



Australian Government
Australian Reinsurance Pool Corporation

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Cyclone Reinsurance Pool Statistics as at 31 December 2024

May 2025

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1: Introduction to Cyclone Reinsurance Pool

1.1 Background

ARPC commenced the operation of the Cyclone Reinsurance Pool (cyclone pool) on 1 July 2022 under the amended *Terrorism and Cyclone Insurance Act 2003*. The cyclone pool covers cyclone and cyclone-related flood damage to insured residential (Home), strata (Strata), and small business (SME) properties.

The cyclone pool operates Australia wide, but targets support to cyclone-prone areas and provides reinsurance for insurers operating in those areas. The cyclone pool is intended to be cost neutral to the government over the long term and is supported by an annually reinstated \$10 billion Commonwealth guarantee.

2: Summary Statistics

2.1 Summary by class of business

Tables 1 and 2 show cyclone pool premium and exposure metrics as at 31 December 2024 by class of business. The cyclone pool covers over 3.1 million buildings against financial loss from cyclones with an aggregate building exposure of just over \$2.23 trillion.

Table 1: Cyclone pool premium metrics by class of business (as at 31 December 2024)

Metric	Home	Strata	SME
Aggregate annual cyclone pool premium (\$m)	545.77	53.24	24.64
Average annual cyclone pool premium (\$ per risk)	181	702	249
Combined Rate on Line (per \$100 sum insured)	2.54%	1.70%	1.73%

Table 2: Cyclone pool exposure metrics by class of business (as at 31 December 2024)

Metric	Home	Strata	SME
Number of insurers*	18	9	11
Count of Buildings risks	2,997,392	75,819	93,656
Count of Contents risks	3,098,015	-	181,891
Count of Business Interruption risks	-	-	83,417
Aggregate Buildings sum insured (\$m)	1,842,387	312,855	76,393
Aggregate Contents sum insured (\$m)	306,587	-	34,172
Aggregate Business Interruption sum insured (\$m)	-	-	31,987
Average Buildings sum insured (\$)	614,663	4,126,338	815,677
Average Contents sum insured (\$)	98,962	-	188,078
Average Business Interruption sum insured (\$)	-	-	383,454

Note: All metrics exclude properties which fall in CRESTA zones with nil cyclone risk (as defined by ARPC's premium formula). Metric definitions are provided in the Appendix.

*Number of insurers only includes those who have transferred risks into the cyclone pool as at 31 December 2024

2.2 Average cyclone pool premiums

The cyclone pool's premium rates online have remained stable since the pool's inception in 2022. Changes to average premiums over time are largely due to changes in sums insured and a changing mix of risks covered, as insurers have progressively transferred risk to the cyclone pool.

Table 3: Home Buildings exposure metrics (as at 31 December 2024)

CRESTA Name	CRESTA Zone	Average buildings annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Gold Coast	1	\$202	137,664	2.8%
Brisbane	2	\$131	665,607	2.0%
Sunshine Coast	3	\$214	125,555	3.2%
Wide Bay	4	\$173	105,649	3.2%
Rockhampton	5	\$345	44,959	6.5%
Marlborough	6	\$364	22,837	6.4%
Mackay	7	\$820	39,906	14.9%
Proserpine and Offshore Islands	8	\$1,036	10,860	16.5%
Townsville	9	\$666	64,258	12.6%
Ingham	10	\$458	14,322	9.3%
Cairns	11	\$492	63,266	8.9%
Cape York	12	\$392	3,551	8.2%
Fair Cape	13	\$410	936	6.1%
Gulf	14	\$358	327	7.8%
Inland QLD	15	\$64	193,528	1.2%
North NT	16	\$181	8,748	2.7%
Darwin	17	\$617	24,225	8.5%
Remainder NT	18	\$3	6,323	0.0%
Kununurra-Broome	19	\$1,036	3,090	16.9%
Pilbara	20	\$2,220	10,103	35.4%
Geraldton Central Coast	21	\$339	26,818	6.5%
Perth	22	\$114	675,948	1.9%
Albany-Bunbury	23	\$101	105,300	1.8%
Remainder WA	24	\$69	31,562	1.4%
South-West NSW	38	\$0.2	314,704	0.0%
Northern Slopes	47	\$7	83,812	0.1%
Mid-North coast	48	\$13	82,659	0.2%
Far North coast	49	\$137	130,875	2.1%
Total		\$161	2,997,392	2.6%

Table 4: Home Contents exposure metrics (as at 31 December 2024)

CRESTA Name	CRESTA Zone	Average contents annual cyclone pool premium	Count of contents risks	Combined Rate on Line (per \$100 sum insured)
Gold Coast	1	\$24	207,330	2.5%
Brisbane	2	\$17	755,966	1.7%
Sunshine Coast	3	\$25	153,099	2.7%
Wide Bay	4	\$21	96,724	2.4%
Rockhampton	5	\$42	40,465	5.3%
Marlborough	6	\$44	20,717	5.2%
Mackay	7	\$98	36,810	13.0%
Proserpine and Offshore Islands	8	\$111	11,430	15.4%
Townsville	9	\$86	60,181	12.1%
Ingham	10	\$57	11,423	8.2%
Cairns	11	\$64	61,108	9.2%
Cape York	12	\$49	2,641	7.3%
Fair Cape	13	\$33	830	5.3%
Gulf	14	\$41	244	6.3%
Inland QLD	15	\$9	173,845	1.0%
North NT	16	\$20	7,743	2.2%
Darwin	17	\$63	30,214	8.2%
Remainder NT	18	\$0.4	6,647	0.0%
Kununurra-Broome	19	\$109	2,624	16.7%
Pilbara	20	\$232	9,873	34.4%
Geraldton Central Coast	21	\$44	24,011	5.3%
Perth	22	\$14	684,030	1.3%
Albany-Bunbury	23	\$13	97,932	1.3%
Remainder WA	24	\$11	27,680	1.2%
South-West NSW	38	\$0	289,379	0.0%
Northern Slopes	47	\$1	72,480	0.1%
Mid-North coast	48	\$1	81,645	0.1%
Far North coast	49	\$22	130,944	2.2%
Total		\$20	3,098,015	2.0%

