



Australian Government

Australian Reinsurance Pool Corporation

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Cyclone Reinsurance Pool Statistics as at 30 June 2025

September 2025

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Acknowledgement of Country

We at ARPC acknowledge the traditional owners and custodians of Country throughout Australia and recognise their continuing connection to land, waters, and community. We pay our respects to Elders past and present and extend that respect to all First Nations people. The ARPC office is located on the land of the Gadigal people of the Eora Nation.

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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: Data and Reliance

The premium and exposure data presented in this report are based on submissions made to the ARPC as at 30 June 2025. In Section 6, the claims data reflects raw claims submitted to the ARPC up to the June 2025 quarter and the paid-to-date figures reflect payments processed by the ARPC up to 31 July 2025.

The statistics in the report rely on the accuracy and completeness of data supplied to ARPC by insurers who have joined the cyclone pool. We have data validation processes that promote data accuracy and we have made reasonable attempts to summarise data consistently.

However, care should be taken in interpreting the data and any trends over time. We have not attempted to correct for all reporting issues and note that this report is generated using a point in time snapshot that is not updated for late reporting or insurer backdating. Data completeness and consistency is more varied in the SME and Strata portfolios.

3: Summary Statistics

3.1 Summary by class of business

Tables 1 and 2 show cyclone pool premium and exposure metrics as at 30 June 2025 by class of business. The cyclone pool covers approximately 3.2 million buildings against financial loss from cyclones with an aggregate building exposure of over \$2.30 trillion.

Table 1: Cyclone pool premium metrics by class of business (as at 30 June 2025)

Metric	Home	Strata	SME
Aggregate annual cyclone pool premium (\$m)	562.27	56.33	25.10
Average annual cyclone pool premium (\$ per risk)	185	737	244
Combined Rate on Line (per \$100 sum insured)	2.52%	1.63%	1.62%

Table 2: Cyclone pool exposure metrics by class of business (as at 30 June 2025)

Metric	Home	Strata	SME
Number of insurers*	18	10	13
Count of Buildings risks	3,025,633	76,414	96,297
Count of Contents risks	3,130,067	-	191,586
Count of Business Interruption risks	-	-	88,740
Aggregate Buildings sum insured (\$m)	1,916,570	346,644	81,443
Aggregate Contents sum insured (\$m)	313,177	-	37,700
Aggregate Business Interruption sum insured (\$m)	-	-	35,707
Average Buildings sum insured (\$)	633,444	4,536,391	845,747
Average Contents sum insured (\$)	100,054	-	196,778
Average Business Interruption sum insured (\$)	-	-	402,374

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 30 June 2025

3.2 Average cyclone pool premiums

The cyclone pool's premium rate on line has largely remained stable for Home properties. Changes to the rate on line and 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. Trends for SME and Strata should be interpreted with care due to more significant changes in mix and insurer reporting adjustments over time.

Table 3: Home Buildings exposure metrics (as at 30 June 2025)

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	\$206	138,105	2.8%
Brisbane	2	\$134	672,071	2.0%
Sunshine Coast	3	\$220	126,245	3.2%
Wide Bay	4	\$178	106,450	3.2%
Rockhampton	5	\$355	45,190	6.5%
Marlborough	6	\$372	22,888	6.3%
Mackay	7	\$844	39,832	14.8%
Proserpine and Offshore Islands	8	\$1,061	10,818	16.3%
Townsville	9	\$684	64,116	12.5%
Ingham	10	\$467	14,179	9.1%
Cairns	11	\$508	62,980	8.8%
Cape York	12	\$399	3,531	8.1%
Fair Cape	13	\$420	881	6.0%
Gulf	14	\$373	309	7.8%
Inland QLD	15	\$65	194,510	1.2%
North NT	16	\$181	8,661	2.6%
Darwin	17	\$624	24,325	8.4%
Remainder NT	18	\$3	6,256	0.0%
Kununurra-Broome	19	\$1,071	3,116	17.1%
Pilbara	20	\$2,254	10,210	34.8%
Geraldton Central Coast	21	\$345	27,105	6.4%
Perth	22	\$116	688,304	1.9%
Albany-Bunbury	23	\$104	106,725	1.8%
Remainder WA	24	\$67	31,878	1.3%
South-West NSW	38	\$0	318,352	0.0%
Northern Slopes	47	\$9	84,026	0.1%
Mid-North coast	48	\$13	83,323	0.2%
Far North coast	49	\$150	131,248	2.2%
Total		\$165	3,025,633	2.6%

