

# NRMA Insurance Wild Weather Tracker

ISSUE NINE – AUTUMN 2023



Creating your household emergency plan

# Contents

Foreword	3
<hr/>	
Looking ahead - Winter forecast	4
<hr/>	
National claims and community preparedness - Autumn 2023	5
Get Prepared for wild weather this winter	11
<hr/>	
State and territory claims - Autumn 2023	12
<hr/>	
Resources and contacts	18
<hr/>	
Appendix	19



# Foreword

The latest NRMA Insurance Wild Weather Tracker sheds light on a critical issue: millions of Australian households don't have a plan for wild weather and emergencies. This is concerning considering the unpredictable and devastating wild weather we all face.

**Our latest research reveals that more than 12.3 million Australians don't have an emergency plan** and highlights the need for every Australian household to make one, with only one in five families having discussed the safest place to meet should an emergency happen.

It also shows that fewer Australians are actively preparing for wild weather or planning to in the next three months. This is despite the ongoing impacts of wild weather, with NRMA Insurance receiving 10,151 claims for wild weather damage to homes and vehicles nationally during autumn.

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**To make it simple for Aussie households to create an all-hazards emergency plan, NRMA Insurance and Australian Red Cross have recently launched the new and improved Get Prepared app.**

The Get Prepared app makes it simple to prepare an emergency RediPlan, ensuring that key information such as contacts, meeting places and important documents are on-hand and easily accessible. It also prompts people to consider how they would manage stress during and after an emergency.

With a warmer than average winter forecast and a potentially dangerous bushfire season on the horizon, we're urging people to take three steps to prepare for wild weather this winter. Make an emergency RediPlan using the Get Prepared app, share your contact details with your neighbours and discuss your emergency plan with your household.

As always, we hope the Wild Weather Tracker provides useful insights and practical advice that encourages people to better prepare for severe weather and emergencies. We encourage you to visit the [First Saturday of the Season](#) website to learn more about what you can do to prepare throughout the year.

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



# Looking ahead

## Forecast for winter and beyond



This winter is forecast to be warmer and drier than average for areas west of the New South Wales ranges and north of the ranges in Victoria, influenced by a positive Indian Ocean Dipole, expected transition to El Nino and a high frequency of a positive Southern Annular Mode. Coastal areas of South East Australia can expect near normal conditions.

Despite the expected warmer and drier conditions inland, it does not preclude the possibility of heavy rain events, particularly East Coast Lows which can be highly impactful because of the combined effect of wind and rain.

Looking towards spring, warm and dry conditions are expected to become more pronounced and likely to facilitate a heightened risk of multiple bushfire events.

**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.



# Autumn 2023

National claims and community preparedness



# Autumn 2023 national claims summary

## Cars and homes battered by hailstorms this autumn

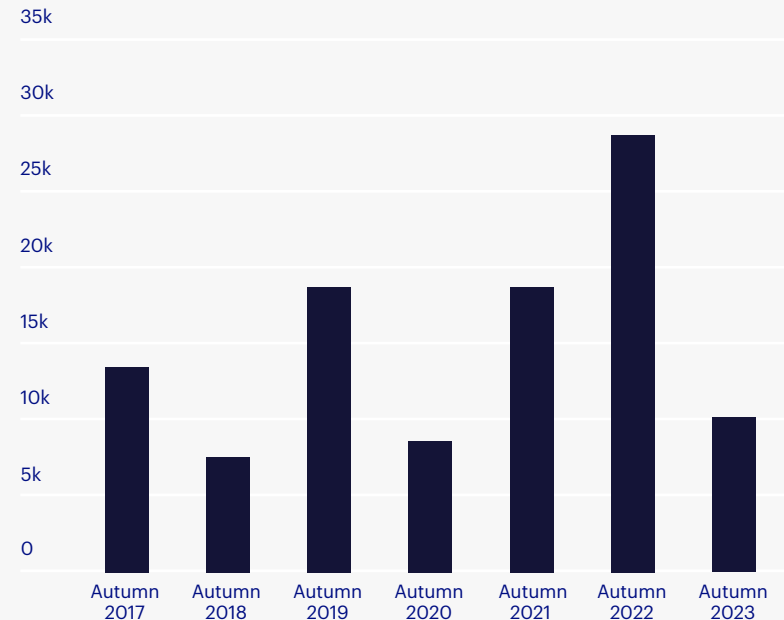
NRMA Insurance received 10,151 claims for wild weather damage to homes and vehicles nationally\* this autumn.

