

NRMA Insurance Wild Weather Tracker

ISSUE 15 – SPRING 2024

Aussies hit the road as wild summer weather hits home



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Foreword

It's now five years since Australia's Black Summer bushfires which claimed 33 lives and devastated families and communities. More than 3,000 homes, countless animals and a record 19 million hectares were lost to fire.

Bushfires have always been synonymous with summer in Australia, and it's hard to forget the horrors they bring. Yet even in the years when fires are less prevalent, summer brings a multitude of extreme weather risks.

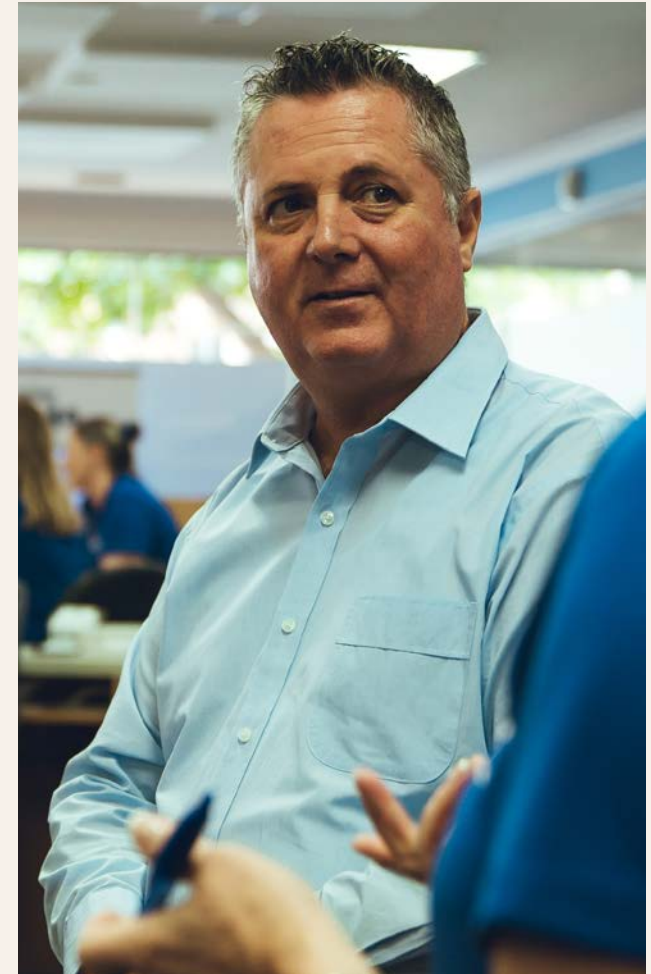
An analysis of NRMA Insurance claims data over the past five years has shown that 42% of all wild weather claims have occurred during summer. In fact, NRMA Insurance has on average received a claim due to extreme weather every 4 minutes and 39 seconds during the summer months of December to February.

The clear lesson here is that ensuring your home is as protected as possible from extreme weather damage is never more important than in summer.

Our most recent research has found that 11% of Australians have experienced returning from a holiday to find their home has been damaged by thunderstorms, hail, floods, wild winds or bushfire while they were away.

Now is the time to protect your property by preparing for the wild weather season ahead before heading away on holiday.

Luke Gallagher
NRMA Insurance
Executive General Manager, Retail Claims



Looking ahead

Forecast for summer 2024-25 and beyond



NSW, QLD, NT



ACT, VIC



SA, TAS



WA

Summer in Australia is synonymous with wild weather and residents in communities across the country should prepare for another season of extreme weather risks, including bushfire, cyclones and severe thunderstorms.

Warm sea surface temperatures will likely bring warmer than average temperatures to coastal regions, and most of the country is likely to experience above average summer rainfall.

New South Wales and south Queensland have a heightened probability of increased severe thunderstorm activity with associated heavy downpours likely becoming more prevalent.

A heightened risk of cyclone activity is forecast in the Indian Ocean off northwestern Australia in addition to an increased probability of above average rainfall for the region.

Dry conditions in the south and west of the country have led to an elevated risk of bushfire activity in parts of Western Victoria and southeast South Australia.

Zac Segger, NRMA Insurance Meteorologist



About Zac Segger and the NRMA Insurance Natural Perils team

Zac is part of our Natural Perils team, which is made up of climate scientists, meteorologists, hydrologists, engineers, statisticians and actuaries. The role of the team 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.

Zac previously worked as a Weather Forecaster and Maritime Wartime Officer at the Royal Australian Navy and holds a Diploma of Meteorology, Bachelor of Science degree and a Master in Actuarial Studies. He is responsible for developing catastrophe models for natural perils, major weather event reporting and weather alerts, as well as providing insights on climate change and natural variability.

Aussies prioritise a clean home over a safe one when heading on holiday

New research from NRMA Insurance has found:



49%

of Australians are planning a holiday over summer



11.2 million

will be away for at least 4 days



11%

of Australians have returned from a holiday to find their home has been damaged by extreme weather, including bushfire, thunderstorms, hail, floods or wild winds.