Table 4: Home Contents exposure metrics (as at 30 June 2025)

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	209,685	2.5%
Brisbane	2	\$17	765,561	1.7%
Sunshine Coast	3	\$25	153,989	2.6%
Wide Bay	4	\$21	97,552	2.4%
Rockhampton	5	\$42	40,696	5.2%
Marlborough	6	\$44	20,747	5.1%
Mackay	7	\$98	36,684	12.9%
Proserpine and Offshore Islands	8	\$111	11,336	15.1%
Townsville	9	\$86	60,165	12.0%
Ingham	10	\$57	11,340	8.1%
Cairns	11	\$64	60,912	9.1%
Cape York	12	\$49	2,590	7.1%
Fair Cape	13	\$33	793	5.1%
Gulf	14	\$40	225	6.2%
Inland QLD	15	\$9	174,476	0.9%
North NT	16	\$20	7,608	2.2%
Darwin	17	\$62	30,376	8.1%
Remainder NT	18	\$0	6,512	0.0%
Kununurra-Broome	19	\$113	2,655	16.9%
Pilbara	20	\$232	9,973	33.4%
Geraldton Central Coast	21	\$44	24,339	5.2%
Perth	22	\$14	695,654	1.3%
Albany-Bunbury	23	\$13	99,134	1.3%
Remainder WA	24	\$10	27,906	1.2%
South-West NSW	38	\$0	293,192	0.0%
Northern Slopes	47	\$2	72,466	0.2%
Mid-North coast	48	\$1	82,358	0.1%
Far North coast	49	\$23	131,144	2.4%
Total		\$20	3,130,067	2.0%

Table 5: Strata buildings exposure metrics (as at 30 June 2025)

Region	Average building annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$244	13,665	1.0%
South East and Mid Coast QLD	\$834	34,664	1.4%
Inland QLD	\$87	2,636	0.6%
Far North QLD	\$2,555	4,269	7.7%
NT	\$1,956	2,331	3.7%
Northern WA	\$4,784	383	13.8%
Southern WA	\$355	18,467	0.9%
Total	\$737	76,414	1.6%

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

Strata buildings property counts have decreased slightly in all regions between 31 March 2025 and 30 June 2025. However, this movement may be due to delayed reporting in the latest quarter. Average building annual cyclone pool premiums have increased slightly overall, largely due to sum insured inflation.

Table 6: SME buildings exposure metrics (as at 30 June 2025)

Region	Average building annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$29	25,955	0.4%
South East and Mid Coast QLD	\$174	26,832	1.8%
Inland QLD	\$47	8,875	0.7%
Far North QLD	\$687	7,178	8.4%
NT	\$378	2,353	3.8%
Northern WA	\$837	3,288	12.4%
Southern WA	\$47	21,817	0.5%
Total	\$160	96,297	1.9%

SME risk counts have decreased compared to March 2025 figures. Discussions with insurers suggests this may be a temporary change in reporting patterns rather than a trend.

Table 7: SME contents exposure metrics (as at 30 June 2025)

Region	Average contents annual cyclone pool premium	Count of contents risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$8	37,460	0.4%
South East and Mid Coast QLD	\$22	76,718	1.1%
Inland QLD	\$10	10,869	0.6%
Far North QLD	\$96	10,663	5.5%
NT	\$48	4,394	2.3%
Northern WA	\$162	3,772	10.0%
Southern WA	\$6	47,710	0.3%
Total	\$22	191,586	1.1%

Table 8: SME business interruption exposure metrics (as at 30 June 2025)

Region	Average business interruption annual cyclone pool premium	Count of business interruption risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$14	17,928	0.4%
South East and Mid Coast QLD	\$63	35,265	1.5%
Inland QLD	\$18	5,295	0.5%
Far North QLD	\$284	5,358	7.8%
NT	\$186	2,019	4.4%
Northern WA	\$386	1,447	11.6%
Southern WA	\$22	21,428	0.5%
Total	\$62	88,740	1.5%

