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Cyclone Reinsurance Pool Statistics as at 30 September 2025

December 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 September 2025. In Section 6, the claims data reflects raw claims submitted to the ARPC up to the September 2025 quarter and the paid-to-date figures reflect payments processed by the ARPC up to 31 October 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 September 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 \$2.37 trillion.

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

| Metric | Home | Strata | SME |
|---|--------|--------|-------|
| Aggregate annual cyclone pool premium (\$m) | 566.60 | 56.16 | 25.70 |
| Average annual cyclone pool premium (\$ per risk) | 187 | 761 | 238 |
| Combined Rate on Line (per \$100 sum insured) | 2.51% | 1.62% | 1.62% |

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

| Metric | Home | Strata | SME |
|---|-----------|-----------|---------|
| Number of insurers* | 18 | 10 | 13 |
| Count of Buildings risks | 3,017,949 | 73,793 | 105,160 |
| Count of Contents risks | 3,108,614 | - | 187,162 |
| Count of Business Interruption risks | - | - | 86,334 |
| Aggregate Buildings sum insured (\$m) | 1,940,253 | 346,150 | 87,041 |
| Aggregate Contents sum insured (\$m) | 313,274 | - | 36,614 |
| Aggregate Business Interruption sum insured (\$m) | - | - | 34,698 |
| Average Buildings sum insured (\$) | 642,904 | 4,690,837 | 827,703 |
| Average Contents sum insured (\$) | 100,776 | - | 195,627 |
| Average Business Interruption sum insured (\$) | - | - | 401,901 |

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 September 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. Home buildings property counts have decreased slightly in most regions between June 2025 and September 2025. However, this movement may be due to delayed reporting in the latest quarter. 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 September 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 | \$208 | 137,006 | 2.8% |
| Brisbane | 2 | \$135 | 670,265 | 2.0% |
| Sunshine Coast | 3 | \$222 | 125,536 | 3.2% |
| Wide Bay | 4 | \$181 | 106,690 | 3.2% |
| Rockhampton | 5 | \$361 | 45,245 | 6.5% |
| Marlborough | 6 | \$376 | 22,926 | 6.3% |
| Mackay | 7 | \$854 | 40,133 | 14.7% |
| Proserpine and Offshore Islands | 8 | \$1,076 | 10,920 | 16.3% |
| Townsville | 9 | \$694 | 64,408 | 12.5% |
| Ingham | 10 | \$474 | 14,112 | 9.1% |
| Cairns | 11 | \$515 | 62,981 | 8.8% |
| Cape York | 12 | \$405 | 3,475 | 8.0% |
| Fair Cape | 13 | \$429 | 878 | 6.1% |
| Gulf | 14 | \$369 | 296 | 7.8% |
| Inland QLD | 15 | \$65 | 193,063 | 1.2% |
| North NT | 16 | \$179 | 8,467 | 2.6% |
| Darwin | 17 | \$627 | 23,778 | 8.4% |
| Remainder NT | 18 | \$3 | 6,077 | 0.0% |
| Kununurra-Broome | 19 | \$1,097 | 3,112 | 17.2% |
| Pilbara | 20 | \$2,284 | 10,298 | 34.6% |
| Geraldton Central Coast | 21 | \$349 | 26,795 | 6.4% |
| Perth | 22 | \$117 | 689,966 | 1.9% |
| Albany-Bunbury | 23 | \$105 | 106,065 | 1.8% |
| Remainder WA | 24 | \$68 | 31,585 | 1.3% |
| South-West NSW | 38 | \$0.2 | 316,774 | 0.0% |
| Northern Slopes | 47 | \$10 | 83,329 | 0.2% |
| Mid-North coast | 48 | \$13 | 82,907 | 0.2% |
| Far North coast | 49 | \$151 | 130,862 | 2.2% |
| Total | | \$167 | 3,017,949 | 2.6% |