When it comes to taking actions before going on holiday, ensuring a clean home tops the list:



67%

ensure their home is left clean



45%

prepare their home for extreme weather - clear gutters, trim branches and tie down loose garden items



41%

actively monitor weather conditions and keep an eye out for severe weather alerts



33%

buy new clothes



29%

visit the hairdresser



15%

have a beauty treatment

What's the weather event causing Aussies the greatest concern this summer?



54%

extreme heat/heatwaves



46%

severe storms



37%

bushfire/grassfire



28%

hail



17%

flood



14%

none of the above

How to prepare your home for extreme summer weather ahead of your holiday

Severe thunderstorms and heavy downpours are forecast this season. NRMA Insurance is encouraging Australians to take action to get prepared.

To prepare for extreme weather this summer NRMA Insurance recommends:



- 1. Clear your gutters, downpipes and drains** - Clearing your gutters regularly can help to protect your home from storm water overflow which can cause water to enter and damage your property.



- 2. Secure loose outdoor items** - Reduce the risk of strong winds damaging your property by securing outdoor furniture and items.



- 3. Trim overhanging trees and branches around your home** - Regular inspections can help prevent potential damage caused by high winds. Always be careful and get a professional to do these tasks if it's too dangerous to do it yourself.



- 4. Clean up debris around your property** - Ensuring that the area around your home is clear is important in the event of severe storms and bushfires.

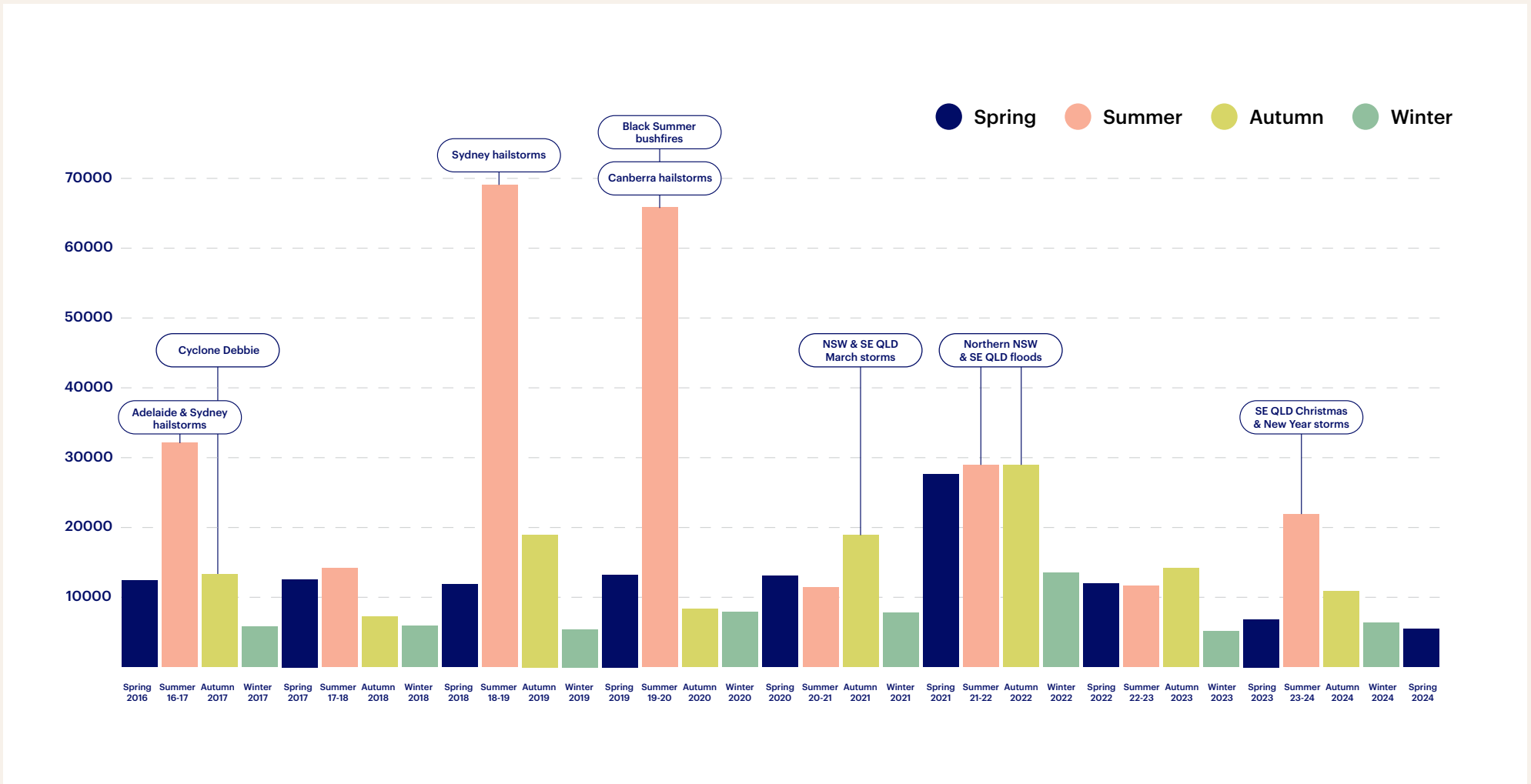
For more tips and helpful resources to get prepared for extreme weather, visit www.nrma.com.au/helpnation

Help Nation is an NRMA Insurance initiative that helps unite people, communities, and organisations to prepare for extreme weather and know their local risks.