Figure 1: Home Buildings Rate on Line by CRESTA zone

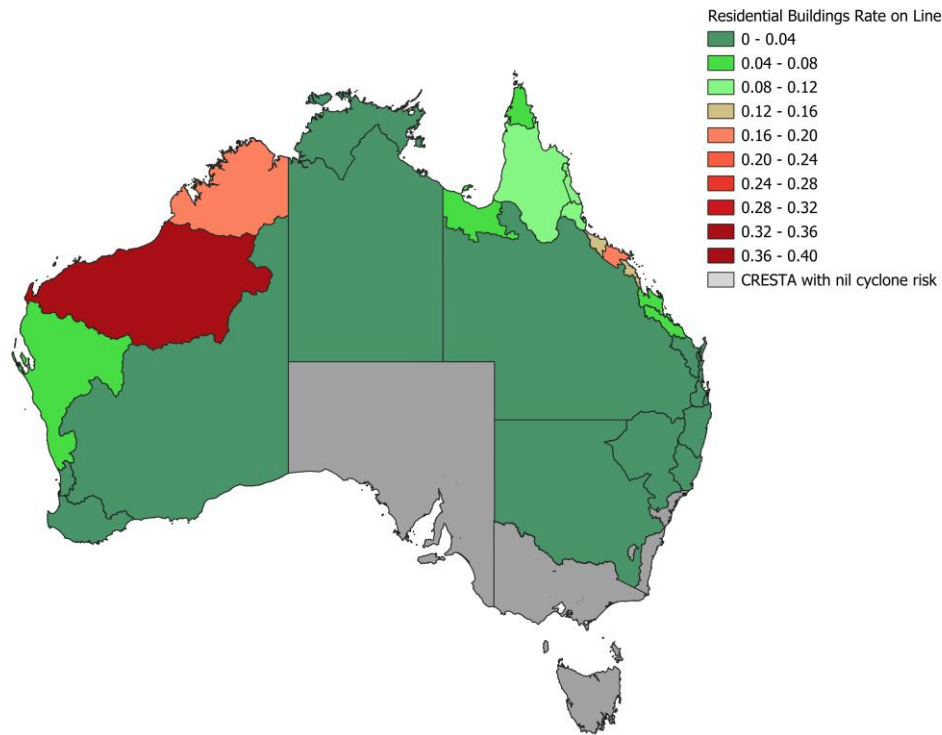
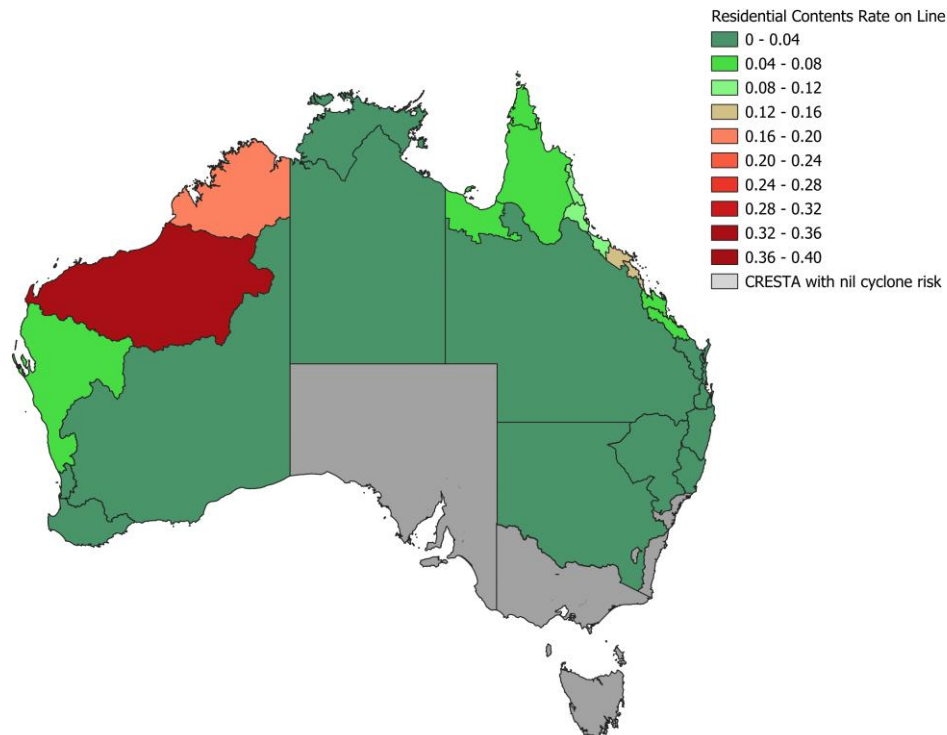


