



Australian Government

Australian Reinsurance Pool Corporation

Cyclone Reinsurance Pool Statistics as at 30 June 2026

October 2026

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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 ARPC as at 30 June 2026. In Section 6, the claims data reflects raw claims submitted to ARPC up to the June 2026 quarter and the paid-to-date figures reflect payments processed by ARPC up to 31 July 2026.

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 are more varied in the SME and Strata portfolios.

3: Summary Statistics

As at 30 June 2026, the cyclone pool reinsures approximately 3.2 million buildings with aggregate building sums insured of more than \$2.50 trillion. Home premium rates on line remain broadly stable. Reported Home and SME risk counts increased this quarter following insurer corrections to previously reported data. Total mitigation discounts applied to in-force Home premiums increased to \$9.7 million.

3.1 Summary by class of business

Tables 1 and 2 show cyclone pool premium and exposure metrics as at 30 June 2026 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 \$2.50 trillion.

Table 1: Cyclone pool premium metrics by class of business (as at 30 June 2026)

Metric	Home	Strata	SME
Aggregate annual cyclone pool premium (\$m)	590.69	58.64	25.95
Average annual cyclone pool premium (\$ per risk)	193	820	252
Combined Rate on Line (per \$100 sum insured)	2.49%	1.58%	1.59%

Table 2: Cyclone pool exposure metrics by class of business (as at 30 June 2026)

Metric	Home	Strata	SME
Number of insurers*	19	7	14
Count of Buildings risks	3,054,659	71,555	98,545
Count of Contents risks	3,137,093	-	187,257
Count of Business Interruption risks	-	-	86,904
Aggregate Buildings sum insured (\$m)	2,055,557	371,268	90,199
Aggregate Contents sum insured (\$m)	321,261	-	37,812
Aggregate Business Interruption sum insured (\$m)	-	-	35,306
Average Buildings sum insured (\$)	672,925	5,188,574	915,305
Average Contents sum insured (\$)	102,407	-	201,925
Average Business Interruption sum insured (\$)	-	-	406,258

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 2026.

3.2 Average cyclone pool premiums

The cyclone pool's premium rate on line for Home properties is broadly stable over time. Observed changes in both the rate on line and average premiums reflect movements in sums insured and a changing mix of risks ceded to the pool as insurer participation matures.

The reported number of Home risks have increased in this quarter by approximately 2% and are now consistent with volumes in from 30 June 2025. This is largely driven by insurer data corrections impacting previous submissions.

Trends for SME and Strata should be interpreted with care due to more significant changes in portfolio mix and insurer reporting adjustments over time.

Table 3: Home Buildings exposure metrics (as at 30 June 2026)

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	\$215	137,406	2.8%
Brisbane	2	\$138	677,283	2.0%
Sunshine Coast	3	\$229	126,689	3.1%
Wide Bay	4	\$188	108,654	3.2%
Rockhampton	5	\$376	45,446	6.4%
Marlborough	6	\$390	23,179	6.2%
Mackay	7	\$889	40,276	14.6%
Proserpine and Offshore Islands	8	\$1,114	10,982	16.1%
Townsville	9	\$725	65,093	12.4%
Ingham	10	\$493	14,304	9.0%
Cairns	11	\$533	64,034	8.7%
Cape York	12	\$421	3,503	8.0%
Fair Cape	13	\$451	852	6.1%
Gulf	14	\$341	343	7.3%
Inland QLD	15	\$65	195,653	1.1%
North NT	16	\$185	8,676	2.6%
Darwin	17	\$637	24,740	8.3%
Remainder NT	18	\$3	6,137	0.0%
Kununurra-Broome	19	\$1,130	3,119	17.2%
Pilbara	20	\$2,340	10,383	34.0%
Geraldton Central Coast	21	\$368	27,502	6.3%
Perth	22	\$124	702,671	1.8%
Albany-Bunbury	23	\$111	108,229	1.8%
Remainder WA	24	\$70	31,574	1.3%
South-West NSW	38	\$0.2	321,751	0.0%
Northern Slopes	47	\$10	83,113	0.2%
Mid-North coast	48	\$13	82,822	0.2%
Far North coast	49	\$150	130,244	2.1%
Total		\$173	3,054,659	2.6%

Table 4: Home Contents exposure metrics (as at 30 June 2026)

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	\$23	208,178	2.4%
Brisbane	2	\$17	766,214	1.6%
Sunshine Coast	3	\$25	153,709	2.5%
Wide Bay	4	\$21	98,973	2.4%
Rockhampton	5	\$43	40,588	5.2%
Marlborough	6	\$44	20,818	5.0%
Mackay	7	\$98	36,653	12.5%
Proserpine and Offshore Islands	8	\$110	11,349	14.4%
Townsville	9	\$87	59,807	11.5%
Ingham	10	\$57	11,358	8.0%
Cairns	11	\$62	61,086	8.6%
Cape York	12	\$49	2,550	7.0%
Fair Cape	13	\$34	774	5.0%
Gulf	14	\$38	220	5.9%
Inland QLD	15	\$8	174,183	0.9%
North NT	16	\$19	7,565	2.1%
Darwin	17	\$60	30,592	7.5%
Remainder NT	18	\$0.3	6,216	0.0%
Kununurra-Broome	19	\$113	2,608	16.3%
Pilbara	20	\$224	9,612	30.9%
Geraldton Central Coast	21	\$44	24,731	5.1%
Perth	22	\$14	703,714	1.3%
Albany-Bunbury	23	\$13	100,099	1.3%
Remainder WA	24	\$10	27,660	1.1%
South-West NSW	38	\$0	296,153	0.0%
Northern Slopes	47	\$2	71,305	0.2%
Mid-North coast	48	\$1	81,240	0.1%
Far North coast	49	\$22	129,138	2.2%
Total		\$20	3,137,093	2.0%