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2016-2024: Wild weather through the years



Spring 2024

National claims and community preparedness



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Spring 2024 national claims summary

NRMA Insurance received 5,453 claims for wild weather damage to homes and vehicles nationally* this spring making it the quietest spring for claims dating back to 2016.

The mild spring wasn't isolated to just one region with NSW, South Australia, Western Australia, and the ACT all experiencing their quietest spring for extreme weather claims in eight years.



5,453

wild weather claims nationally
(compared to 6,367 in winter 2024)



4,349

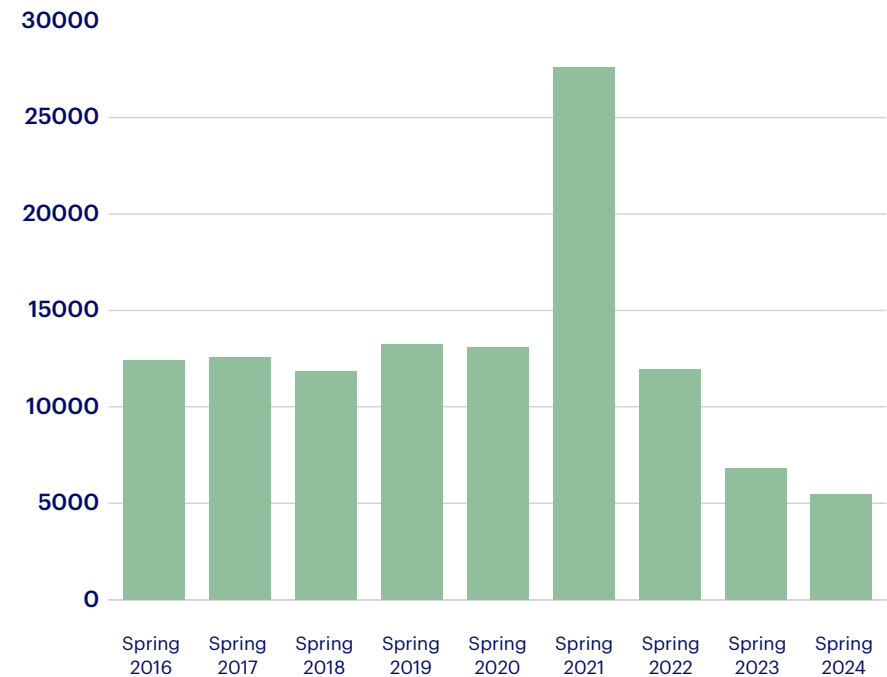
severe weather home claims (39.1% of all home claims)



1,104

severe weather motor claims (1.6% of all motor claims)

How spring 2024 compares












Home and motor claims for severe weather

* 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).

Spring 2024 community preparedness by state and territory

The latest NRMA Insurance research reveals an increase in the number of Australians planning to take steps to prepare their home for wild weather this summer, with the exception of residents in WA.

Spring 2024 wild weather ready score (change since winter) and key findings of latest research:

	 Wild weather ready score	 Took steps to prepare in the past three months	 Plan to take steps to prepare this summer	 Know what steps are needed to prepare for a severe weather emergency
QLD Queensland continues to be the best prepared state for wild weather with almost half of Queenslanders taking steps to prepare in the past three months, and two-thirds planning to prepare for severe weather this summer.		46% up from 40%	67% up from 60%	81% –
NSW Despite the percentage of residents with an emergency kit increasing significantly from just 27% in autumn 2021, NSW residents are the least likely to have an emergency kit in place at just 34%.		35% up from 32%	54% down from 55%	65% up from 64%
SA On the back of a new high of 71% of South Australians being worried that natural disasters are becoming more frequent and severe, a record high 37% of South Australians now have an emergency kit in place.		33% up from 32%	49% up from 44%	70% up from 68%
WA Western Australians are the least worried that natural disasters are becoming more frequent and severe with this potentially playing a role in just 47% of WA residents planning to prepare for wild weather during summer. This is the lowest percentage across Australia.		34% down from 36%	47% down from 52%	66% up from 65%
ACT A record high of 42% of Canberrans now have an emergency kit, with a large jump in the percentage of ACT residents who are worried that natural disasters are becoming more frequent and severe.		40% up from 24%	57% up from 50%	66% up from 60%

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').



