



Our customers

Postcodes

Allocation of postcodes

Postcodes allocated to tier A are those covering the CBD areas of Australian cities with a population of over 1 million: Sydney, Melbourne, Brisbane, Perth and Adelaide.

Postcodes allocated to tier B are those covering the urban areas of all state capital cities and cities with a population of over 100,000: Sydney, Melbourne, Brisbane, Perth, Adelaide, Gold Coast, Canberra, Newcastle, Central Coast of New South Wales, Wollongong, Hobart, Geelong, Sunshine Coast of Queensland, Townsville and Darwin.

Postcodes allocated to Tier C are those geographic postcodes not allocated to either tier A or B. Any property not on the mainland of Australia or Tasmania, but within Australian coastal sea is tier C.

Premiums

Reinsurance premiums are calculated as a percentage of the reinsured company's gross written premium in accordance with the following table:

Reinsurance premiums

Class of insurance	Tier	Rate
Commercial Property	A	16



Class of insurance	Tier	Rate
Business Interruption	B	5.3
	C	2.6
	A	16
	B	5.3
	C	2.6
	Public Liability	

ARPC's premiums are set using three tiered rates specified by postcode of location of the insured property. Tiers are representative of risk and are based on population density being:

Tier A: CBD areas of Australian cities with a population of over one million;

Tier B: Urban areas of all State capital cities and cities with a population of over 100,000;

Tier C: Those postcodes not allocated to either tier A or B.

Summary of Postcode Changes to take effect 1 July 2019

ARPC regularly reviews the list of postcodes to determine if there has been adequate development throughout Australia to warrant adjustments to the tier classification for each postcode.

The most recent review was based on up to date population statistics and resulted in several changes to the tier classification. The adjustments will take effect on 1 July 2019 and are as follows:

- Newly classified major metropolitan/CBD area – Pyrmont and Ultimo are now part of the Sydney CBD area due to a major development of high rise commercial and high value residential buildings. Pyrmont and Ultimo have been reclassified as Tier A from Tier B.
- New urban fringes – 16 postcodes at the borders of urban areas that are now undergoing substantial development have been reclassified as Tier B from Tier C. The most notable changes include Heathcote, Engadine, Riverstone and Marsden Park in New South Wales; Greenvale in Victoria; and Port Kennedy, Secret



Harbour, Golden Bay, Lakelands, and Mandurah in Western Australia.

Postcode Downloads

All current Australian postcodes and their associated tiers. Please select 'Open' or 'Save' when you click the link below.

[DOWNLOAD ALL POSTCODES](#)

Summary of Postcode Tier Classification changes introduced to postcode tier classification effective 1 July 2019.

[DOWNLOAD SUMMARY OF CHANGES EFFECTIVE 1 JULY 2019](#)

Search Postcodes

To search for specific postcodes please enter your search criteria in the inputs below.

The results will be provided as a list as well as the option to export to Microsoft Excel.

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var ai_iframe_width_advanced_iframe = 0; var ai_iframe_height_advanced_iframe = 0; document.domain="arpc.gov.au"; var aiIsIE8=false; var aiOnloadScrollTop="true"; if (typeof aiReadyCallbacks === 'undefined') { var aiReadyCallbacks = []; } else if (!(aiReadyCallbacks instanceof Array)) { var aiReadyCallbacks = []; } function aiShowIframeById(id_iframe) { jQuery("#"+id_iframe).css("visibility", "visible"); } function aiResizeIframeHeight(height) { aiResizeIframeHeight(height, advanced_iframe); } function aiResizeIframeHeightById(height, width, id) { aiResizeIframeHeightById(id, height); } var hide_iframe_loading_advanced_iframe = function() { jQuery("#advanced_iframe").css("visibility", "hidden"); }; function ai_hide_iframe_loading_advanced_iframe(element) { try { element.contentWindow.unload = hide_iframe_loading_advanced_iframe; } catch (e) {} } var ifrm_advanced_iframe = document.getElementById("advanced_iframe"); var hiddenTabsDoneAdvanced_iframe = false; function resizeCallbackAdvanced_iframe() {} function aiChangeUrl(loc) {} function initResizeIframeAdvanced_iframe() { jQuery.resize.delay=50; try { var res_element = jQuery("#advanced_iframe").contents().find("#postcode-result"); } catch(e) { var res_element = ""; if (console && console.log) { console.log(e); } } if (res_element.length == 0) { // show an error if null if (console && console.log) { console.log("The configuration of 'resize_on_element_resize' is invalid. The specified element #postcode-result could not be found or accessed. Please check your configuration."); } } else { res_element.resize(function(){ aiResizeIframe(ifrm_advanced_iframe, "false", "1"); }); } }
```