Table 4: Home Contents exposure metrics (as at 30 September 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 | 206,743 | 2.5% |
| Brisbane | 2 | \$17 | 760,618 | 1.7% |
| Sunshine Coast | 3 | \$25 | 152,242 | 2.6% |
| Wide Bay | 4 | \$21 | 97,415 | 2.4% |
| Rockhampton | 5 | \$42 | 40,574 | 5.2% |
| Marlborough | 6 | \$44 | 20,736 | 5.0% |
| Mackay | 7 | \$97 | 36,688 | 12.7% |
| Proserpine and Offshore Islands | 8 | \$111 | 11,247 | 14.8% |
| Townsville | 9 | \$86 | 59,900 | 11.8% |
| Ingham | 10 | \$57 | 11,263 | 8.0% |
| Cairns | 11 | \$63 | 60,158 | 8.9% |
| Cape York | 12 | \$49 | 2,558 | 7.1% |
| Fair Cape | 13 | \$33 | 789 | 5.1% |
| Gulf | 14 | \$38 | 213 | 6.1% |
| Inland QLD | 15 | \$9 | 172,912 | 0.9% |
| North NT | 16 | \$20 | 7,393 | 2.1% |
| Darwin | 17 | \$61 | 29,596 | 7.9% |
| Remainder NT | 18 | \$0.4 | 6,251 | 0.0% |
| Kununurra-Broome | 19 | \$113 | 2,610 | 16.8% |
| Pilbara | 20 | \$231 | 9,897 | 32.9% |
| Geraldton Central Coast | 21 | \$44 | 24,014 | 5.2% |
| Perth | 22 | \$14 | 694,161 | 1.3% |
| Albany-Bunbury | 23 | \$13 | 98,177 | 1.3% |
| Remainder WA | 24 | \$10 | 27,540 | 1.2% |
| South-West NSW | 38 | \$0 | 291,391 | 0.0% |
| Northern Slopes | 47 | \$2 | 71,797 | 0.2% |
| Mid-North coast | 48 | \$1 | 81,602 | 0.1% |
| Far North coast | 49 | \$23 | 130,130 | 2.3% |
| Total | | \$20 | 3,108,614 | 2.0% |

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

| Region | Average building annual cyclone pool premium | Count of building risks | Combined Rate on Line (per \$100 sum insured) |
|------------------------------|--|-------------------------|---|
| Northern NSW | \$247 | 13,224 | 1.0% |
| South East and Mid Coast QLD | \$854 | 33,747 | 1.4% |
| Inland QLD | \$90 | 2,481 | 0.6% |
| Far North QLD | \$2,614 | 4,220 | 7.6% |
| NT | \$1,940 | 2,323 | 3.7% |
| Northern WA | \$5,039 | 362 | 13.2% |
| Southern WA | \$373 | 17,436 | 0.9% |
| Total | \$761 | 73,793 | 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 again decreased slightly in all regions between 30 June 2025 and 30 September 2025. This movement is due to delayed reporting in the latest quarter. Average building annual cyclone pool premiums have continued to increase slightly, largely due to sum insured inflation.

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

| Region | Average building annual cyclone pool premium | Count of building risks | Combined Rate on Line (per \$100 sum insured) |
|------------------------------|--|-------------------------|---|
| Northern NSW | \$28 | 27,904 | 0.4% |
| South East and Mid Coast QLD | \$162 | 30,137 | 1.8% |
| Inland QLD | \$46 | 9,326 | 0.7% |
| Far North QLD | \$685 | 7,513 | 8.3% |
| NT | \$370 | 2,514 | 3.8% |
| Northern WA | \$878 | 3,478 | 12.7% |
| Southern WA | \$46 | 24,287 | 0.5% |
| Total | \$155 | 105,160 | 1.9% |

