

#### What is an El Nino?

Australia's climate is influenced by two alternating weather patterns, La Niña and El Niño.

These weather patterns are measured by the Southern Oscillation Index, which records interactions between the atmosphere and the ocean air.

An El Niño event involves sea temperatures becoming warmer than the air across the central and eastern Pacific Ocean. El Niño is characterised by lower than average rainfall, higher and more extreme temperatures and higher fire danger.

Bushfire events often occur during the El Nino cycle, with the Ash Wednesday fires in 1983 and the major bushfires of 2002 to 2003 and 2006 and 2007 taking place during El Nino periods. The bushfires that happened in 2019, up until August that year also took place during an El Nino event.

El Nino is only one of a number of different variables that influence the climate and the weather. Barometric pressure and local geography are just two of the other factors that come into play.

An understanding of weather patterns enables businesses whose operations are influenced by weather such as agriculture, construction and tourism to plan ahead, so when reasonably predictable weather events occur, they are prepared.

"El Niño—which means 'the little boy' or 'the Christ child' in Spanish—is part of the most influential natural climate pattern on the Earth, the El Niño-Southern Oscillation, usually referred to as ENSO"

Insurance Information Institute, What is El Niño and why is it important? 2022

#### Did you know?

## \$2.46bn

The normalised cost of claims related to the 1983 Ash Wednesday bushfire.

(Insurance Council of Australia, Historical Catastrophe List, 2022)

## \$2.32bn

The cost of claims related to the 2019/20 bushfires in NSW, Queensland, Victoria and South Australia.

(Insurance Council of Australia, Historical Catastrophe List, 2022)

# \$839m

The normalised cost of claims related to the 2003 Canberra bushfire.

(Insurance Council of Australia, Historical Catastrophe List, 2022)