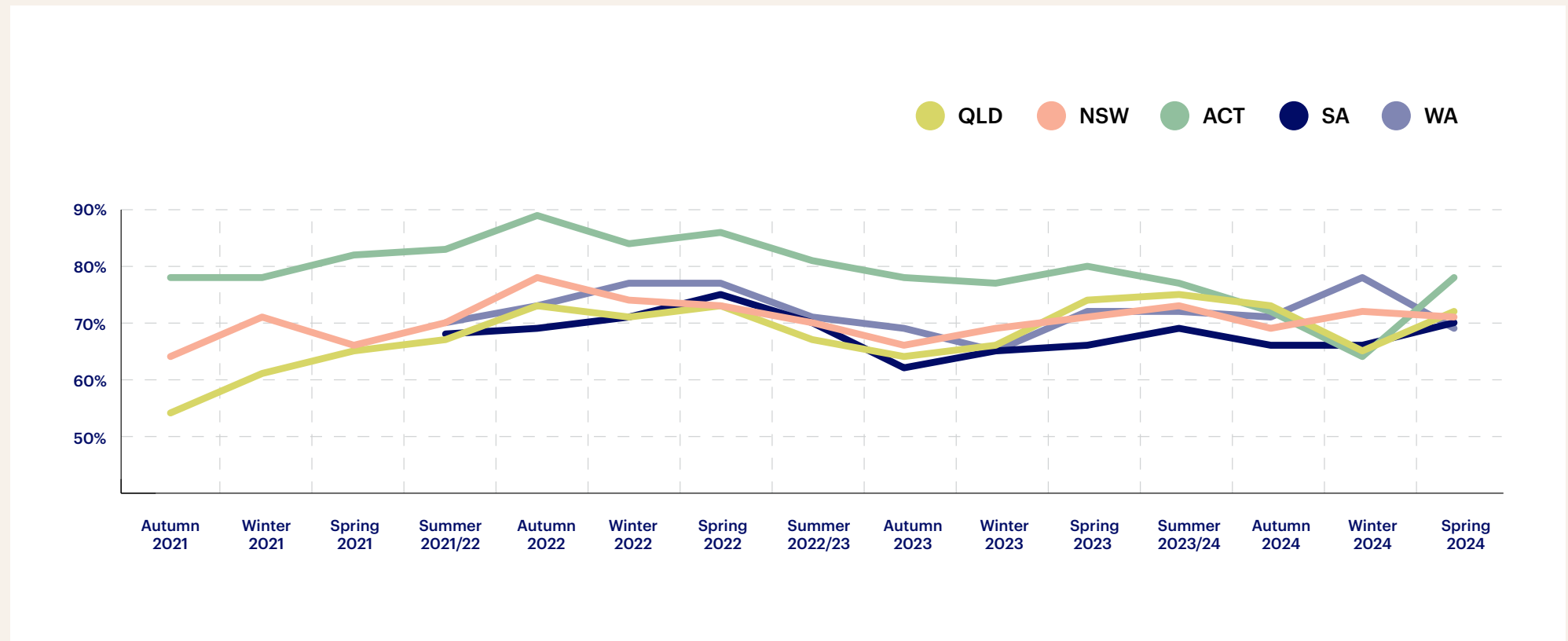
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Tracking community weather concerns

The latest NRMA Insurance research has found that the large majority of Australians (72%) continue to be worried that wild weather is becoming more frequent and severe. The percentage of ACT residents who are worried rose from 65% in winter to 79% in spring.

Western Australians are the least worried and this is potentially playing a role in just 47% of WA residents planning to prepare for wild weather during summer. This is the lowest percentage across the country.

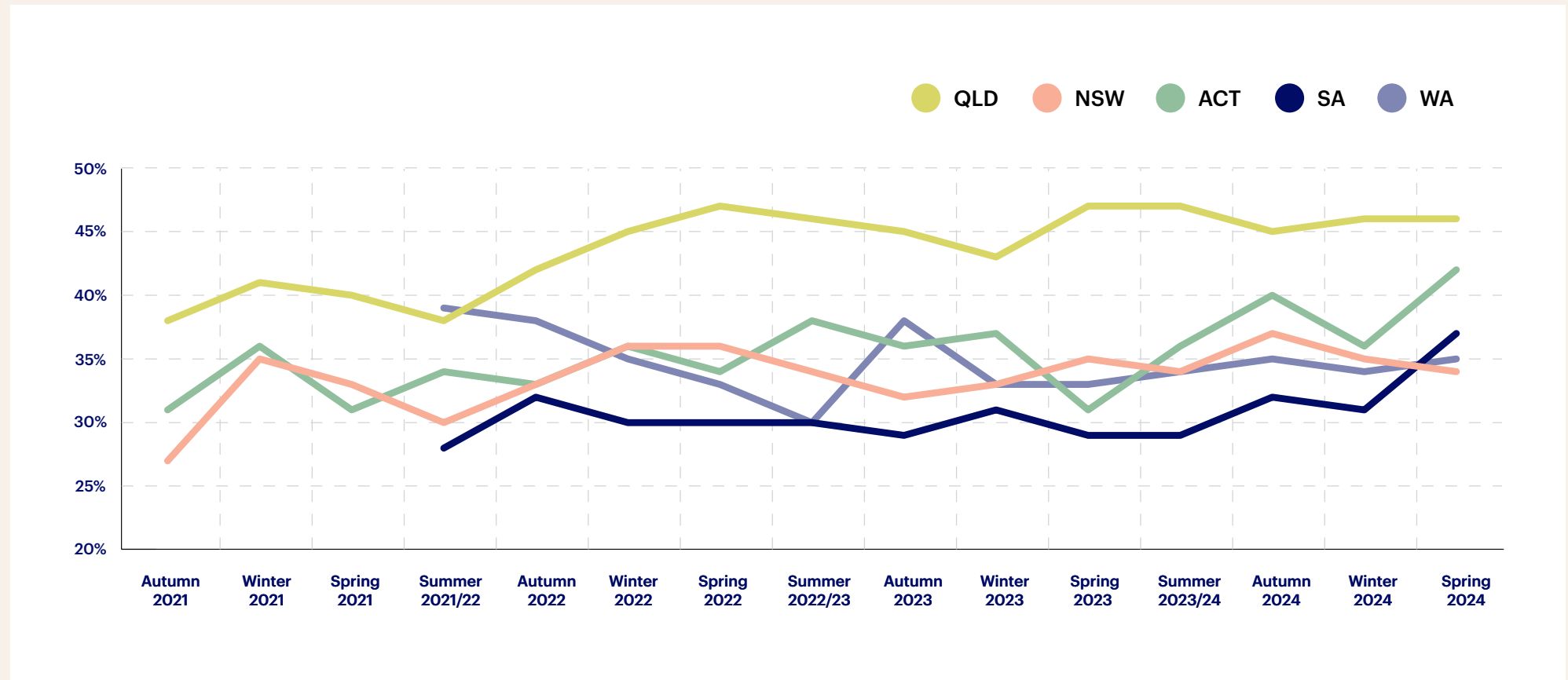
Worried that natural disasters are becoming more frequent and severe:



Tracking emergency planning

The number of Australians preparing for extreme weather by packing an emergency kit increased in spring and reached record high levels in the ACT (42%) and South Australia (37%). Queensland continues to be the best prepared state for wild weather, with 46% of residents preparing an emergency kit. Despite the percentage of residents with an emergency kit increasing significantly from just 27% in autumn 2021, NSW residents are the least likely to have an emergency kit in place at just 34%.

Have an emergency kit prepared



Spring 2024




Claims by state and territory



QLD spring 2024 claims

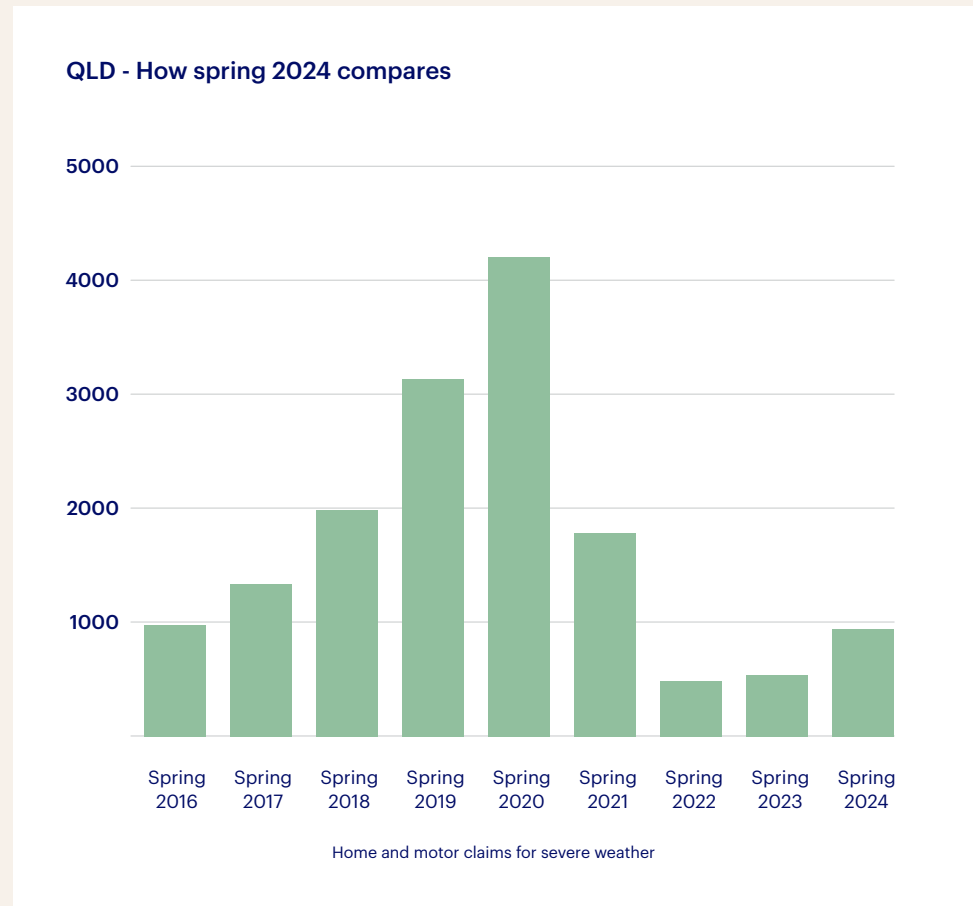
QLD experienced a spike in claims in spring following a very quiet winter for extreme weather. Across the state the number of claims for damage to homes in spring were more than three times those received in winter, whilst motor claims were more than 14 times those of winter 2024.

The Sunshine Coast and Brisbane South were the hardest hit regions during spring.