This is considerably fewer than last autumn, when many areas of the east coast recorded their wettest autumn on record, and down 13 per cent on summer.

Most of these claims were for damage to vehicles (5,478) with hailstorms in New South Wales causing damage in late May.

Meanwhile, more than a third of all home claims nationally were the result of severe weather damage this autumn.

How autumn 2023 compares



Home and motor claims for severe weather



**10,151**

wild weather claims nationally (compared to 11,646 in summer 2022-23)



**4,673**

severe weather home claims (36.3% of all home claims)



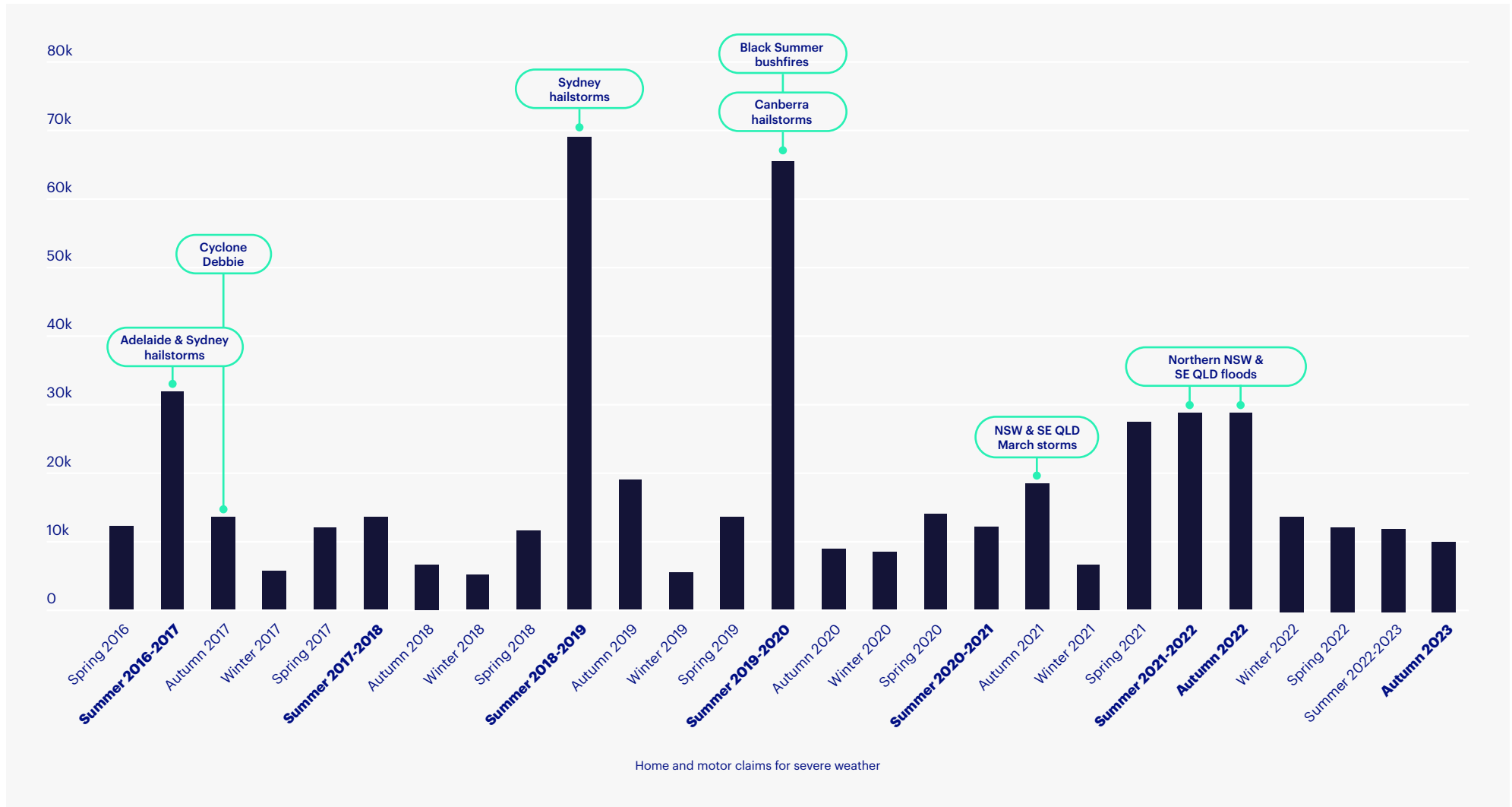
**5,478**

severe weather motor claims (7.1% 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 in NSW, QLD, ACT, WA, SA, NT and TAS. Therefore, VIC is not represented in the report.