Table 5: Strata buildings exposure metrics (as at 31 December 2024)

Region	Average building annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$234	14,041	1.0%
South East and Mid Coast QLD	\$800	33,694	1.4%
Inland QLD	\$81	2,755	0.5%
Far North QLD	\$2,414	4,304	7.8%
NT	\$2,014	2,247	4.0%
Northern WA	\$4,842	379	15.0%
Southern WA	\$327	18,399	1.0%
Total	\$702	75,819	1.7%

Note: Average premiums shown are per building and have not been normalised for the number of lots per building.

Strata buildings property counts dropped in all regions between 30 June 2024 and 31 December 2024. While there was a significant drop in average buildings premium for NT and Northern WA, there were modest increases in the average for the other regions.

Table 6: SME buildings exposure metrics (as at 31 December 2024)

Region	Average building annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$28	24,998	0.4%
South East and Mid Coast QLD	\$167	25,672	1.8%
Inland QLD	\$45	8,841	0.7%
Far North QLD	\$701	7,134	8.6%
NT	\$373	2,369	4.0%
Northern WA	\$895	3,266	13.4%
Southern WA	\$47	21,376	0.6%
Total	\$162	93,656	2.0%

SME buildings property counts increased in all regions except NT between 30 June 2024 and 31 December 2024, with generally stable average premiums.

Table 7: SME contents exposure metrics (as at 31 December 2024)

Region	Average contents annual cyclone pool premium	Count of contents risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$8	35,102	0.5%
South East and Mid Coast QLD	\$22	72,916	1.1%
Inland QLD	\$11	10,709	0.6%
Far North QLD	\$96	10,851	5.7%
NT	\$45	4,404	2.3%
Northern WA	\$153	3,768	9.9%
Southern WA	\$6	43,941	0.3%
Total	\$22	181,691	1.2%

SME contents property counts increased in all regions between 30 June 2024 and 31 December 2024, with generally stable average premiums. A slight increase was observed in Northern WA.

Table 8: SME business interruption exposure metrics (as at 31 December 2024)

Region	Average business interruption annual cyclone pool premium	Count of business interruption risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$16	16,674	0.5%
South East and Mid Coast QLD	\$66	33,150	1.6%
Inland QLD	\$22	5,183	0.6%
Far North QLD	\$288	5,308	8.3%
NT	\$184	2,003	4.6%
Northern WA	\$386	1,382	12.4%
Southern WA	\$21	19,717	0.5%
Total	\$65	83,417	1.7%

SME business interruption property counts increased in all regions between 30 June 2024 and 31 December 2024 except NT, which remained stable. The higher risk regions (Far North QLD, NT, Northern WA) had notable average premium increases, while the other regions had stable premiums.

Figure 1: Home Buildings Rate on Line by CRESTA zone

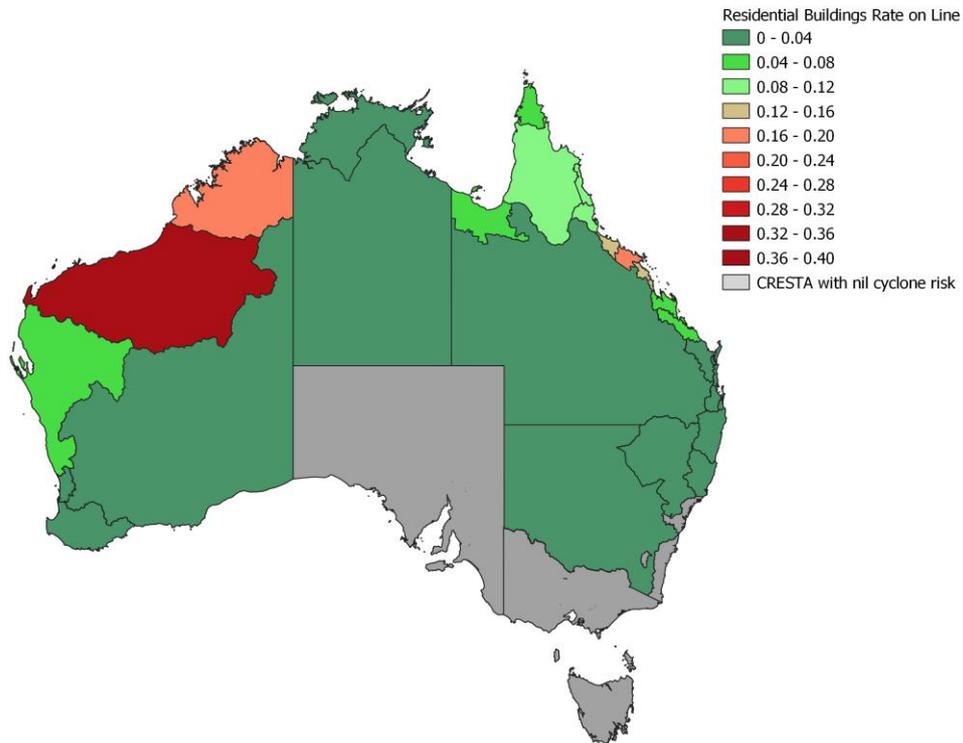
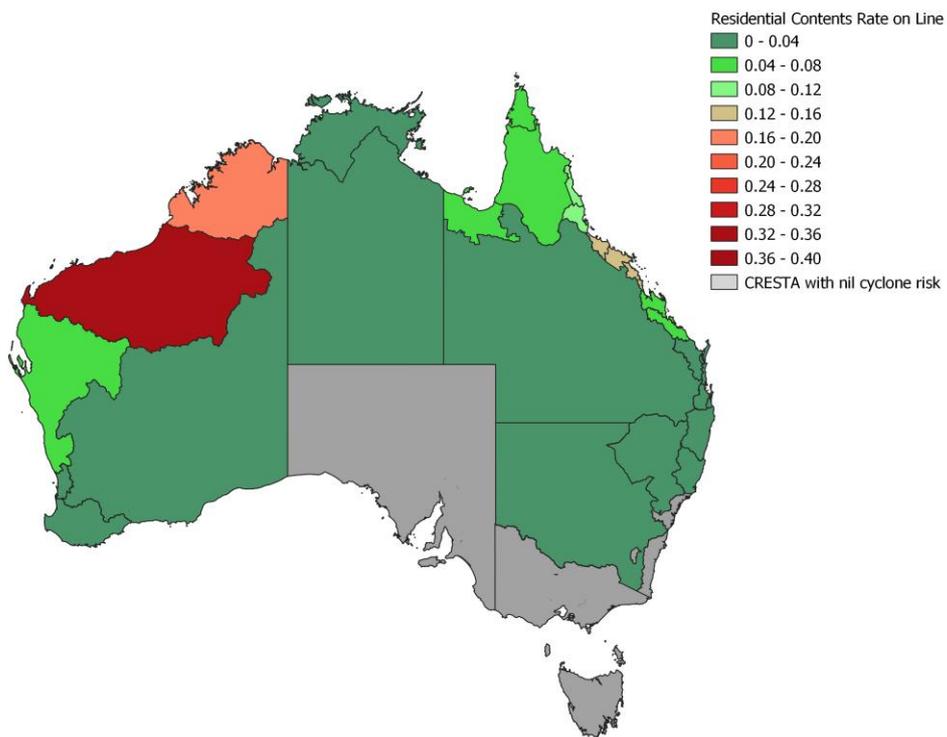