Figure 2: Home Contents Rate on Line by CRESTA zone



4: Mitigation Statistics

4.1 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 10. Mitigation discounts on roller doors and roof upgrades are only applicable to properties built prior to 2012 and 1982 respectively.

From April 2025, ARPC introduced strata building mitigation discounts into its pricing structure. We will include the take-up of these discounts in future reports as insurers begin to collect and report this information to ARPC.

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 30 June 2025)

Region	Roller door bracing	Window protection	Roof tied down	New roof & roof tied down	Ground floor elevated >1m
Northern NSW	0.0%	0.0%	0.0%	0.0%	0.8%
South East and Mid Coast QLD	2.3%	0.8%	1.1%	0.9%	3.2%
Inland QLD	1.3%	0.5%	0.5%	0.3%	3.2%
Far North QLD	8.6%	5.8%	6.9%	5.7%	3.9%
NT	0.5%	2.7%	0.4%	0.3%	0.8%
Northern WA	1.6%	4.6%	1.5%	1.0%	0.7%
Southern WA	0.0%	0.0%	0.0%	0.0%	0.2%
Total	1.5%	0.8%	0.8%	0.7%	1.9%

4.2 Risk mitigation discounts

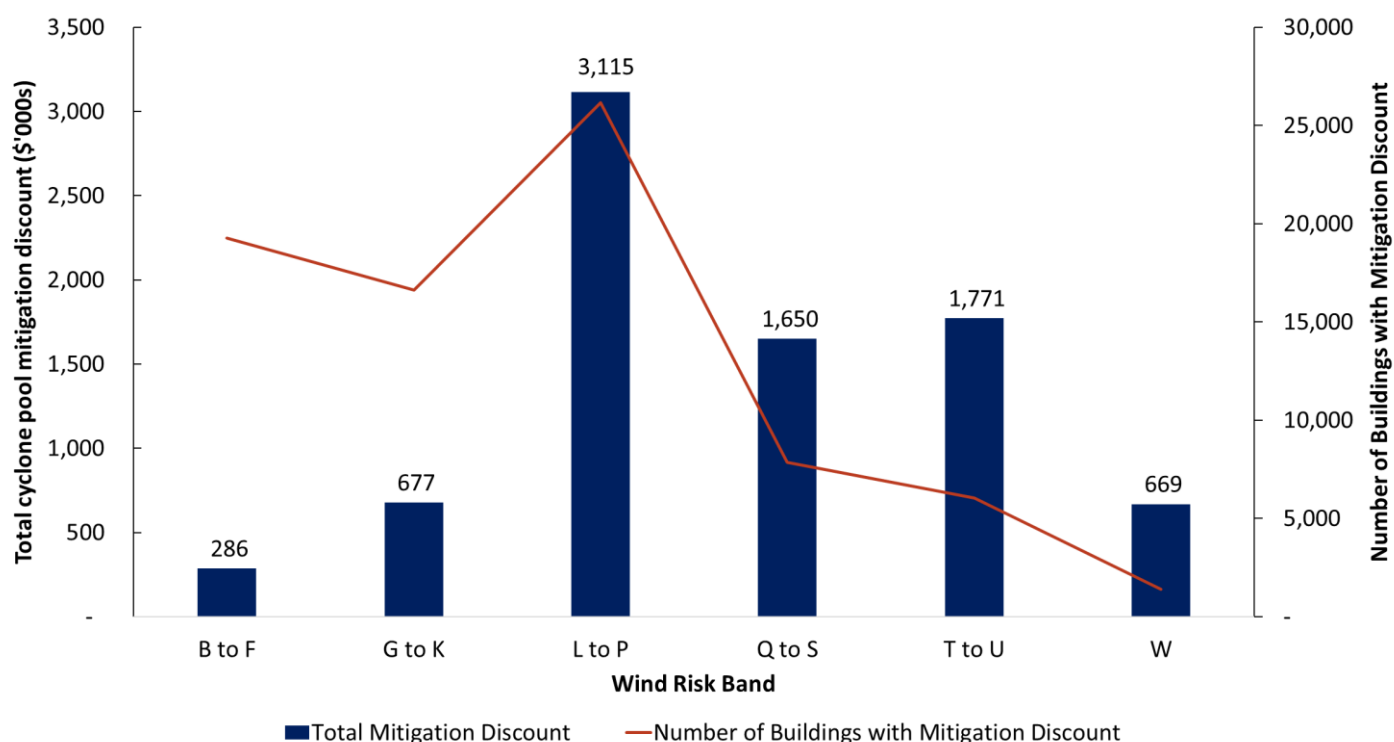
The cyclone pool supports Home premium discounts for risk mitigation activities. The magnitude of the discounts was informed by research assessing the resilience or reduction in risk achieved through each activity. Over time, additional discount factors may be added to reflect new research relating to 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 30 June 2025 is \$8.2 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.