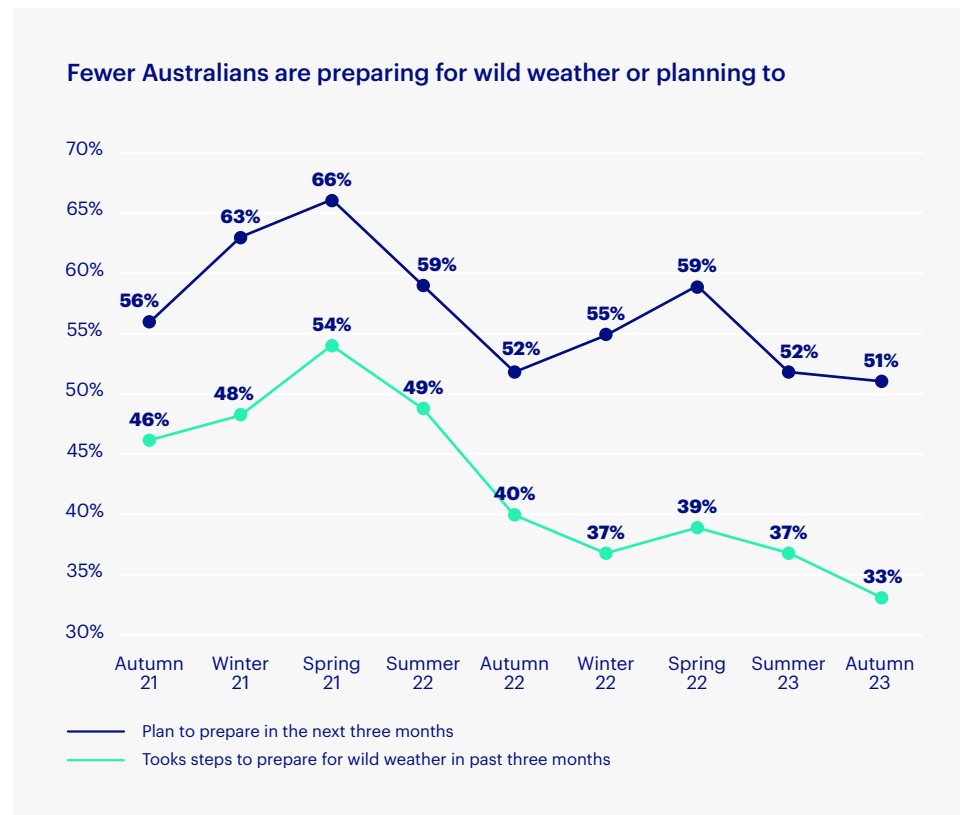
# 2016-2023: Wild weather through the years



# Autumn 2023 national community preparedness

## Most Australians don't have a plan for emergencies and fewer are taking steps to prepare for wild weather

Our latest quarterly research<sup>1</sup> of more than 3,500 Australians (across NSW, QLD, the ACT, WA and SA) reveals a concerning complacency around preparing for wild weather and emergencies.



**33%**

Just 1 in 3 took steps to prepare for wild weather in the last three months – the lowest on record\*



**51%**

Plan to prepare in the next three months – also the lowest on record



**61%**

of Australians don't have an emergency plan



**21%**

Only 1 in 5 have spoken with their family about the safest place to meet if an emergency happened



**66%**

of pet owners don't know where they would keep their pets safe in an emergency

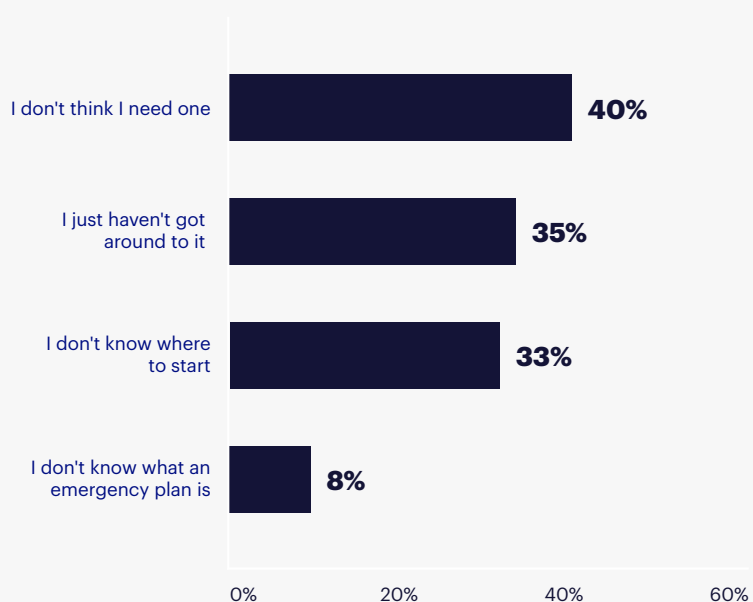
1. Online research of 3,500 people across NSW (1,000), QLD (1,000), the ACT (500), SA (500) and WA (500) – conducted on behalf of NRMA Insurance by PureProfile in May 2023  
\*Since quarterly Wild Weather Tracker commenced in autumn 2021