Figure 2: Home Contents Rate on Line by CRESTA zone



3: Mitigation Statistics

3.1 Mitigation summary by CRESTA zone

ARPC’s premium formula provides discounts for Home properties with the following risk mitigation measures in place:

- Roller door bracing
- Window protection measures
- Tied down roof
- New/replaced roof
- Elevated ground floor

The mitigation rating factors, and their associated discounts are shown in Table 6. Mitigation discounts on roller doors and roof upgrades are only applicable to properties built prior to 2012 and 1982 respectively. Properties built after this are not eligible for additional mitigation discounts as risk reduction through building code enhancements is accounted for in the construction year rating factor.

Table 9 shows the proportion of Home Buildings reinsured by the cyclone pool that are eligible for mitigation discounts. Based on data captured by insurers and reported to ARPC, a small proportion of Home Buildings reinsured by the cyclone pool have completed mitigation and are accessing the cyclone pool premium discount allowances. Over time, ARPC expects these figures to increase as insurers underwriting approaches increase their collection of mitigation data and as policyholders are incentivised by cyclone pool premiums to implement mitigation measures.

Table 9: Proportion of Buildings in the cyclone pool eligible for mitigation discount by region (as at 31 December 2024)

Region	Roller door bracing	Window protection	Roof tied down	New roof	Ground floor elevated >1m
Northern NSW	0.0%	0.0%	0.0%	0.1%	1.0%
South East and Mid Coast QLD	2.1%	0.7%	1.0%	1.2%	2.9%
Inland QLD	1.1%	0.4%	0.4%	0.6%	2.9%
Far North QLD	8.6%	5.6%	7.0%	6.3%	4.0%
NT	0.4%	2.3%	0.3%	0.3%	0.6%
Northern WA	1.2%	3.4%	1.1%	1.0%	0.6%
Southern WA	0.0%	0.0%	0.0%	0.0%	0.2%
Total	1.3%	0.7%	0.8%	0.9%	1.8%