SME buildings risk counts have increased slightly compared to June 2025 figures as insurers submit their delayed reporting from previous quarters. There has also been a continued decreasing trend in average building premiums for SME, likely attributed to changing risk mix over time. Conversely, SME contents and business interruption counts dropped due to the presence of delayed reporting. 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 September 2025)

| Region | Average contents annual cyclone pool premium | Count of contents risks | Combined Rate on Line (per \$100 sum insured) |
|------------------------------|--|-------------------------|---|
| Northern NSW | \$7 | 35,864 | 0.4% |
| South East and Mid Coast QLD | \$21 | 75,268 | 1.1% |
| Inland QLD | \$11 | 10,762 | 0.6% |
| Far North QLD | \$93 | 10,696 | 5.4% |
| NT | \$48 | 4,317 | 2.3% |
| Northern WA | \$166 | 3,685 | 10.0% |
| Southern WA | \$6 | 46,569 | 0.3% |
| Total | \$22 | 187,162 | 1.1% |

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

| Region | Average business interruption annual cyclone pool premium | Count of business interruption risks | Combined Rate on Line (per \$100 sum insured) |
|------------------------------|---|--------------------------------------|---|
| Northern NSW | \$13 | 17,034 | 0.4% |
| South East and Mid Coast QLD | \$62 | 34,632 | 1.4% |
| Inland QLD | \$18 | 5,209 | 0.5% |
| Far North QLD | \$273 | 5,395 | 7.6% |
| NT | \$174 | 2,005 | 4.3% |
| Northern WA | \$378 | 1,514 | 11.4% |
| Southern WA | \$21 | 20,545 | 0.5% |
| Total | \$61 | 86,334 | 1.5% |

