



*Embargoed until 12.01am 14 October 2026*

## Severe storms don't have a permanent postcode

### *Five years of AAMI claims data reveals Victoria's top storm damage hotspots*

- **Severe storms don't have a permanent postcode, with new data showing Victoria's home claims hotspots shifting across the state over the past five years.**
- **AAMI received almost 69,000 Victorian severe-weather related home claims between FY22 and FY26.**
- **Victoria's leading hotspot moved from Werribee (FY22) to Shepparton (FY23), Mulgrave (FY24), Highton (FY25) and back to Werribee (FY26).**
- **Werribee, Cranbourne and Craigieburn feature among Victoria's leading severe storm hotspots across multiple years.**

New AAMI analysis of almost 69,000 Victorian home insurance claims lodged between FY22 and FY26 has revealed an alarming trend: severe storms don't have a permanent postcode.

Melbourne's west and south-east, Greater Shepparton and Greater Geelong 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, wind and tornado damage.

However, while the state's leading hotspot changed each year, the data found Werribee was Victoria's most consistent storm hotspot, appearing in the state's top rankings every year between FY22 and FY26.

Cranbourne, Craigieburn and Hoppers Crossing also featured repeatedly among Victoria's most impacted locations.

The results point to Melbourne's growth corridors as some of Victoria's most persistent severe storm hotspots, even as the state's leading location shifted between metropolitan and regional communities.

In FY22, Werribee recorded Victoria's highest number of home natural hazard claims when the community was hit by a severe thunderstorm and flash flooding event.

FY23 coincided with the devastating October 2022 floods that impacted northern Victorian communities including Rochester, Mooroopna and Shepparton.

FY24 saw Mulgrave emerge as Victoria's number one hotspot following the Valentine's Day storms.

In FY25 the focus shifted to Highton before Werribee returned as the state's leading hotspot in FY26, following a tornado that tore through Melbourne's outer west and contributed to widespread destruction across Victoria.

### **Victoria's Shifting Storm Hotspots: Five Years at a Glance**

| Financial Year | #1 Home Claims Hotspot |
|----------------|------------------------|
| FY22           | Werribee               |
| FY23           | Shepparton             |
| FY24           | Mulgrave               |
| FY25           | Highton                |
| FY26           | Werribee               |

*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 Victoria.



AAMI Executive General Manager Home Insurance Anna Cartwright said the analysis highlighted how quickly Victoria's severe weather risk profile could change.

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

"Over the past five years Victorians have experienced everything from major flooding inundating the state's north to severe thunderstorms, damaging winds and most recently the tornado in Melbourne's outer west that left a trail of destruction for households and businesses.

"Some communities 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 Victorian household should prepare for severe storms before they arrive."

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 Victorians 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 average, Victorians should still be prepared for severe thunderstorms, with damaging winds continuing to pose a separate risk."

"The claims data shows severe storms can strike almost anywhere, which is why every Victorian household should prepare for severe weather regardless of whether your suburb has appeared on a hotspot list before."

## **Victoria SES: Prepare Before Warnings Arrive**

VICSES Chief Officer Operations, Alistair Drayton, said:

"This high-risk weather season, we're calling on all Victorians to take action to ensure they are storm ready ahead of the spring and summer months.

"Simple actions you take now such as clearing gutters and drains, trimming overhanging branches and tying down loose outdoor items can go a very long way to protecting your property in the face of a severe storm or flood event.

"No two storms are the same and while our volunteers are highly skilled and ready to respond in their communities, preparedness is always the best defence against storms and can greatly reduce your risk of requiring a VICSES visit."

## **AAMI's Top Tips to Prepare:**

- 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.

[Ends]

## **Notes to Editor**

Data source: 68,928 Suncorp Australia home natural hazard claims in VIC from FY22 to FY26.

# MEDIA RELEASE

LUCKY  
YOU'RE  
WITH **AAMI**



**For more information please contact:** Angela Wilkinson: E: [Angela.wilkinson@suncorp.com.au](mailto:Angela.wilkinson@suncorp.com.au) T: 0477 395 119 or Melissa Cronin: E: [melissa.cronin@suncorp.com.au](mailto:melissa.cronin@suncorp.com.au) T: 0439 224 438