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Severe storms don't strike twice

Five years of Suncorp claims data reveals Queensland's top storm damage hotspots

- Severe storms don't have a permanent postcode, with new data showing Queensland's home claims hotspots shifting across the state over the past five years.
- Suncorp received more than 126,000 Queensland severe storm -related home claims between FY22 and FY26.
- Queensland's leading hotspot moved from Bracken Ridge (FY22) to Maryborough (FY23), Gympie (FY24), Runaway Bay (FY25) and Manly West (FY26).
- Maryborough and Gympie feature among Queensland's leading severe storm hotspots across multiple years.

New Suncorp Insurance analysis of more than 126,000 Queensland home insurance claims lodged between FY22 and FY26 has revealed an alarming trend: severe storms don't have a permanent postcode.

Brisbane, the Fraser Coast, Far North Queensland and the Gold 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, cyclone and wind damage.

Maryborough and Gympie were the only two regions to feature repeatedly among Queensland's most impacted locations.

Bracken Ridge recorded Queensland's highest number of home extreme weather claims in FY22 with the devastating February and March flood event across Southeast Queensland and northern New South Wales.

In FY23, the hotspot moved north to Maryborough following a series of severe summer storms. In FY24, Gympie emerged as Queensland's number one hotspot after a severe thunderstorm and hail event in December 2023.

The Gold Coast, in particular Runaway Bay, became Queensland's number one hotspot in FY25 when the region was hit by severe thunderstorms. The following year, Manly West became the state's leading hotspot after Ex-Tropical Cyclone Alfred and the Southeast Queensland and Northern NSW Giant Hail Outbreak drove significant claims activity.

Queensland's Shifting Storm Hotspots: Five Years at a Glance

Financial Year	#1 Home Claims Hotspot
FY22	Bracken Ridge
FY23	Maryborough
FY24	Gympie
FY25	Runaway Bay
FY26	Manly West

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

The findings reinforce insights highlighted in Suncorp'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 Queensland.

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

"Five years of claims data tells us one thing very clearly: no Queensland community should assume it's immune to severe storm impacts," Ms Cartwright said.

"Over the past five years we've seen major flooding inundate Southeast Queensland, severe storms impact communities across the Fraser Coast and Far North Queensland, and most recently Ex-Tropical Cyclone Alfred bring damaging winds and heavy rainfall that wreaked havoc across Southeast Queensland.

"Some communities appear in our claims data time and again, while others can go from barely featuring one year to becoming a major hotspot the next.

"The lesson isn't to focus on which suburb topped the list last year. It's that every Queensland household should prepare for severe storms before it arrives."

Suncorp Severe Weather Forecaster Justin Noonan said Queenslanders should start preparing for storm season now as we move into the most active part of the severe storm season.

"While large-scale climate patterns suggest Spring is expected to be less active than normal, Queenslanders can still expect severe thunderstorms with damaging winds, large hailstones and heavy rainfall." Mr Noonan said.

"Seasonal outlooks can tell us about broad weather patterns, but they can't tell us exactly where the next severe thunderstorm will strike. A quieter season doesn't mean a risk-free season.

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

Queensland SES: Prepare Before Warnings Arrive

Queensland SES Acting Chief Officer Danny Baade said now is the time for Queenslanders to get ready for severe weather.

"Severe weather can impact any community, often with little warning," Mr Baade said.

"That's why the Queensland SES is proud to work alongside our Principal Community Partner, Suncorp Insurance, to encourage Queenslanders to take practical steps to prepare their homes and families before the higher-risk weather season reaches its peak.

"Getting ready doesn't need to be complicated, but it is important. Know your risk, make a household emergency plan and pack an emergency kit.

"Simple actions such as clearing out gutters, securing loose outdoor items, trimming overhanging branches and checking your roof can help reduce damage and improve safety during severe weather.

"Every Queenslanders has a role to play in building a more resilient community, and the best time to prepare is before warnings are issued."

Building Resilience Beyond Storm Season

As Queenslanders prepare for the months ahead, Suncorp Insurance is investing in initiatives designed to strengthen community resilience to natural hazards through its Future Ready Resilience Program.

The \$3 million program brings together researchers, government partners and industry experts over three years to improve our understanding of natural hazards, the impact they have on Queensland homes, and how we can better support Queenslanders to prepare for them.

Through a partnership with James Cook University and Natural Hazards Research Australia, researchers will examine the vulnerability of south-east Queensland homes to better understand the impacts of severe thunderstorms, including hail, destructive winds and heavy rainfall.

"The project will assess the vulnerability of Queensland homes to severe thunderstorms and improve our understanding of how hail, wind and rainfall contribute to property damage," Dr Rhys Whitley, Scientific Specialist said.

"Findings from this project will allow researchers to evaluate a range of mitigation strategies, to support improvements in building standards that can reduce severe storm damage on Australian homes."

The project is currently underway, with a final report expected in November 2027.

Suncorp Insurance'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.

[ENDS]

Notes to Editor

Data source: 126,752 Suncorp Australia home natural hazard claims in Queensland from FY22 to FY26. Figures have been rounded to one decimal place in the hotspot table.

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The Resilience Desk

Suncorp Insurance recently launched The Resilience Desk, a new podcast that brings together real stories, expert insights and conversations to help Australians prepare for life's unexpected setbacks and build resilience.

Available on YouTube, the monthly video podcast will explore resilience from every angle through authentic conversations, practical advice and lived experiences, helping listeners better understand how to prepare for, navigate and recover from the unexpected.

The first episode, [*Understanding Australia's Wild Weather with Suncorp Severe Weather Meteorologist Andrew Bufalino*](#), is available now.