Figure 1: Home Buildings Rate on Line by CRESTA zone

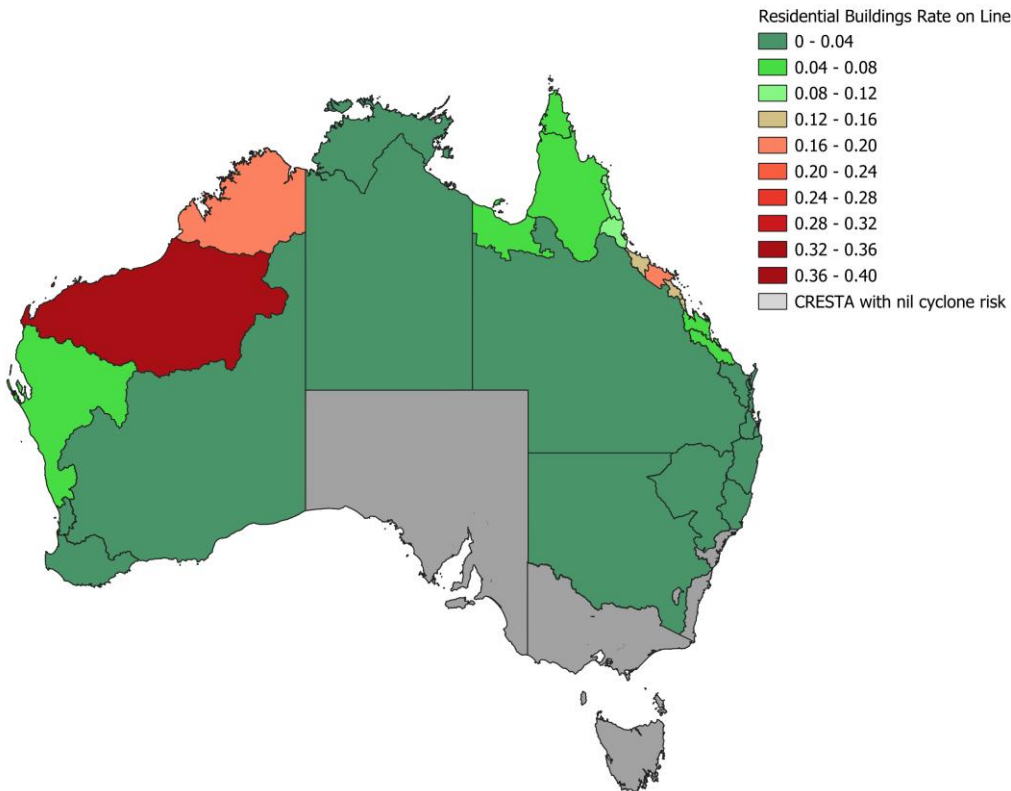
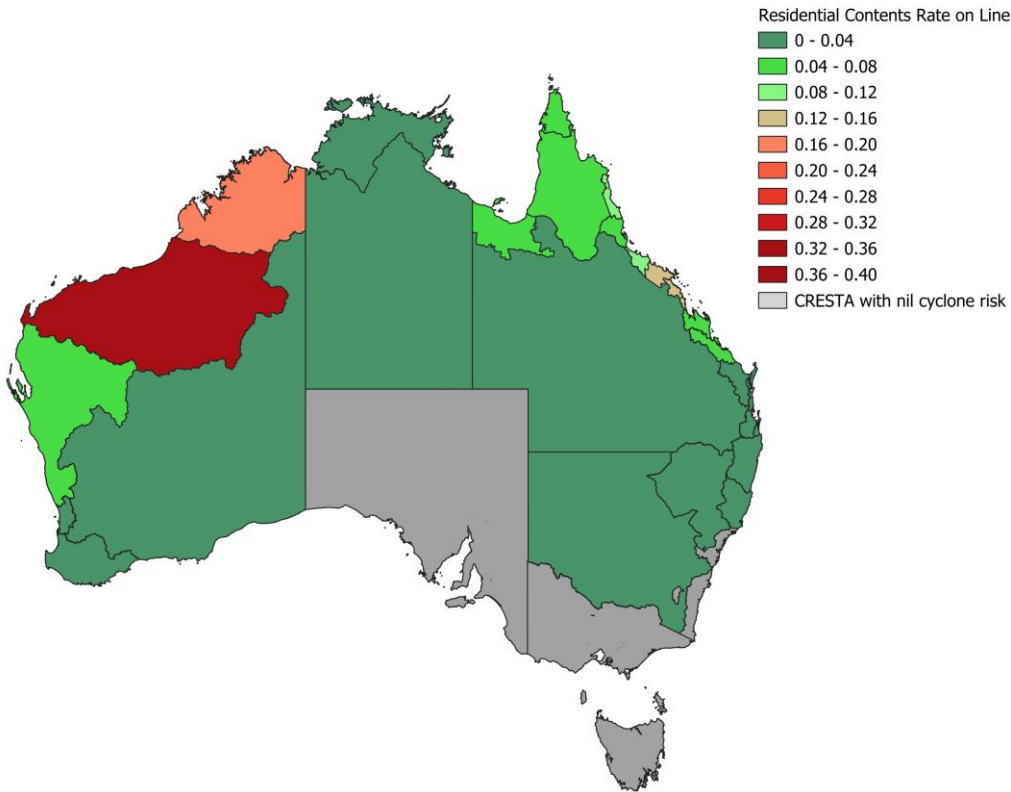


Figure 2: Home Contents Rate on Line by CRESTA zone



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 September 2025)

| Region | Roller door bracing | Window protection | Roof tied down | New roof | Ground floor elevated >1m |
|------------------------------|---------------------|-------------------|----------------|-------------|---------------------------|
| Northern NSW | 0.0% | 0.0% | 0.0% | 0.0% | 0.8% |
| South East and Mid Coast QLD | 2.5% | 0.9% | 1.1% | 0.9% | 3.3% |
| Inland QLD | 1.4% | 0.5% | 0.5% | 0.4% | 3.3% |
| Far North QLD | 8.7% | 5.9% | 6.9% | 5.8% | 3.8% |
| NT | 0.6% | 2.8% | 0.4% | 0.3% | 0.7% |
| Northern WA | 1.9% | 5.4% | 1.7% | 1.2% | 0.8% |
| Southern WA | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% |
| Total | 1.5% | 0.8% | 0.8% | 0.7% | 1.9% |