 934 wild weather claims (compared to 194 in winter 2024)	 577 severe weather home claims (42.2% of all QLD home claims)	 357 severe weather motor claims (4.5% of all QLD motor claims)
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QLD areas hardest hit by wild weather (home and motor claims)

Rank	Regions	Rank	Towns/suburbs
1	Sunshine Coast (19.38% of all claims)	1	Morningside
2	Brisbane South (13.92% of all claims)	2	Gympie
3	Brisbane Inner City (12% of all claims)	3	Flaxton
4	Gold Coast (9.10% of all claims)	4	Coorparoo
5	Wide Bay (7.82% of all claims)	5	Black Mountain



NSW spring 2024 claims

NSW saw the lowest number of spring claims for wild weather damage dating back to at least 2016. Despite this, 44% of all homes claims were still the result of extreme weather across NSW. Richmond-Tweed and Coffs Harbour – Grafton were the hardest hit regions. Gulmarrad, in Northern NSW was the hardest hit town.



3,661

wild weather claims
(compared to 3,669
in winter 2024)



2,946

severe weather home
claims (44% of all
NSW home claims)



715

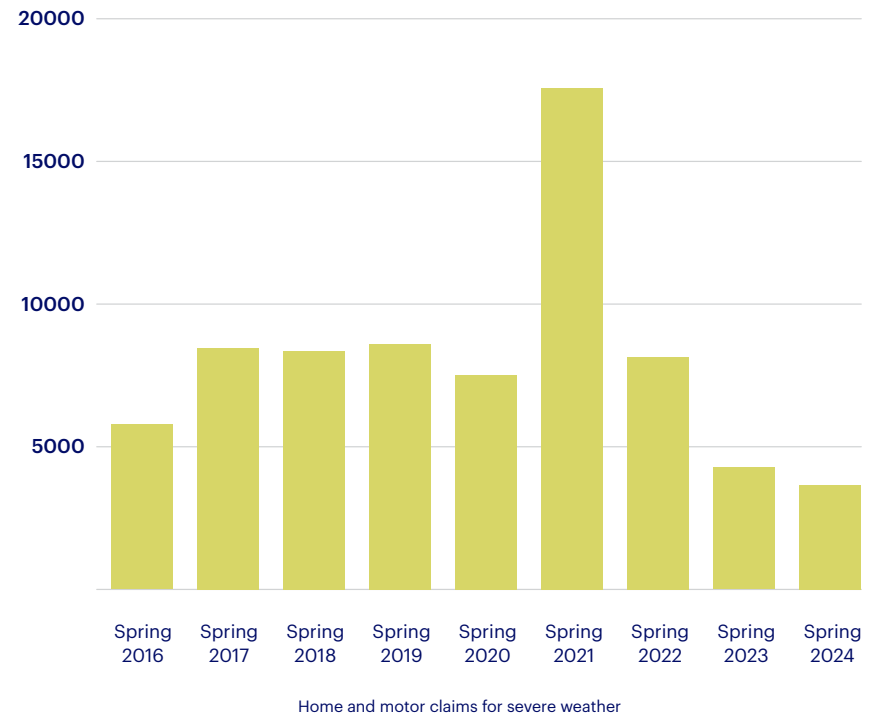
severe weather motor
claims (1.4% of all NSW
motor claims)

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

Rank	Regions
1	Richmond-Tweed (12.84% of all claims)
2	Coffs Harbour - Grafton (12.4% of all claims)
3	Hunter Valley Exc Newcastle (6.72% of all claims)
4	Mid North Coast (5.79% of all claims)
5	Newcastle and Lake Macquarie (4.07% of all claims)
6	Sydney – Outer South West (4.02% of all claims)
7	Sydney – Outer West and Blue Mountains (3.66% of all claims)
8	Illawarra (3.58% of all claims)
9	Southern Highlands and Shoalhaven (3.52% of all claims)
10	Central Coast (3.36% of all claims)

Rank	Towns/suburbs
1	Gulmarrad
2	Cessnock
3	Banora Point
4	Broken Hill
5	Mullumbimby
6	Wauchope
7	Muswellbrook
8	Port Macquarie
9	Coffs Harbour
10	Dubbo

NSW - How spring 2024 compares



SA spring 2024 claims

South Australia experienced its quietest spring for extreme weather claims since at least 2016, with claim numbers less than half of those received during winter.

Adelaide South and Adelaide North were the hardest hit regions across the state.



191
wild weather claims
(compared to 387 in
winter 2024)



180
severe weather home
claims (20.8% of all
SA home claims)