# More than 12.3 million Australians don't have an emergency plan<sup>2</sup>

Our latest research reinforces that people who have an emergency plan are much more likely to feel prepared for wild weather (84%) than those who don't (47%). However, millions of Australians don't have one, and many are not connected with their neighbours – an essential part of building a support network and being both physically and mentally prepared for wild weather and emergencies.

## Reasons for not having an emergency plan



Responses of the 61% of Australians who don't have an emergency plan

## Personal support networks lacking:



**32%**

don't know their neighbours well enough to rely on them for support during an emergency (but could rely on friends or family)



**31%**

would introduce themselves to a neighbour if it meant they had extra support in an emergency



**53%**

say they could rely on at least three people for support during an emergency (one family member, one friend and one other person)

## Less likely to have an emergency plan:



### Younger people

65% of 18–34-year-olds don't have a plan compared to 58% of those over 55



### People living in major metro areas


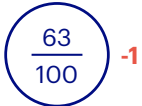

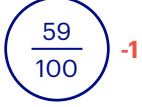





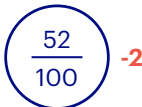
64% don't compared to 42% of those living in rural areas

2. Based on survey findings (61% don't have an emergency plan) and latest [ABS population figures \(18+\)](#)

# Autumn 2023 community preparedness by state and territory

The latest NRMA Insurance research shows that residents of Queensland, New South Wales and the ACT are all less likely to have prepared in the last three months than any time in over two years of seasonal Wild Weather Tracker research. Only West Australians are more likely to have prepared during autumn compared to summer. It also highlights the millions of households across Australia that don't have an emergency plan, with South Australians the least likely.

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

			Wild weather ready score	Took steps to prepare in the past three months (autumn)	Plan to take steps to prepare this winter	Most households don't have an emergency plan
	<b>QLD</b>	Queenslanders are most likely to have an emergency plan but fewer are preparing for wild weather		<b>42%</b> lowest on record <sup>3</sup> for QLD	<b>57%</b> lowest on record <sup>3</sup> for QLD	58% of Queenslanders don't have an emergency plan (more than 2.3 million Queenslanders <sup>4</sup> )
	<b>NSW</b>	Fewer NSW residents than ever took steps to prepare for wild weather and fewer plan to		<b>33%</b> lowest on record <sup>3</sup> for NSW	<b>50%</b> lowest on record <sup>3</sup> for NSW	60% of NSW residents don't have an emergency plan (more than 3.8 million NSW residents <sup>4</sup> )
	<b>SA</b>	South Australians are least likely to have an emergency plan or to be planning to prepare this winter		<b>25%</b> down from 29% in summer	<b>39%</b>	68% of South Australians don't have an emergency plan (more than 980,000 South Australians <sup>4</sup> )
	<b>WA</b>	Western Australians are feeling better prepared for wild weather and more are taking action		<b>32%</b> up from 24% in summer	<b>49%</b>	64% of Western Australians don't have an emergency plan (more than 1.3 million Western Australians <sup>4</sup> )
	<b>ACT</b>	ACT residents are feeling less prepared for wild weather and fewer are taking action		<b>27%</b> lowest on record <sup>3</sup> for the ACT	<b>52%</b>	63% of ACT residents don't have an emergency plan (more than 225,000 ACT residents <sup>4</sup> )

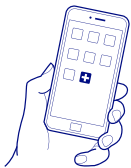
3. Since quarterly Wild Weather Tracker research commenced in autumn 2021

4. Based on survey findings and latest [ABS population figures \(18+\)](#) by state/territory

# Get Prepared for wild weather this winter

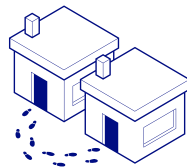
If you haven't already, now is the time to make a plan for protecting what you care about most

This winter NRMA Insurance is encouraging people to take three steps to prepare for wild weather.