4.2 Risk mitigation discounts

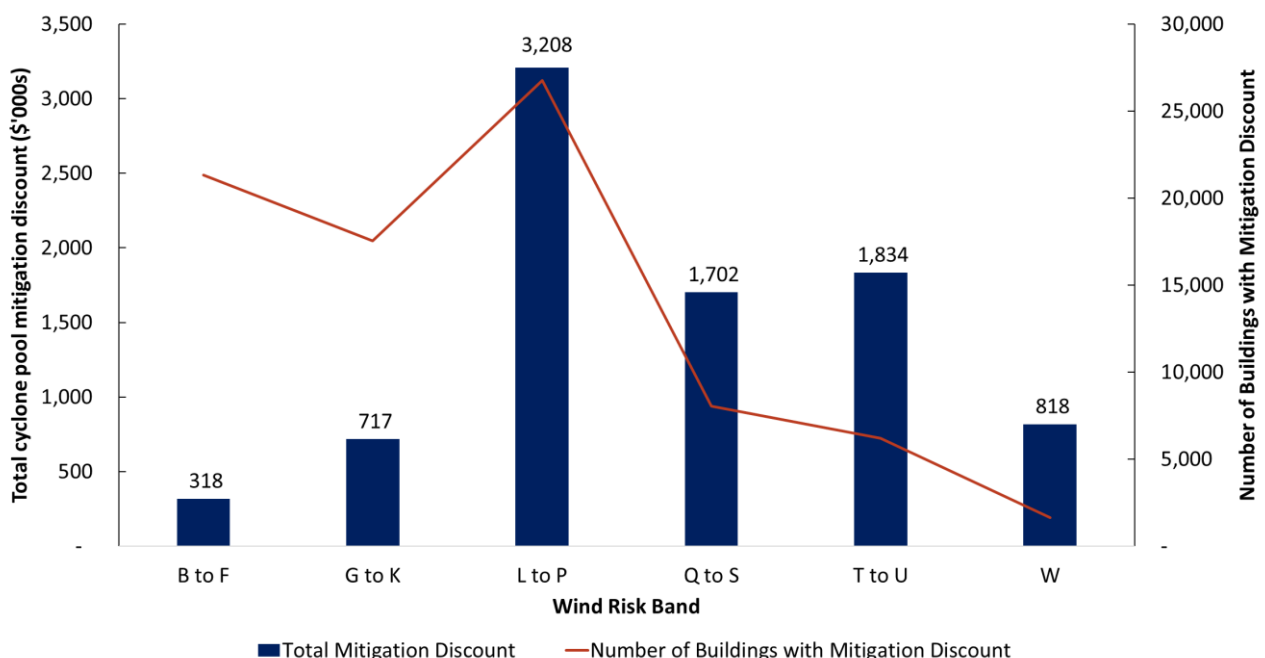
The cyclone pool supports Home premium discounts for risk mitigation activities. The magnitude of the discounts was informed by research assessing the resilience or reduction in risk achieved through each activity. Over time, additional discount factors may be added to reflect new research relating to 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 September 2025 is \$8.6 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 September 2025)