3.2 Risk mitigation discounts

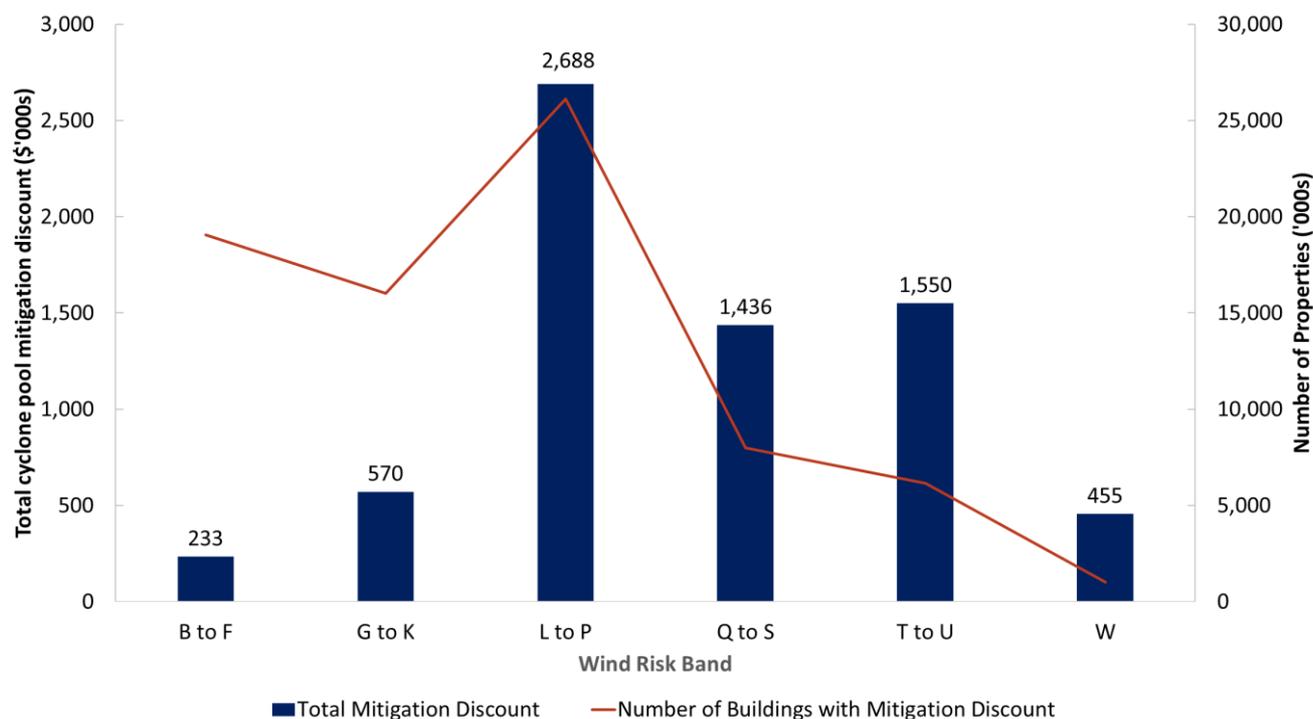
The cyclone pool supports Home premium discounts for risk mitigation activities. The magnitude of the discounts was informed by research assessing the resilience or reduction in risk achieved through each activity. Over time, additional discount factors may be added to reflect new research relating to mitigation against cyclone risk.

Table 10: Premium discount per mitigation measure

Mitigation activity	Wind premium discount
Roller door bracing upgrade or retrofit replacement of roller door (compliant with AS 4505:2012) – on homes built pre-2012	8%
Window protection to all windows (e.g. cyclone shutters)	10%
Roof structure tie-down upgrades (e.g. over-batten roof system) – on homes built pre-1982	20%
Complete roof replacement and structure tie-down upgrades to current standards - on homes built pre-1982	30%

The total discount for mitigation applied to in-force premiums as at 31 December 2024 is \$6.9 million. Discounts applied over time will be tracked to assess whether the cyclone pool premium discounts are encouraging mitigation and their recording by insurers. Figure 3 provides the breakdown of the premium discounts applied by wind risk band.

Figure 3: Breakdown of total premium discount by wind band



An increased premium discount for higher wind risk properties is expected as the relative benefit for risk reduction is higher. Wind Risk Band 'W' (containing more exposure in north-west Western Australia) has lower rates of discount take-up than 'L' to 'U'. Bands 'L' to 'U' have a greater proportion of policies in Queensland. The higher discount in these areas shows the benefit of the Queensland Household Resilience Program, which offers up to \$11,250 in funding for qualifying mitigation. The cyclone pool premium discounts align with the activities funded by this program.

4: Coverage Statistics

4.1 Coverage summary by CRESTA zone

The cyclone pool provides reinsurance coverage for wind, riverine flood (as defined in the Terrorism and Cyclone Insurance Regulations 2003), and storm surge risk where these perils are insured in the underlying insurance policy. Tables 11 to 16 show the proportion of risks reinsured by the cyclone pool by class of business, cover type and peril.

Table 11: Proportion of Home Buildings with wind, flood and storm surge cover by CRESTA (as at 31 December 2024)

CRESTA Name	CRESTA Zone	Wind	Storm Surge	Flood
Gold Coast	1	100%	50%	82%
Brisbane	2	100%	54%	83%
Sunshine Coast	3	100%	55%	86%
Wide Bay	4	100%	57%	83%
Rockhampton	5	100%	56%	86%
Marlborough	6	100%	63%	88%
Mackay	7	100%	75%	96%
Proserpine and Offshore Islands	8	100%	78%	96%
Townsville	9	100%	76%	97%
Ingham	10	100%	54%	83%
Cairns	11	100%	71%	96%
Cape York	12	100%	59%	82%
Fair Cape	13	100%	67%	93%
Gulf	14	100%	27%	83%
Inland QLD	15	100%	47%	79%
North NT	16	100%	68%	94%
Darwin	17	100%	79%	99%
Remainder NT	18	100%	59%	94%
Kununurra-Broome	19	100%	27%	87%
Pilbara	20	100%	38%	91%
Geraldton Central Coast	21	100%	61%	86%
Perth	22	100%	74%	90%
Albany-Bunbury	23	100%	61%	87%
Remainder WA	24	100%	42%	75%
South-West NSW	38	100%	43%	80%
Northern Slopes	47	100%	42%	73%
Mid-North coast	48	100%	47%	81%
Far North coast	49	100%	46%	77%
Total		100%	58%	85%

Table 12: Proportion of Home Contents with wind, flood, and storm surge coverage by region (as at 31 December 2024)

CRESTA Name	CRESTA Zone	Wind	Storm Surge	Flood
Gold Coast	1	100%	57%	87%
Brisbane	2	100%	60%	86%
Sunshine Coast	3	100%	59%	89%
Wide Bay	4	100%	61%	85%
Rockhampton	5	100%	61%	88%
Marlborough	6	100%	66%	90%
Mackay	7	100%	77%	96%
Proserpine and Offshore Islands	8	100%	76%	96%
Townsville	9	100%	77%	98%
Ingham	10	100%	57%	85%
Cairns	11	100%	71%	97%
Cape York	12	100%	62%	84%
Fair Cape	13	100%	74%	97%
Gulf	14	100%	35%	85%
Inland QLD	15	100%	51%	82%
North NT	16	100%	68%	94%
Darwin	17	100%	79%	100%
Remainder NT	18	100%	61%	95%
Kununurra-Broome	19	100%	33%	90%
Pilbara	20	100%	47%	93%
Geraldton Central Coast	21	100%	63%	88%
Perth	22	100%	74%	91%
Albany-Bunbury	23	100%	63%	88%
Remainder WA	24	100%	43%	78%
South-West NSW	38	100%	45%	82%
Northern Slopes	47	100%	45%	76%
Mid-North coast	48	100%	49%	84%
Far North coast	49	100%	49%	81%
Total		100%	61%	87%