## Make an emergency RediPlan using the Australian Red Cross Get Prepared app

An emergency plan means important decisions are made ahead of time.



## Share contact details with your neighbours

Connect with your neighbours to help keep each other informed and offer support in an emergency.



## Discuss your emergency plan with your household

Knowing what to do and where to go in an emergency can help you reunite with your loved ones if you're separated.

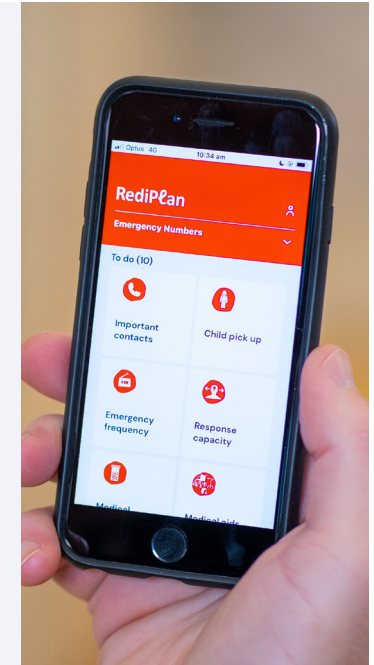
You can visit the [First Saturday of the Season website](#) to learn more about what you can do each season.

FIRST  SATURDAY  
AUTUMN

## The Get Prepared app: A vital emergency plan companion

The Australian Red Cross Get Prepared app, co-created by NRMA Insurance, makes it simple for Aussie households to create an all-hazards emergency RediPlan. It features a comprehensive set of actions to help you plan for emergencies and have all the information you need including key household and other contact details (e.g. neighbours), child pick up, meeting places, local risks, medical and insurance information, animal planning, important documents and special items, and your emergency kit. It also prompts users to develop stress management techniques, to support during and after an emergency. All information is saved as a PDF you can share with your important people.

[Download the Australian Red Cross 'Get Prepared' app](#)



"Emergencies can occur anywhere, at any time and when they happen, there's lots of decisions to make. Last year alone, Australian Red Cross supported more than 130,000 people during emergencies such as bushfires, floods and severe storms. We see firsthand the benefits of creating an emergency plan on the Get Prepared app, which not only helps your household prepare to respond to the physical impacts of emergencies, but also prepare for the mental and social impacts of emergencies."

Andrew Coghlan – Australian Red Cross Head of Emergency Services



# Autumn 2023

Claims by state and territory



# NSW autumn 2023 claims

Hailstorms caused considerable damage in NSW this autumn with the Newcastle and Lake Macquarie region hit hard, accounting for half of all wild weather claims in the state. Nearly half of all home claims in NSW were the result of wild weather in autumn and motor claims were more than double those recorded in summer.



**8,772**

wild weather claims  
(compared to 9,529  
in summer 2022-23)



**3,421**

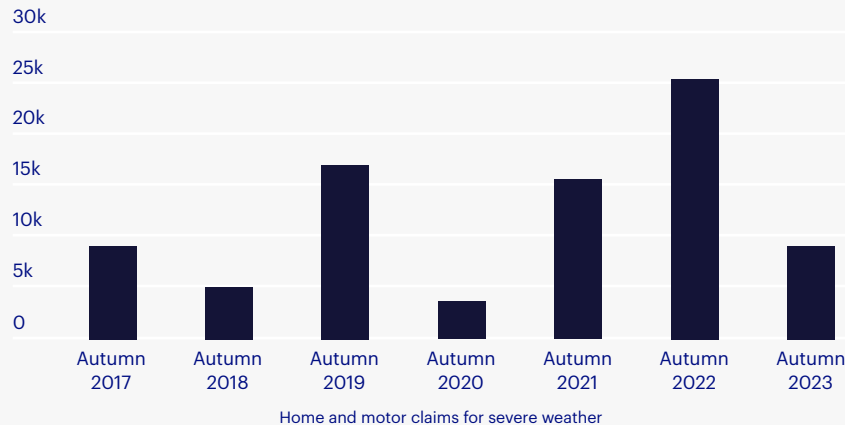
severe weather home  
claims (44.1% of all  
NSW home claims)