| CRESTA Name | CRESTA Zone | Wind | Storm Surge | Flood |
|---------------------------------|-------------|-------------|-------------|------------|
| Gold Coast | 1 | 100% | 56% | 84% |
| Brisbane | 2 | 100% | 58% | 86% |
| Sunshine Coast | 3 | 100% | 60% | 90% |
| Wide Bay | 4 | 100% | 61% | 86% |
| Rockhampton | 5 | 100% | 60% | 89% |
| Marlborough | 6 | 100% | 66% | 89% |
| Mackay | 7 | 100% | 77% | 96% |
| Proserpine and Offshore Islands | 8 | 100% | 78% | 96% |
| Townsville | 9 | 100% | 77% | 97% |
| Ingham | 10 | 100% | 56% | 84% |
| Cairns | 11 | 100% | 73% | 97% |
| Cape York | 12 | 100% | 60% | 82% |
| Fair Cape | 13 | 100% | 70% | 96% |
| Gulf | 14 | 100% | 26% | 83% |
| Inland QLD | 15 | 100% | 51% | 81% |
| North NT | 16 | 100% | 67% | 93% |
| Darwin | 17 | 100% | 80% | 100% |
| Remainder NT | 18 | 100% | 61% | 93% |
| Kununurra-Broome | 19 | 100% | 31% | 90% |
| Pilbara | 20 | 100% | 43% | 97% |
| Geraldton Central Coast | 21 | 100% | 64% | 88% |
| Perth | 22 | 100% | 75% | 91% |
| Albany-Bunbury | 23 | 100% | 63% | 88% |
| Remainder WA | 24 | 100% | 43% | 77% |
| South-West NSW | 38 | 100% | 57% | 81% |
| Northern Slopes | 47 | 100% | 53% | 75% |
| Mid-North coast | 48 | 100% | 65% | 84% |
| Far North coast | 49 | 100% | 60% | 83% |
| Total | | 100% | 63% | 87% |

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

| CRESTA Name | CRESTA Zone | Wind | Storm Surge | Flood |
|---------------------------------|-------------|-------------|-------------|------------|
| Gold Coast | 1 | 100% | 62% | 89% |
| Brisbane | 2 | 100% | 63% | 88% |
| Sunshine Coast | 3 | 100% | 63% | 91% |
| Wide Bay | 4 | 100% | 64% | 88% |
| Rockhampton | 5 | 100% | 63% | 91% |
| Marlborough | 6 | 100% | 69% | 91% |
| Mackay | 7 | 100% | 79% | 97% |
| Proserpine and Offshore Islands | 8 | 100% | 78% | 97% |
| Townsville | 9 | 100% | 78% | 98% |
| Ingham | 10 | 100% | 59% | 85% |
| Cairns | 11 | 100% | 74% | 98% |
| Cape York | 12 | 100% | 64% | 84% |
| Fair Cape | 13 | 100% | 76% | 98% |
| Gulf | 14 | 100% | 37% | 83% |
| Inland QLD | 15 | 100% | 54% | 84% |
| North NT | 16 | 100% | 68% | 94% |
| Darwin | 17 | 100% | 80% | 100% |
| Remainder NT | 18 | 100% | 63% | 95% |
| Kununurra-Broome | 19 | 100% | 37% | 92% |
| Pilbara | 20 | 100% | 51% | 98% |
| Geraldton Central Coast | 21 | 100% | 66% | 89% |
| Perth | 22 | 100% | 74% | 92% |
| Albany-Bunbury | 23 | 100% | 65% | 89% |
| Remainder WA | 24 | 100% | 44% | 79% |
| South-West NSW | 38 | 100% | 59% | 83% |
| Northern Slopes | 47 | 100% | 56% | 78% |
| Mid-North coast | 48 | 100% | 66% | 87% |
| Far North coast | 49 | 100% | 63% | 86% |
| Total | | 100% | 65% | 89% |

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

| Region | Wind | Storm Surge | Flood |
|------------------------------|-------------|-------------|------------|
| Northern NSW | 100% | 55% | 79% |
| South East and Mid Coast QLD | 100% | 40% | 63% |
| Inland QLD | 100% | 45% | 80% |
| Far North QLD | 100% | 89% | 91% |
| NT | 100% | 63% | 82% |
| Northern WA | 100% | 48% | 79% |
| Southern WA | 100% | 23% | 80% |
| Total | 100% | 43% | 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 September 2025)

| Region | Wind | Storm Surge | Flood |
|------------------------------|-------------|-------------|------------|
| Northern NSW | 100% | 50% | 49% |
| South East and Mid Coast QLD | 99% | 44% | 44% |
| Inland QLD | 99% | 56% | 57% |
| Far North QLD | 100% | 66% | 69% |
| NT | 100% | 75% | 66% |
| Northern WA | 100% | 57% | 58% |
| Southern WA | 100% | 40% | 45% |
| Total | 100% | 49% | 49% |