Table 13: Proportion of Strata Buildings with wind, flood and storm surge cover by region (as at 31 December 2024)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	51%	79%
South East and Mid Coast QLD	100%	35%	65%
Inland QLD	100%	43%	80%
Far North QLD	100%	90%	92%
NT	100%	70%	81%
Northern WA	100%	49%	82%
Southern WA	100%	20%	82%
Total	100%	39%	75%

Note: Coverage statistics shown are per building and have not been normalised for the number of lots per building.

Table 14: Proportion of SME Buildings with wind, flood and storm surge cover by region (as at 31 December 2024)

Region	Wind	Storm Surge	Flood
Northern NSW	99%	60%	55%
South East and Mid Coast QLD	99%	58%	54%
Inland QLD	99%	68%	62%
Far North QLD	100%	79%	75%
NT	100%	83%	68%
Northern WA	100%	59%	63%
Southern WA	99%	47%	53%
Total	99%	59%	57%

Table 15: Proportion of SME Contents with wind, flood and storm surge cover by region (as at 31 December 2024)

Region	Wind	Storm Surge	Flood
Northern NSW	97%	55%	45%
South East and Mid Coast QLD	97%	47%	41%
Inland QLD	97%	62%	51%
Far North QLD	98%	70%	60%
NT	98%	74%	60%
Northern WA	99%	58%	59%
Southern WA	97%	47%	49%
Total	97%	52%	46%

Table 16: Proportion of SME Business Interruption with wind, flood and storm surge cover by region (as at 31 December 2024)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	56%	59%
South East and Mid Coast QLD	100%	47%	55%
Inland QLD	100%	61%	65%
Far North QLD	100%	74%	81%
NT	100%	75%	67%
Northern WA	100%	64%	67%
Southern WA	100%	46%	58%
Total	100%	52%	59%

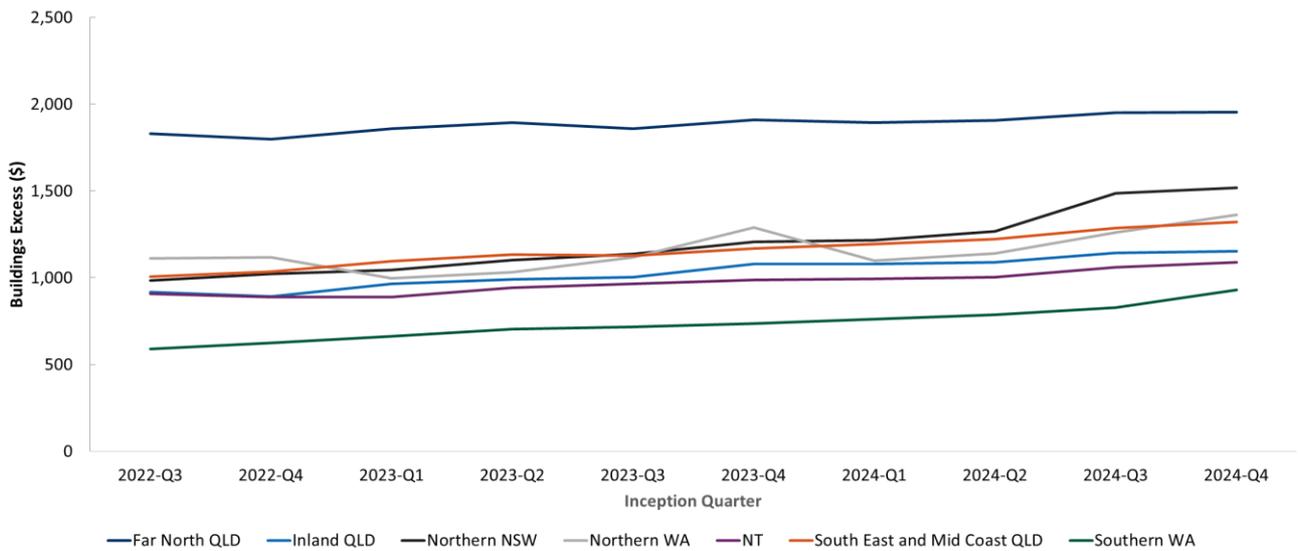
5: Policy Excess Trends

5.1 Home Buildings and Contents

This section shows average insurer excesses by region (using CRESTA groupings). There is some volatility in the historical trends as insurers join the pool however Figure 4 highlights the increasing trend in average excesses.