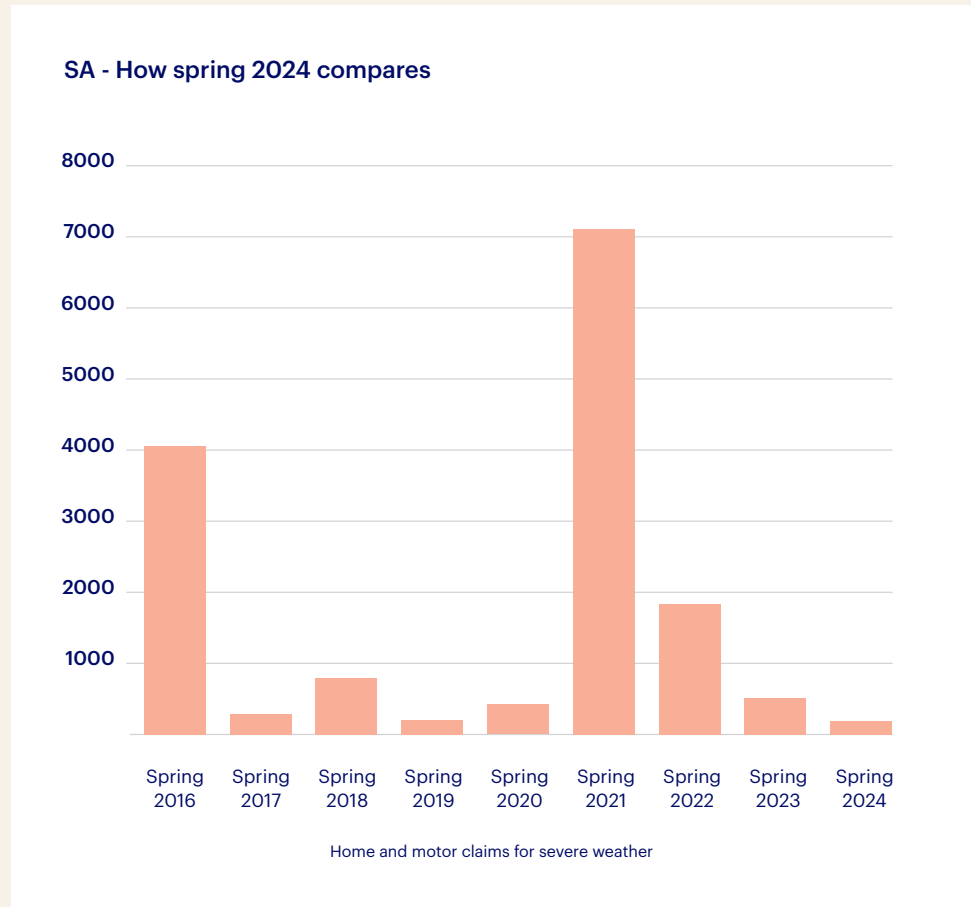


11
severe weather motor
claims (0.4% of all SA
motor claims)

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

Rank	Regions
1	Adelaide – South (20.42% of all claims)
2	Adelaide – North (19.37% of all claims)
3	Barossa - Yorke - Mid North (17.28% of all claims)
4	South Australia – South East (16.23% of all claims)
5	Adelaide – Central and Hills (10.99% of all claims)

Rank	Towns/suburbs
1	Port Pirie
2	Roxby Downs
3	Mount Gambier
4	Hallet Cove
5	Millicent



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

WA spring 2024 claims

After a damaging winter due to wild weather, Western Australia experienced its quietest spring for extreme weather claims since at least 2016, with only a quarter as many claims compared to winter.



473

wild weather claims
(compared to 1,970
in winter 2024)



461

severe weather home
claims (28.3% of all
WA home claims)



12

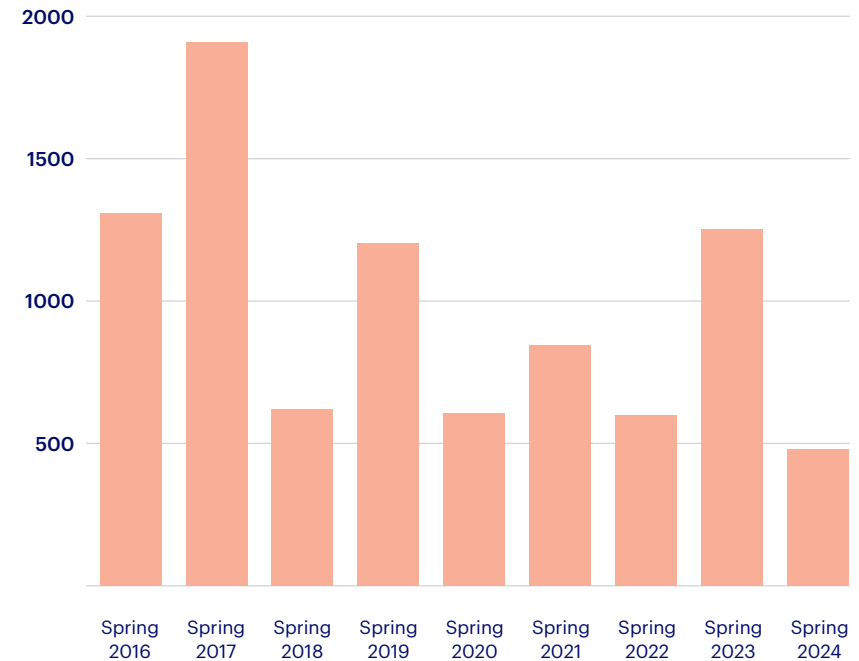
severe weather motor
claims (0.3% of all WA
motor claims)

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

Rank	Regions
1	Perth – North West (24.74% of all claims)
2	Perth – South West (17.10% of all claims)
3	Perth – South East (17.10% of all claims)
4	Perth – North East (9.94% of all claims)
5	Western Australia - Outback (South) (8% of all claims)

Rank	Towns/suburbs
1	Canning Vale
2	Tom Price
3	Port Kennedy
4	Australind
5	Innaloo

WA - How spring 2024 compares



Home and motor claims for severe weather

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




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ACT spring 2024 claims

Despite a sharp rise in claim volumes compared with winter, the ACT experienced its quietest spring season for extreme weather claims dating back to at least 2016.