5: Coverage Statistics

5.1 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 30 June 2025)

CRESTA Name	CRESTA Zone	Wind	Storm Surge	Flood
Gold Coast	1	100%	55%	84%
Brisbane	2	100%	57%	85%
Sunshine Coast	3	100%	59%	89%
Wide Bay	4	100%	60%	85%
Rockhampton	5	100%	58%	88%
Marlborough	6	100%	65%	89%
Mackay	7	100%	76%	96%
Proserpine and Offshore Islands	8	100%	78%	96%
Townsville	9	100%	76%	97%
Ingham	10	100%	54%	84%
Cairns	11	100%	71%	96%
Cape York	12	100%	59%	82%
Fair Cape	13	100%	68%	95%
Gulf	14	100%	28%	83%
Inland QLD	15	100%	50%	80%
North NT	16	100%	65%	93%
Darwin	17	100%	78%	100%
Remainder NT	18	100%	59%	94%
Kununurra-Broome	19	100%	30%	89%
Pilbara	20	100%	41%	95%
Geraldton Central Coast	21	100%	63%	87%
Perth	22	100%	74%	91%
Albany-Bunbury	23	100%	62%	88%
Remainder WA	24	100%	42%	77%
South-West NSW	38	100%	56%	81%
Northern Slopes	47	100%	53%	75%
Mid-North coast	48	100%	64%	83%
Far North coast	49	100%	60%	81%
Total		100%	62%	86%

Table 12: Proportion of Home Contents with wind, flood, and storm surge coverage by region (as at 30 June 2025)

CRESTA Name	CRESTA Zone	Wind	Storm Surge	Flood
Gold Coast	1	100%	61%	88%
Brisbane	2	100%	62%	88%
Sunshine Coast	3	100%	62%	91%
Wide Bay	4	100%	63%	87%
Rockhampton	5	100%	62%	90%
Marlborough	6	100%	68%	90%
Mackay	7	100%	78%	97%
Proserpine and Offshore Islands	8	100%	77%	97%
Townsville	9	100%	77%	98%
Ingham	10	100%	57%	85%
Cairns	11	100%	72%	97%
Cape York	12	100%	63%	85%
Fair Cape	13	100%	74%	98%
Gulf	14	100%	36%	86%
Inland QLD	15	100%	54%	83%
North NT	16	100%	67%	94%
Darwin	17	100%	79%	100%
Remainder NT	18	100%	61%	95%
Kununurra-Broome	19	100%	36%	92%
Pilbara	20	100%	49%	96%
Geraldton Central Coast	21	100%	64%	89%
Perth	22	100%	73%	92%
Albany-Bunbury	23	100%	64%	89%
Remainder WA	24	100%	44%	79%
South-West NSW	38	100%	58%	83%
Northern Slopes	47	100%	56%	78%
Mid-North coast	48	100%	66%	86%
Far North coast	49	100%	63%	84%
Total		100%	64%	88%

Table 13: Proportion of Strata Buildings with wind, flood, and storm surge cover by region (as at 30 June 2025)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	55%	79%
South East and Mid Coast QLD	100%	40%	63%
Inland QLD	100%	44%	80%
Far North QLD	100%	89%	91%
NT	100%	65%	82%
Northern WA	100%	47%	80%
Southern WA	100%	23%	81%
Total	100%	42%	73%