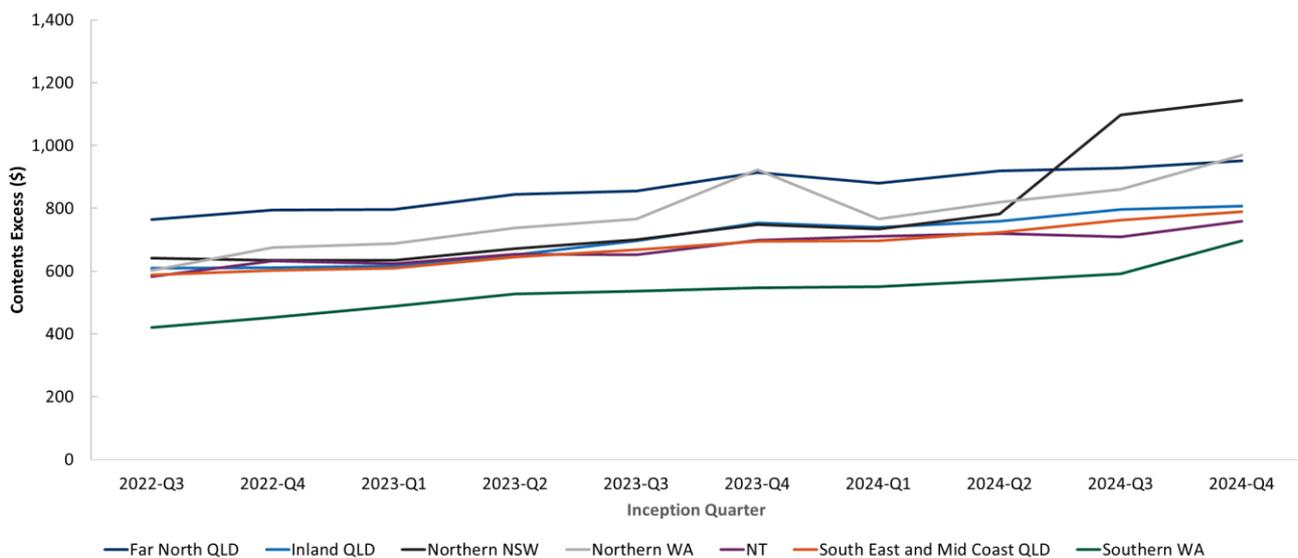
Average buildings excesses are highest in Far North QLD with the average home excess reaching \$1,953. Southern WA has the lowest average excesses across both home buildings and contents.

Figure 4: Average Home Buildings excess by grouped CRESTA region



The average home contents excesses are lower with less spread across regions. The average contents excess is \$846 across all regions exposed to cyclone risk. There is a notable increase in Northern NSW across the two latest inception quarters.

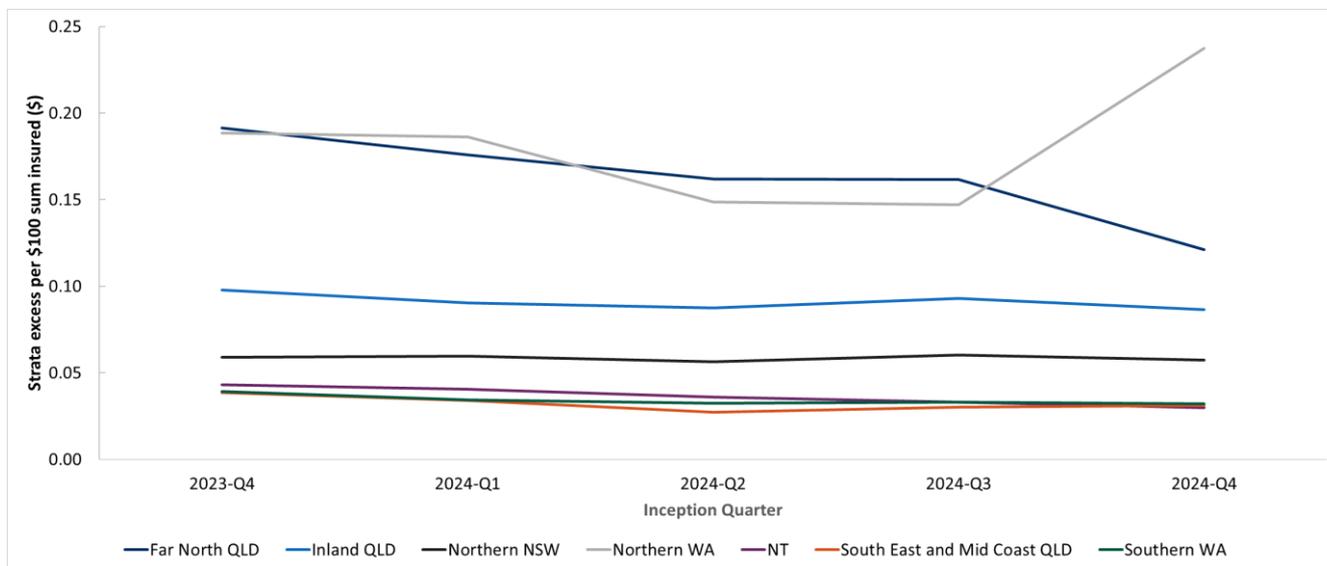
Figure 5: Average Home Contents excess by grouped CRESTA region



5.2 Strata Buildings

Given the wide range of Strata sums insured, we have shown strata excesses per \$100 sum insured. Strata excesses are materially higher in Northern WA and Far North QLD when compared with other cyclone impacted regions.

Figure 6: Strata excess per \$100 sum insured by grouped CRESTA region



5.3 SME Buildings, Contents, and Business Interruption

Northern WA, Far North QLD and NT have the highest average excesses across buildings, contents and business interruption covers. Trends over time are less clear, potentially due to the lower policy volumes and greater movements in mix of insurers covered by the pool over time.