**5,351**

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

NSW - How autumn 2023 compares



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

Rank	Regions	Rank	Towns/suburbs
1	Newcastle and Lake Macquarie (49.6% of all claims)	1	Merewether
2	Blacktown (9.3% of all claims)	2	Belmont North
3	Central Coast (9.1% of all claims)	3	Belmont
4	Southern Highlands and Shoalhaven (6.6% of all claims)	4	Swansea
5	Mid North Coast (2.4% of all claims)	5	The Ponds
6	Illawarra (1.8% of all claims)	6	Gwandalan
7	Capital Region - Goulburn and Yass (1.7% of all claims)	7	Newcastle
8	Hunter Valley exc Newcastle (1.6% of all claims)	8	Bowral
9	Central West (1.6% of all claims)	9	Charlestown
10	New England and North West (1.5% of all claims)	10	Gateshead

"It's concerning to see our research show that fewer NSW residents are taking steps to prepare for wild weather and that more than 3.8 million residents don't have an emergency plan.

Wild weather can strike quickly and at any time. With winter set to be warmer and bushfire season looming, now is the time to make your emergency plan using the Australian Red Cross Get Prepared app."

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



# QLD autumn 2023 claims

Over a quarter of all Queensland home claims were caused by severe weather this autumn. Claims were significantly lower than those recorded in summer in what was the quietest autumn for wild weather damage in over six years.



**435**

wild weather claims  
(compared to 977 in  
summer 2022-23)



**364**

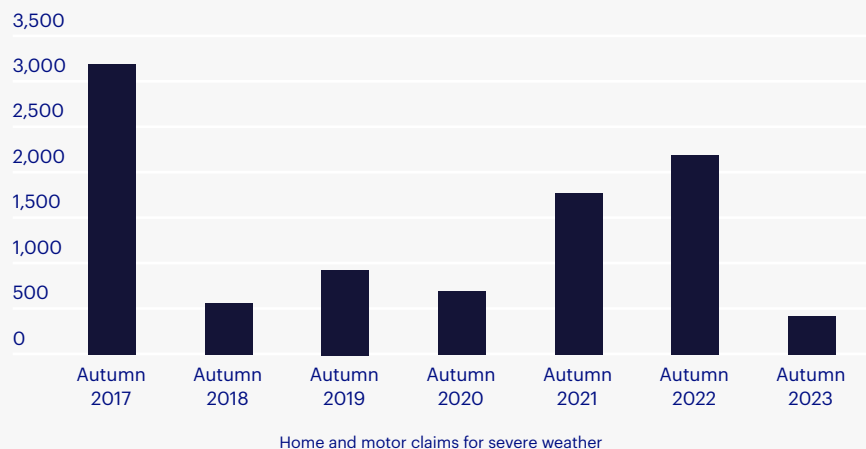
severe weather home  
claims (25.4% of all  
QLD home claims)



**71**

severe weather motor  
claims (0.9% of all QLD  
motor claims)

QLD - How autumn 2023 compares



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

Rank	Regions	Rank	Towns/suburbs
1	Gold Coast (12% of all claims)	1	Robina
2	Sunshine Coast (11% of all claims)	2	Ferny Hills
3	Logan – Beaudesert (7.5% of all claims)	3	McDowall
4	Brisbane – East (6.8% of all claims)	4	Burleigh Heads
5	Darling Downs – Maranoa (6.5% of all claims)	5	Chapel Hill

“Our research consistently shows that Queenslanders lead the country when it comes to preparing for wild weather. However, it’s still alarming to see that more than 2.3 million Queenslanders don’t have a plan for emergencies or wild weather.

The Australian Red Cross Get Prepared app makes it easier to create an emergency plan. We strongly encourage everyone to set aside some time this winter to make a plan, share contact details with your neighbours and discuss your emergency plan with your household.”

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



# ACT autumn 2023 claims

Nearly a third of all home claims in the ACT were caused by wild weather this autumn with Kaleen, Kambah and Nicholls the hardest hit suburbs.



**200**

wild weather claims  
(compared to 335 in  
summer 2022-23)



**184**

severe weather home  
claims (31.8% of all  
ACT home claims)



**16**

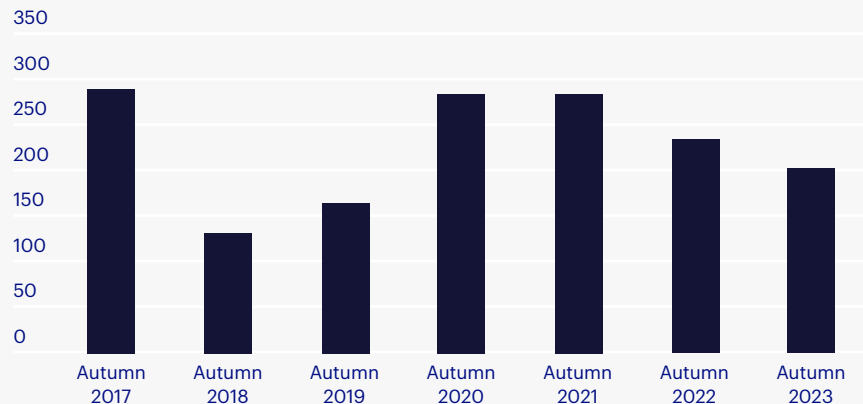
severe weather motor  
claims (0.5% of all ACT  
motor claims)