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

| Region | Wind | Storm Surge | Flood |
|------------------------------|------------|-------------|------------|
| Northern NSW | 99% | 41% | 44% |
| South East and Mid Coast QLD | 99% | 30% | 40% |
| Inland QLD | 99% | 46% | 50% |
| Far North QLD | 99% | 48% | 59% |
| NT | 99% | 64% | 60% |
| Northern WA | 99% | 51% | 58% |
| Southern WA | 99% | 34% | 46% |
| Total | 99% | 36% | 45% |

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

| Region | Wind | Storm Surge | Flood |
|------------------------------|------|-------------|-------|
| Northern NSW | 100% | 44% | 47% |
| South East and Mid Coast QLD | 100% | 31% | 41% |
| Inland QLD | 100% | 43% | 49% |
| Far North QLD | 100% | 53% | 60% |
| NT | 100% | 69% | 63% |
| Northern WA | 100% | 57% | 58% |
| Southern WA | 100% | 35% | 47% |
| Total | 100% | 38% | 46% |

There has been a decrease in the storm surge coverage (buildings, contents, business interruption) and flood coverage (buildings, business interruption) for the SME segment over the past year. 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 September 2025 and the "Gross Paid to Date" figure reflects the claims paid by ARPC as at 31 October 2025. The cyclone pool has received 119,505 claims to date with a total net incurred value (in nominal terms) of \$1.29 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 | 3,234 | 58,100,113 | 68,544,143 |
| | Jasper | SME | 263 | 12,397,540 | 16,481,627 |
| | Jasper | Strata | 104 | 3,431,488 | 4,368,873 |
| | Jasper Total | | 3,601 | 73,929,141 | 89,394,643 |
| | Kirrily | Home | 5,504 | 29,258,822 | 33,532,254 |
| | Kirrily | SME | 261 | 3,242,261 | 3,733,230 |
| | Kirrily | Strata | 68 | 499,906 | 535,679 |
| | Kirrily Total | | 5,833 | 33,000,989 | 37,801,163 |
| | Lincoln | Home | 24 | 3,384 | 302,942 |
| | Lincoln | SME | 2 | 0 | 22,530 |
| | Lincoln | Strata | 6 | 0 | 42,056 |
| | Lincoln Total | | 32 | 3,384 | 367,527 |
| | Megan | Home | 39 | 1,262,641 | 1,993,522 |
| | Megan | SME | 7 | 380,095 | 510,095 |
| | Megan | Strata | 1 | 0 | 0 |
| | Megan Total | | 47 | 1,642,737 | 2,503,617 |
| 2024/25 | Sean | Home | 251 | 2,352,518 | 4,955,136 |
| | Sean | SME | 12 | 137,887 | 325,647 |
| | Sean | Strata | 2 | 3,040 | 3,040 |
| | Sean Total | | 265 | 2,493,445 | 5,283,823 |
| | Zelia | Home | 142 | 808,649 | 2,586,960 |
| | Zelia | SME | 26 | 259,217 | 699,494 |
| | Zelia | Strata | 2 | 0 | 0 |
| | Zelia Total | | 170 | 1,067,866 | 3,286,454 |
| | Alfred | Home | 101,692 | 445,673,853 | 970,987,200 |
| | Alfred | SME | 3,882 | 31,686,541 | 70,767,683 |
| | Alfred | Strata | 3,902 | 15,447,206 | 107,016,638 |
| | Alfred Total | | 109,476 | 492,807,600 | 1,148,771,522 |
| | Dianne | Home | 72 | 42,803 | 414,664 |
| | Dianne | Strata | 4 | 0 | 23,680 |
| | Dianne Total | | 76 | 42,803 | 438,344 |
| Total | | | 119,505 | 605,045,601 | 1,287,905,539 |

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 September 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 |