Figure 7: Average SME Buildings excess by grouped CRESTA region

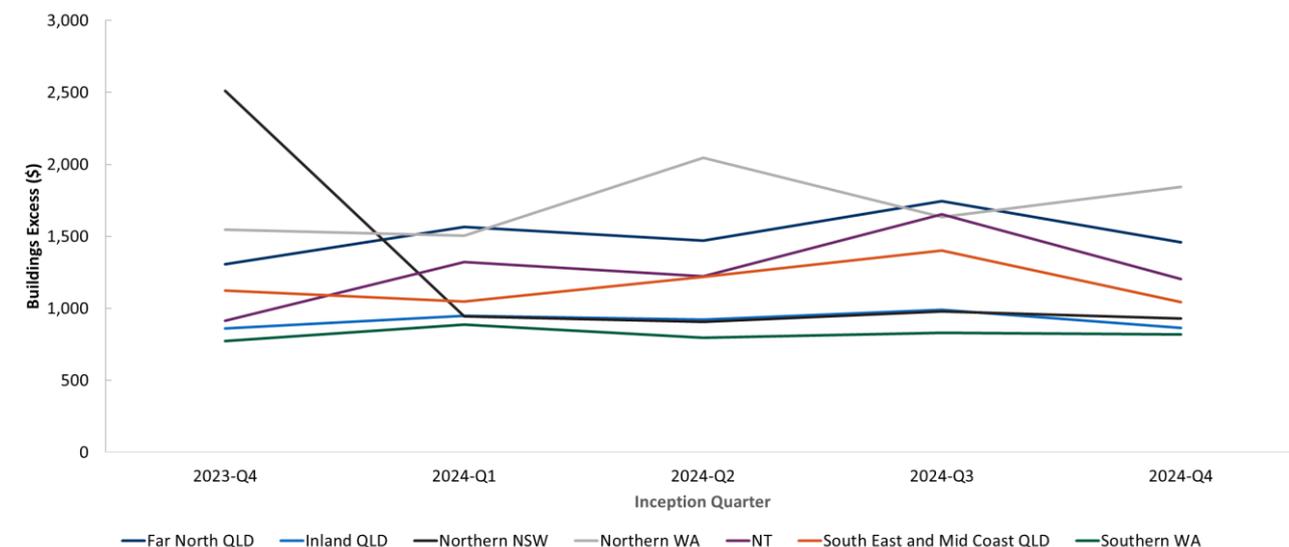


Figure 8: Average SME Contents excess by grouped CRESTA region

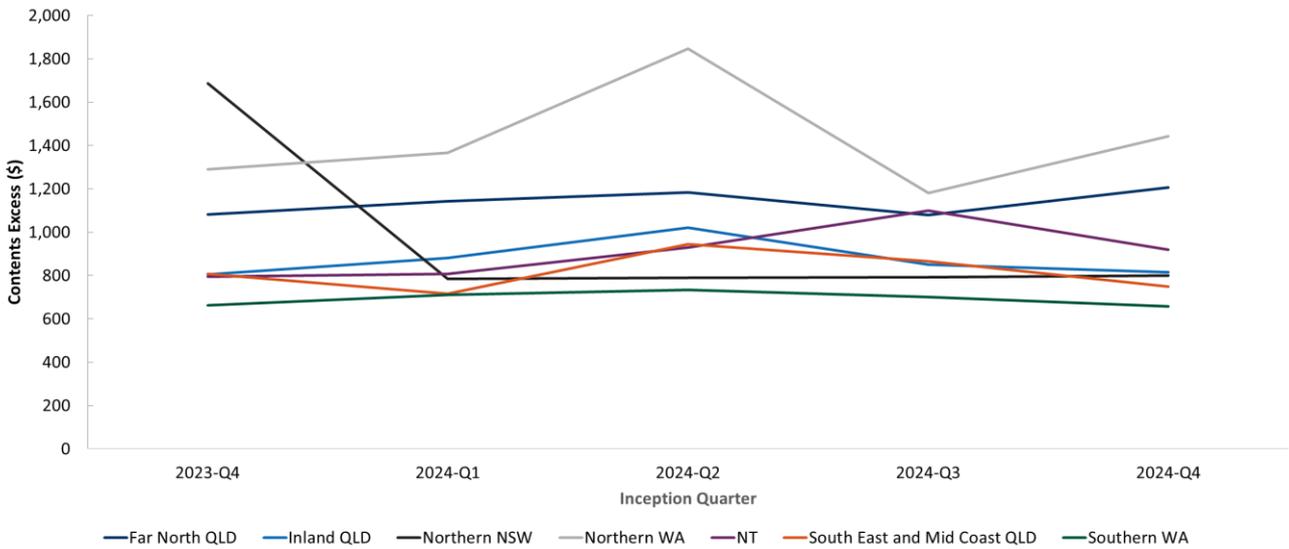
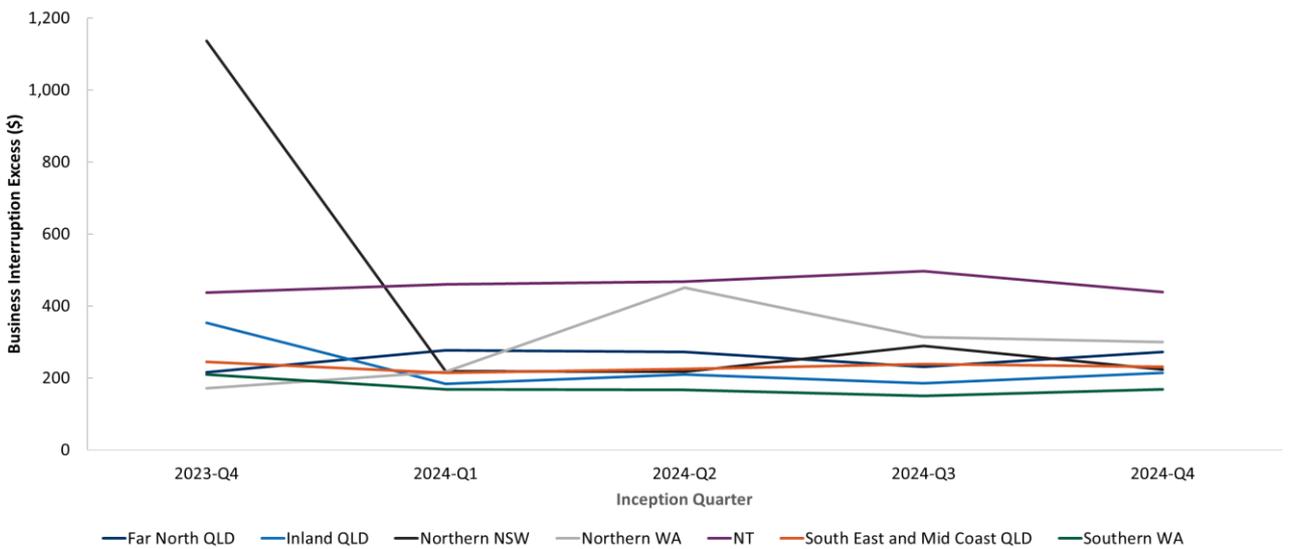


