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Halls Head crowned WA's most persistent storm hotspot

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

- More than 39,000 Western Australian home insurance claims were lodged between FY22 and FY26.
- Halls Head, Waikiki, Ocean Reef, Atwel, Rockingham and Kardinya featured among Western Australia's leading severe storm hotspots across multiple years.

New AAMI analysis of more than 39,000 Western Australian home insurance claims lodged between FY22 and FY26 has identified an alarming trend: some WA communities experience repeated severe storm impacts year after year.

Halls Head was Western Australia's most consistent severe storm hotspot over the five years, while Waikiki, Ocean Reef, Atwell, Rockingham and Kardinya also featured repeatedly among the state's most impacted communities.

The data shows storm, flood, hail, lightning, rain, cyclone and wind damage has varied around Western Australia, with Mandurah, Rockingham, Perth's coastal and southern suburbs, Bunbury and regional communities emerging as severe storm hotspots at different times.

Halls Head recorded Western Australia's highest number of home natural hazard claims in FY22 and FY23, following successive years of severe thunderstorms along the state's south-west coast. In FY24, the hotspot shifted to Waikiki, where a major storm in May 2024 brought destructive winds, heavy rain and hail.

Halls Head returned to the top position in FY25 and again ranked first in FY26.

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

Financial year	#1 home claims hotspot
FY22	Halls Head
FY23	Halls Head
FY24	Waikiki
FY25	Halls Head
FY26	Halls Head

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 are still expected across Western Australia.

AAMI Executive General Manager Home Insurance Anna Cartwright said the analysis showed some communities continue to bear the brunt of severe storms time and again.

“Some locations appear in our claims data repeatedly, while others can go from barely featuring one year to becoming a major hotspot the next,” Ms Cartwright said.

“The lesson isn't to focus on which suburb topped the list last year. It's that every Western 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 Western 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 normal, Western 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 storms can affect many different parts of Western 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 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, and spare batteries.

[ENDS]

Notes to Editor

Data source: 39,264 Suncorp Australia home natural hazard claims in Western Australia from FY22 to FY26.

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