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 30 June 2025)

Region	Wind	Storm Surge	Flood
Northern NSW	99%	56%	54%
South East and Mid Coast QLD	99%	51%	52%
Inland QLD	99%	62%	61%
Far North QLD	100%	72%	75%
NT	100%	82%	72%
Northern WA	100%	61%	65%
Southern WA	100%	46%	52%
Total	100%	55%	56%

Table 15: Proportion of SME Contents with wind, flood and storm surge cover by region (as at 30 June 2025)

Region	Wind	Storm Surge	Flood
Northern NSW	99%	45%	43%
South East and Mid Coast QLD	99%	35%	40%
Inland QLD	99%	51%	49%
Far North QLD	99%	53%	61%
NT	99%	70%	62%
Northern WA	99%	55%	62%
Southern WA	99%	38%	46%
Total	99%	41%	45%

Table 16: Proportion of SME Business Interruption with wind, flood, and storm surge cover by region (as at 30 June 2025)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	46%	50%
South East and Mid Coast QLD	100%	35%	45%
Inland QLD	100%	48%	53%
Far North QLD	100%	57%	67%
NT	100%	73%	67%
Northern WA	100%	62%	65%
Southern WA	100%	37%	50%
Total	100%	41%	50%

There has been a decrease in the storm surge coverage percentage for the SME segment. This change was attributed to an insurer correcting previously inaccurate historical submissions.

6: Claims Statistics

6.1 Summary

Table 17 provides a summary of ARPC's cyclone pool claims. The "Claim Count" and the "Net Incurred" figures reflect insurer claims data reported to ARPC as at 30 June 2025 and the "Gross Paid to Date" figure reflects the claims paid by ARPC as at 31 July 2025. The cyclone pool has received 111,860 claims to date with a total net incurred value (in nominal terms) of \$1.12 billion.

Table 17: Claims summary by cyclone event

Cyclone Season	Cyclone Event	Business Class	Claim Count	Gross Paid to Date	Net Incurred
2022/23	Gabrielle	Home	4	49,548	49,548
	Gabrielle Total		4	49,548	49,548
	Ilsa	Home	1	8,089	8,898
	Ilsa Total		1	8,089	8,898
2023/24	Jasper	Home	3,226	43,846,570	66,736,253
	Jasper	SME	263	11,476,969	16,375,545
	Jasper	Strata	104	2,930,491	4,164,206
	Jasper Total		3,593	58,254,031	87,276,004
	Kirrily	Home	5,501	28,163,830	33,335,109
	Kirrily	SME	261	2,994,736	3,696,560
	Kirrily	Strata	68	482,115	533,067
	Kirrily Total		5,830	31,640,681	37,564,736
	Lincoln	Home	24	0	302,892
	Lincoln	SME	2	0	22,530
	Lincoln	Strata	6	0	42,056
	Lincoln Total		32	0	367,478
	Megan	Home	39	1,214,655	1,988,127
	Megan	SME	7	380,095	510,095
	Megan	Strata	1	0	0
	Megan Total		47	1,594,750	2,498,222
2024/25	Sean	Home	238	168,656	4,177,200
	Sean	SME	10	66,282	304,158
	Sean	Strata	2	3,040	3,040
	Sean Total		250	237,978	4,484,398
	Zelia	Home	120	60,161	2,220,029
	Zelia	SME	20	52,024	468,033
	Zelia	Strata	1	0	0
	Zelia Total		141	112,185	2,688,062
	Alfred	Home	96,651	50,725,768	864,856,444
	Alfred	SME	2,779	4,534,469	55,804,570
	Alfred	Strata	2,458	477,767	65,004,882
	Alfred Total		101,888	55,738,004	985,665,896
	Dianne	Home	71	0	409,261
	Dianne	Strata	3	0	23,075
	Dianne Total		74	0	432,336
	Total			111,860	147,635,266

Note: Where multiple insurers co-insure a property, this is aggregated and shown as one Claim Count. The Claim Count reflects all claims submitted to ARPC prior to ARPC's internal review process.

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 30 June 2025.
Insurer Reported Incurred	Combines the per claim Paid to Date figure from ARPC with the insurer reported case estimate.

* 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