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

Rank	Suburbs
1	Kaleen
2	Kambah
3	Nicholls
4	Casey
5	Dunlop



## ACT - How autumn 2023 compares



Home and motor claims for severe weather

"It's concerning that our research shows over 225,000 ACT residents don't have an emergency plan. With just 27% of locals taking any steps to prepare for wild weather in the past three months, it's important not to get complacent about the ongoing risks posed by severe weather.

Planning for emergencies is not just about physical readiness, but also mental resilience and the ability to recover. We strongly encourage ACT residents to create your emergency plan with the Australian Red Cross Get Prepared app."

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

# SA autumn 2023 claims

Nearly a quarter of all home claims in South Australia this autumn were caused by wild weather with the Adelaide Central and Hills region hardest hit, accounting for over a third of all claims.



**293**

wild weather claims  
(compared to 316 in  
summer 2022-23)



**273**

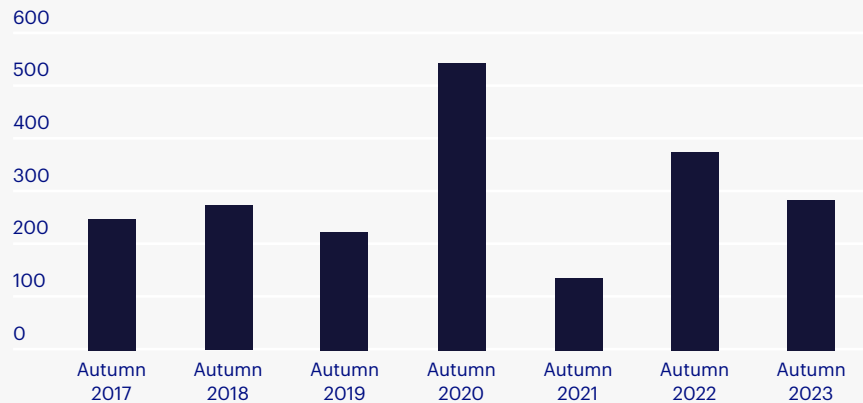
severe weather home  
claims (23.3% of all  
SA home claims)



**20**

severe weather motor  
claims (0.7% of all SA  
motor claims)

SA - How autumn 2023 compares



Home and motor claims for severe weather

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

Rank	Regions	Rank	Towns/suburbs
1	Adelaide – Central and Hills (34% of all claims)	1	Athelstone
2	Adelaide South (26% of all claims)	2	Golden Grove
3	Adelaide North (25% of all claims)	3	Morphett Vale
4	South East SA (7% of all claims)	4	Stonyfell
5	Adelaide West (4% of all claims)	5	Burnside

“Our research highlights that South Australians are the least likely in the country to have an emergency plan or to be planning to prepare for wild weather this winter. Over 980,000 South Australians don’t have a plan, and only 39% are planning to prepare.

Let’s reverse this trend and be proactive in preparing for wild weather, particularly with bushfire season looming later in the year. Get started on your emergency plan today using the Australian Red Cross Get Prepared app and be better prepared to respond to and recover from emergencies.”

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

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

# WA autumn 2023 claims

More than one in five home claims in Western Australia were the result of wild weather damage this autumn.

Western Australia experienced severe weather this season including Tropical Cyclone Ilsa which struck the east Pilbara coast at category five intensity in April, although NRMA Insurance only received a minimal number of claims from this event.

Perth was also hit hard by storms and heavy rainfall in late May.



