

## **THE NRMA'S STATEMENT:**

"We face the challenge of getting the balance right between keeping premiums affordable and collecting enough premium to cover our customers' claims when the worst happens.

We assess every customer's personal circumstances to ensure everyone pays a premium that reflects their risk, taking into consideration a property's risk to events like storm, flooding and bushfire.

Stormwater run-off is when a storm in the customer's local area causes sudden, excessive run-off of water, causing damage to the customer's property.

The way we assess the risk of a property being affected by stormwater run-off is based on our data, which incorporates council data where available, state and federal mapping, terrain and watercourse mapping and insurance information.

The Beccaris have received an increase in their premium due to our data analysis at the time of their renewal showing that their property has a higher risk of being damaged by storm water run-off.

All customers who believe their home has a reduced risk of flooding or damage from stormwater run-off and have additional information can contact us on 132 132 and we will review our assessment of their property."