRMA Insurance by Pureprofile in August 2023.



# NRMA Insurance wild weather ready score

The NRMA Insurance wild weather ready score tracks how prepared people feel for severe weather.

It is based on a self-assessment conducted quarterly via an online survey by Pureprofile (with residents rating on a scale of 1 to 100 how prepared they feel to respond to wild weather. A score of 1 represents 'not prepared at all' while 100 is 'as prepared as I can be').

It is intended as an indicator of community preparedness only, to help encourage action, not as a comprehensive assessment of community preparedness.

## NSW Region vs Region

NRMA Insurance wild weather ready score (out of 100) by NSW region

| Winter Rank | Region  | Score winter 23 | Score change (autumn - winter) |
|-------------|---|-----------------|--------------------------------|
| 1 (+1)      | Western NSW (including Dubbo and Bathurst)                    | 70              | -4                             |
| 2 (-1)      | Far South Coast (e.g. Merimbula and Eden)                     | 69              | -15                            |
| 3 (+3)      | The North Coast (including Grafton and Ballina)               | 68              | 5                              |
| 4 (+3)      | New England (including Armidale)                              | 66              | 4                              |
| 5 (=)       | Central Coast   | 64              | 0                              |
| 6 (-3)      | Mid-North Coast (Port Macquarie and Coffs Harbour)            | 62              | -8                             |
| 7 (+1)      | Newcastle and The Hunter                                      | 61              | 0                              |
| 8 (-2)      | Illawarra and the South Coast                                 | 59              | -4                             |
| 8 (-1)      | Southern Tablelands (Goulburn, Queanbeyan, Snowy Mountains)   | 59              | -3                             |
| 8 (+1)      | Western Sydney (incl. Parramatta, Hills, Blacktown & Penrith) | 59              | 2                              |
| 8 (+2)      | Northern Sydney (incl. Northern Beaches and North Shore)      | 59              | 3                              |
| 8 (+2)      | Southern Sydney (incl. Cronulla and The Shire)                | 59              | 3                              |
| 9 (-5)      | The Riverina (e.g. Wagga Wagga and Griffith)                  | 58              | -11                            |
| 10 (+1)     | Inner Sydney (incl. CBD, Surry Hills and Inner West)          | 52              | -3                             |
| 11 (+1)     | Eastern Sydney (Randwick, Bondi etc)                          | 50              | 5                              |

## QLD Region vs Region

### NRMA Insurance wild weather ready score (out of 100) by QLD region

| Winter Rank | Region  | Score winter 23 | Score change (autumn - winter) |
|-------------|---|-----------------|--------------------------------|
| 1 (+7)      | Mackay, Isaac and the Whitsundays                               | 75              | 16                             |
| 2 (-1)      | North Queensland (incl. Townsville)                             | 69              | -1                             |
| 3 (-1)      | Darling Downs South West (incl. Toowoomba)                      | 66              | -2                             |
| 3 (+4)      | Far North Queensland (incl. Cairns)                             | 66              | 5                              |
| 4 (=)       | Wide Bay Burnett (incl. Bundaberg, Fraser Coast)                | 63              | -2                             |
| 4 (+2)      | Greater Brisbane  | 63              | 1                              |
| 5 (+2)      | Gold Coast  | 61              | 0                              |
| 6 (-3)      | Sunshine Coast  | 60              | -6                             |
| 7 (-2)      | Central Queensland (incl. Gladstone, Rockhampton and Longreach) | 58              | -6                             |