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Severe storms don't strike twice

Five years of AAMI claims data reveals New South Wales' storm damage hotspots

- *Severe storms don't have a permanent postcode, with new data showing New South Wales' home claims hotspots shifting across the state over the past five years.*
- *AAMI received more than 97,000 NSW severe-weather related home insurance claims between FY22 and FY26.*
- *The state's leading hotspot moved from Lismore (FY22) to Belmont (FY23), Rutherford (FY24), Banora Point (FY25) and Gwandalan (FY26).*

New AAMI analysis of more than 97,000 New South Wales home insurance claims lodged between FY22 and FY26 has revealed an alarming trend: severe storms don't have a permanent postcode.

The Northern Rivers, Hunter and Central Coast have all emerged as major severe storm hotspots at different times in the past five years, with impacts dominated by a combination of storm, flood, hail, lightning, rain, and wind damage.

However, while the state's leading hotspot changed each year, the data found communities across the Central Coast faced repeated impacts, with Gwandalan, Erina and Bateau Bay featuring among NSW's leading severe storm hotspots over multiple years.

FY22 was the most active year over the five years, driven by the devastating February and March 2022 floods, while Lismore emerged as the state's leading hotspot.

By FY23, Belmont was the state's leading home claims hotspot, following a series of severe summer storms. The focus then shifted to Rutherford in FY24 after repeated storm and hail events, before Banora Point took the top spot in FY25 following severe thunderstorms, flash flooding and hail.

In FY26 Gwandalan ranked first, while Grafton and Kingswood also featured prominently in the annual rankings.

New South Wales' Shifting Storm Hotspots: Five Years at a Glance

Financial Year	#1 Home Claims Hotspot
FY22	Lismore
FY23	Belmont
FY24	Rutherford
FY25	Banora Point
FY26	Gwandalan

Natural hazard claims include storm, hail, flood, lightning, rain, cyclone and wind.

The findings reinforce insights highlighted in AAMI's Spring FY27 Seasonal Outlook, which notes that while significant weather activity may be less frequent than normal this season, severe thunderstorms, damaging winds, hail and heavy rainfall are still expected across New South Wales.

Suncorp Insurance Executive General Manager Home Insurance Anna Cartwright said the analysis highlighted how quickly severe storm hotspots could shift across New South Wales.

"Five years of claims data tells us one thing very clearly: no New South Wales community should assume it is immune from severe storm impacts," Ms Cartwright said.



"Over the past five years, New South Wales residents have experienced some of the country's most significant weather events, from the devastating 2022 floods in the Northern Rivers to severe thunderstorms, hail and damaging winds impacting homes right across the state.

"Some regions appear in our claims data repeatedly, while others can move from outside the top position one year to becoming the leading hotspot the next.

"The lesson is not to focus only on which suburb topped the list last year. It's that every household should prepare for severe storm before it arrives."

While the data highlights where severe storms have caused the most home insurance claims in recent years, AAMI said the broader lesson was not about predicting future hotspots but encouraging NSW residents to take practical steps now to help reduce the impact of severe storms on their homes and families.

Suncorp Severe Weather Forecaster Justin Noonan said seasonal outlooks could indicate broad weather patterns but could not identify exactly where the next severe thunderstorm would strike.

"A quieter season does not mean a risk-free season," Mr Noonan said.

"While this Spring is expected to be less active than normal, New South Wales communities can still expect severe thunderstorms with damaging winds, large hailstones and heavy rainfall."

"The claims data shows severe storms can strike many different parts of New South Wales, which is why preparation remains important regardless of whether your suburb has appeared on a hotspot list before."

NSW SES: Prepare Before Warnings Arrive

NSW SES Acting Commissioner Daniel Austin said increased forecast variability reinforces the need for communities to remain vigilant.

"Incident numbers show how quickly storms can affect communities across NSW, and what we are seeing is a pattern of more complex and changing weather," Acting Commissioner Austin said.

"Even in years where drier conditions may be expected, we can still see severe storms with damaging and destructive winds, large hail, intense rainfall and localised flooding.

"Preparation is one of the most effective ways people can protect their homes and their families. Now is the time to act, not after warnings are issued.

"The Hazards Near Me app, Hazard Watch and the NSW SES website provide real-time updates and tailored alerts. These tools are essential as conditions become more dynamic."

AAMI's Top Tips to Prepare:

- Inspect your roof for damaged or loose tiles.
- Inspect your roof and repair damaged or loose tiles, eaves, and fittings.
- Secure or put away loose items around your backyard or balcony.
- Trim trees and branches that could fall onto your home or car, taking care around powerlines.
- Clean gutters, downpipes and drains of leaves and debris.
- Park vehicles under cover, or away from trees, powerlines, and waterways if cover is unavailable.
- Prepare an emergency kit with essential supplies, medications, important documents, a torch, batteries.

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Notes to Editor

Data source: 97,378 Suncorp Australia home natural hazard claims in NSW from FY22 to FY26.

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