Figure 9: Average SME Business Interruption excess by grouped CRESTA region



6: Claims Summary

Table 17 provides a summary of the claims that have been received by ARPC, as at 31 December 2024 (based on insurer submissions to March 2025). As at 31 December 2024, the cyclone pool has received 9,399 claims to date with a total incurred value (in nominal terms) of \$121 million.

Table 17: Claims summary by cyclone event

Cyclone Season	Cyclone Event	Business Class	Claim Count	Gross Paid to Date	Gross Case Estimate
2022/23	Gabrielle	Home	4	49,548	0
	Gabrielle Total		4	49,548	0
	Ilsa	Home	1	8,089	0
	Ilsa Total		1	8,089	0
2023/24	Jasper	Home	3,193	48,256,380	15,320,437
	Jasper	SME	246	10,520,870	2,615,542
	Jasper	Strata	96	2,408,218	798,017
	Jasper Total		3,535	61,185,467	18,733,995
	Kirrily	Home	5,469	28,996,299	4,858,481
	Kirrily	SME	250	2,670,490	843,004
	Kirrily	Strata	67	458,646	93,827
	Kirrily Total		5,786	32,125,436	5,795,311
	Lincoln	Home	24	43,787	264,332
	Lincoln	SME	1	8,228	0
	Lincoln	Strata	5	5,767	36,289
	Lincoln Total		30	57,782	300,621
	Megan	Home	36	1,242,627	1,052,702
	Megan	SME	7	405,110	104,985
	Megan Total		43	1,647,737	1,157,687
Total			9,399	95,074,059	25,987,614

Note: where multiple insurers co-insure a property, this is aggregated and shown as one Claim Count

Appendix A: Glossary of key terms and metrics

Term	Definition
Aggregate Annual Premium	Total cyclone pool premium that would be paid on properties reinsured by the cyclone pool for a full annual policy term.
Aggregate Buildings / Contents / Business Interruption Sum Insured	Total sum insured for properties reinsured by the cyclone pool. Rateable sum insured is defined by ARPC and is an input to the cyclone pool premium calculation.
Average Annual Premium	Sum of annual cyclone pool premium for properties reinsured by the cyclone pool / count of properties with cyclone risk reinsured by the cyclone pool.
Average Sum Insured	Aggregate Sum Insured for properties reinsured by the cyclone pool / count of properties with cyclone risk reinsured by the cyclone pool.
Combined Rate on Line	Cyclone premium rate per \$100 sum insured. Sum of annual cyclone pool premium for properties reinsured by the cyclone pool / aggregate Sum Insured.
Count of Properties with Cyclone Risk	Count of properties in CRESTA zones with cyclone risk (as defined by ARPC's premium formula) that are reinsured by the cyclone pool.
CRESTA	CRESTA (Catastrophe Risk Evaluating and Standardising Target Accumulations) zones are part of an international geographic zoning system which helps brokers and reinsurers manage natural hazard risk.
Declared Cyclone Event	Refers to when ARPC declares a cyclone under the <i>Terrorism and Cyclone Insurance Act 2003</i> , upon notification from the Bureau of Meteorology (the Bureau). The Bureau forms a view on a cyclone event using climate criteria outlined in the legislation and ARPC has 24 hours to officially declare the cyclone.
Annual Cyclone Pool Premium	Total annual cyclone pool premium paid on properties reinsured by the cyclone pool as at 31 December 2024.

* All metrics exclude properties which fall in CRESTA zones with nil cyclone risk (as defined by ARPC's premium formula).

Appendix B: CRESTA to Region Mapping

Cresta Name	Cresta Zone	Region
Gold Coast	1	South East and Mid Coast QLD
Brisbane	2	South East and Mid Coast QLD
Sunshine Coast	3	South East and Mid Coast QLD
Wide Bay	4	South East and Mid Coast QLD
Rockhampton	5	South East and Mid Coast QLD
Marlborough	6	South East and Mid Coast QLD
Mackay	7	South East and Mid Coast QLD
Proserpine and Offshore Islands	8	Far North QLD
Townsville	9	Far North QLD
Ingham	10	Far North QLD
Cairns	11	Far North QLD
Cape York	12	Far North QLD
Fair Cape	13	Far North QLD
Gulf	14	Far North QLD
Inland QLD	15	Inland QLD
North NT	16	NT
Darwin	17	NT
Remainder NT	18	NT
Kununurra-Broome	19	Northern WA
Pilbara	20	Northern WA
Geraldton Central Coast	21	Northern WA
Perth	22	Southern WA
Albany-Bunbury	23	Southern WA
Remainder WA	24	Southern WA
South-West NSW	38	Northern NSW
Northern Slopes	47	Northern NSW
Mid-North coast	48	Northern NSW
Far North coast	49	Northern NSW