**432**

wild weather claims  
(compared to 460 in  
summer 2022-23)



**418**

severe weather home  
claims (22.5% of all  
WA home claims)



**14**

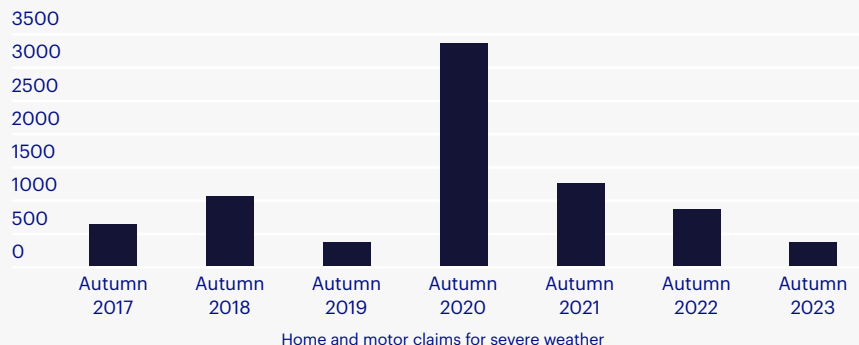
severe weather motor  
claims (0.3% of all WA  
motor claims)

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

Rank	Regions
1	North-West Perth (29% of all claims)
2	South-East Perth (21% of all claims)
3	South-West Perth (17% of all claims)
4	North-East Perth (12% of all claims)
5	Bunbury (6% of all claims)

Rank	Towns/suburbs
1	Ballajura
2	Woodvale
3	Thornlie
4	Beechboro
5	Gosnells

## WA - How autumn 2023 compares



"Our research shows that more than 1.3 million Western Australians don't have a plan for emergencies or wild weather, but the good news is that more people are taking action.

Nearly a third of Western Australians took steps to prepare for wild weather in autumn, up from 24% in summer, and more are planning to prepare. Don't wait. Create your emergency plan now using the Australian Red Cross Get Prepared app and join the rising number of Western Australians preparing this winter."

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

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



# Resources and contacts

## NRMA Insurance First Saturday of the Season

Simple acts of preparation will make your home and our first responders safer.  
[www.nrma.com.au/firstsaturday](http://www.nrma.com.au/firstsaturday)

## 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 Corp

Earn certificates with the Australian Resilience Corp 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 climatescience 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)

## Contact Us

### Media enquiries

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[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 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.

## Tracking community preparedness

### NSW Region vs Region

NRMA Insurance wild weather ready score (out of 100) by NSW region			
Autumn Rank	Region	Score autumn 23	Score change (summer-autumn)
1 (+1)	Far South Coast (e.g. Merimbula and Eden)	84	16
2 (+4)	Western NSW (including Dubbo and Bathurst)	74	11
3 (-2)	Mid-North Coast (Port Macquarie and Coffs Harbour)	70	1
4 (+3)	The Riverina (e.g. Wagga Wagga and Griffith)	69	10
5 (-2)	Central Coast	64	-3
6 (-5)	The North Coast (including Grafton and Ballina)	63	-6
6 (=)	Illawarra and the South Coast	63	2
7 (-6)	New England (including Armidale)	62	-7
7 (-3)	Southern Tablelands (Goulburn, Queanbeyan, Snowy Mountains)	62	-3
8 (-2)	Newcastle and The Hunter	61	0
9 (-2)	Western Sydney (incl. Parramatta, Hills, Blacktown & Penrith)	57	-2
10 (-3)	Northern Sydney (incl. Northern Beaches and North Shore)	56	-3
10 (-1)	Southern Sydney (incl. Cronulla and The Shire)	56	-1
11 (-2)	Inner Sydney (incl. CBD, Surry Hills and Inner West)	55	-3
12 (-2)	Eastern Sydney (Randwick, Bondi etc)	45	-9

## QLD Region vs Region

NRMA Insurance wild weather ready score (out of 100) by QLD region			
Autumn Rank	Region	Score autumn 23	Score change (summer-autumn)
1 (+2)	North Queensland (incl. Townsville)	70	1
2 (+2)	Darling Downs South West (incl. Toowoomba)	68	4
3 (+4)	Sunshine Coast	66	6
4 (-2)	Wide Bay Burnett (incl. Bundaberg, Fraser Coast)	65	-7
5 (+3)	Central Queensland (incl. Gladstone, Rockhampton and Longreach)	64	8
6 (-1)	Greater Brisbane	62	-1
7 (-6)	Far North Queensland (incl. Cairns)	61	-13
7 (-1)	Gold Coast	61	-1
8 (-5)	Mackay, Isaac and the Whitsundays	59	-10

\*The NRMA 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'). The latest research was conducted in May 2023 (1,00 QLD residents, 1,00 NSW residents, 500 ACT residents, 500 SA residents and 500 WA residents). It is intended as an indicator of community preparedness only, to help encourage action, not as a comprehensive assessment of community preparedness.