Damage to homes made up over 91% of claims due to wild weather during spring, with just over one in four home claims due to extreme weather.



131
wild weather claims
(compared to 85 in
winter 2024)



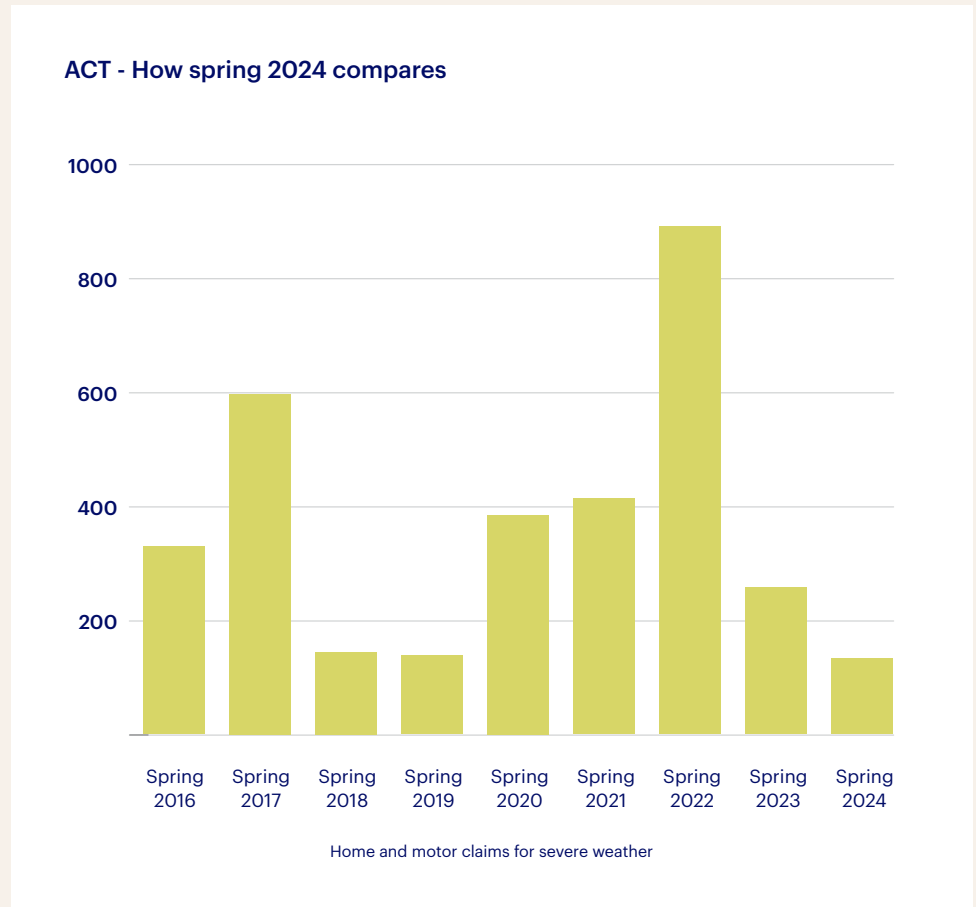
120
severe weather home
claims (26.4% of all
ACT home claims)



11
severe weather motor
claims (0.4% of all ACT
motor claims)

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

Rank	Suburbs
1	Kambah
2	Griffith
3	Kaleen
4	Monash
5	Nicholls



Resources and contacts

NRMA Insurance Help Nation

An initiative to help unite people, communities and organisations to prepare for extreme weather and know their local risks.

nrma.com.au/helpnation

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.

redcross.org.au/emergencies/prepare/get-prepared-app/

Contact Us

Media enquiries

Phone: +61 2 9292 9742

CorporateAffairs@iag.com.au

Contact NRMA Insurance

Phone: 132 132 (7am–10pm)

Outside Australia: +61 2 8661 7307

Bushfire Resilience Rating Home Self-Assessment app

This allows people to assess their home and measure how well it would perform in a bushfire event. It also provides households with a customised action plan, specific to their individual property and local risk. As tasks are completed, the home's Resilience Rating is updated.

rating.rbcouncil.org/

IAG Climate Action Plan

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

The NRMA Insurance Wild Weather Tracker monitors severe weather claims across New South Wales, Queensland, the ACT, South Australia, Western Australia, the Northern Territory and Tasmania and is released after every season to encourage people to take regular steps to protect their homes, properties, vehicles and communities. Online research of 3,500 people nationally was conducted on behalf of NRMA Insurance by Pureprofile in November 2024.

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

Fortis House

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

fortishouse.org

State Emergency Services

Australian Capital Territory
Emergency Services Agency

esa.act.gov.au

New South Wales SES

ses.nsw.gov.au

Queensland SES

ses.qld.gov.au

Western Australia Department
of Fire and Emergency Services

dfes.wa.gov.au

South Australia SES

ses.sa.gov.au

Bureau of Meteorology

www.bom.gov.au

Insurance Council of Australia

www.understandinsurance.com.au



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