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Severe storms don't have a permanent postcode

Five years of AAMI claims data reveals South Australia's top storm damage hotspots

- Severe storms don't have a permanent postcode, with new data showing South Australia's home claims hotspots shifting between Adelaide's northern suburbs, Adelaide's south and regional communities over the past five years.
- AAMI received more than 14,000 South Australian severe-weather related home claims between FY22 and FY26.
- South Australia's leading hotspot moved from Salisbury (FY22) to Aberfoyle Park (FY23, FY24 and FY25), before shifting to Port Pirie South in FY26.
- Aberfoyle Park, Craigmore, Morphett Vale, Hallett Cove and Victor Harbor featured repeatedly among South Australia's most impacted locations.

New AAMI analysis of more than 14,000 South Australian home insurance claims lodged between FY22 and FY26 has revealed an alarming trend: severe storms don't have a permanent postcode.

Adelaide's northern suburbs, Adelaide's south and regional communities have all emerged as major severe storm hotspots at different times, with impacts dominated by a combination of storm, flood, hail, lightning, rain, cyclone and wind damage.

While the state's leading hotspot shifted over time, communities including Aberfoyle Park, Craigmore, Morphett Vale, Hallett Cove and Victor Harbor featured repeatedly among South Australia's most impacted locations.

In FY22, Salisbury recorded South Australia's highest number of home natural hazard claims, reflecting the significant impact of the severe storm and hail event that struck Adelaide's northern suburbs in October 2021.

FY23 coincided with the River Murray flood and saw Aberfoyle Park became the state's leading hotspot, retaining the position through FY24 and FY25.

The focus shifted to regional South Australia in FY26, when Port Pirie South became the state's leading hotspot, following severe thunderstorms that hit the region in late November 2025.

South Australia's Storm Hotspots: Five Years at a Glance

Financial Year	#1 Home Claims Hotspot
FY22	Salisbury
FY23	Aberfoyle Park
FY24	Aberfoyle Park
FY25	Aberfoyle Park
FY26	Port Pirie South

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

The findings reinforce 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 remain possible across South Australia.



AAMI Executive General Manager Home Insurance Anna Cartwright said the analysis highlighted how severe storm impacts can emerge in very different communities across South Australia.

"Over the past five years we've seen severe storms affect communities from Salisbury and Craigmore in Adelaide's north to Aberfoyle Park and Hallett Cove in the south, as well as regional centres including Mannum, Victor Harbor and Port Pirie South," Ms Cartwright said.

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

"The lesson isn't to focus on which suburb topped the list last year. It's that every South Australian household should prepare for severe storms 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 South Australians 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 doesn't mean a risk-free season," Mr Noonan said.

"While this Spring is expected to be less active than average, South Australians should still be prepared for severe thunderstorms, with damaging winds continuing to pose a separate risk across southern parts of the state."

"Our claims data shows severe weather can affect many different parts of South Australia, which is why preparation remains important regardless of whether your suburb has appeared on a hotspot list before."

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: 14,319 Suncorp Australia home natural hazard claims in South Australia from FY22 to FY26.

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