Table 5: Strata buildings exposure metrics (as at 30 June 2026)

Region	Average building annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$255	12,823	1.0%
South East and Mid Coast QLD	\$903	33,342	1.3%
Inland QLD	\$94	2,364	0.5%
Far North QLD	\$2,720	4,218	7.5%
NT	\$1,950	2,453	3.6%
Northern WA	\$5,622	360	12.4%
Southern WA	\$421	15,995	0.9%
Total	\$820	71,555	1.6%

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

Average annual cyclone pool premiums for Strata buildings have increased slightly over the past year, primarily reflecting increases in average sums insured. The reported number of Strata risks has also continued to decline, with the reduction concentrated among lower sum insured policies. These lower sum insured policies appear to represent common property contents rather than building policies and the reduction in these risks could also be contributing to the increases in average sums insured.

Table 6: SME buildings exposure metrics (as at 30 June 2026)

Region	Average building annual cyclone pool premium	Count of building risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$29	25,443	0.3%
South East and Mid Coast QLD	\$181	28,132	1.8%
Inland QLD	\$49	8,905	0.7%
Far North QLD	\$726	7,419	7.9%
NT	\$380	2,501	3.7%
Northern WA	\$1,016	3,517	13.4%
Southern WA	\$49	22,628	0.5%
Total	\$175	98,545	1.9%

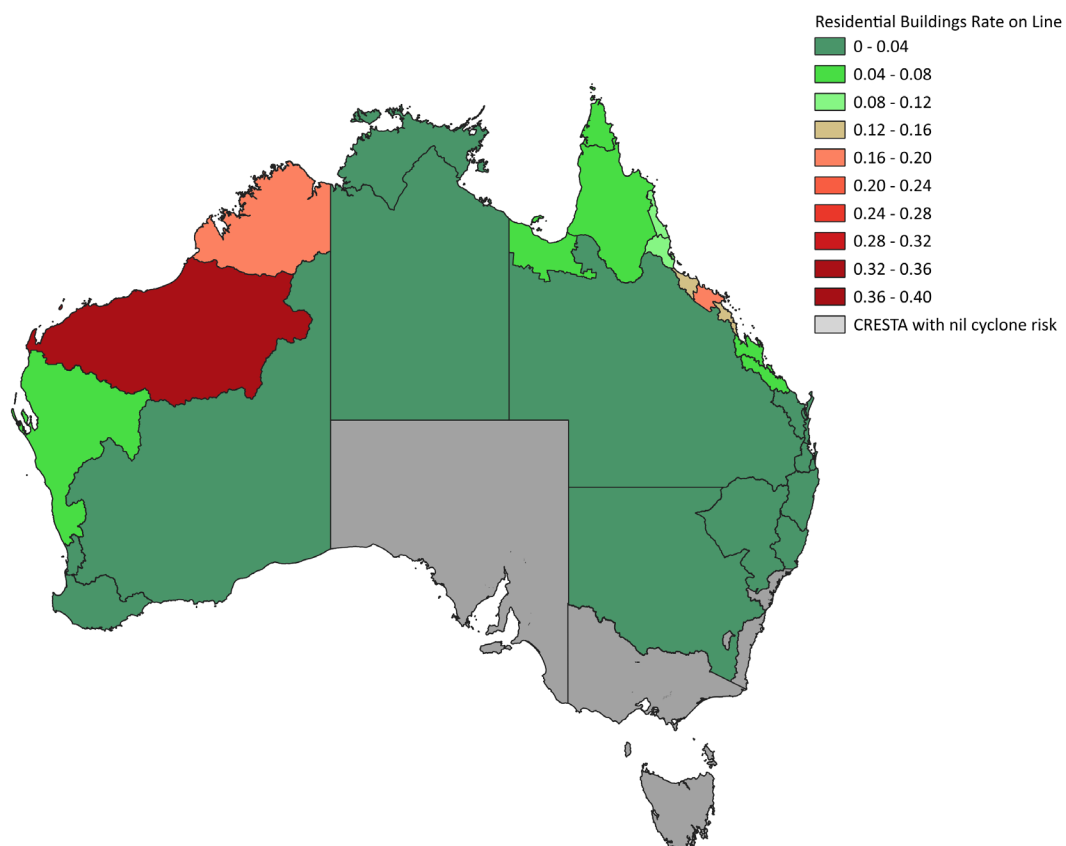
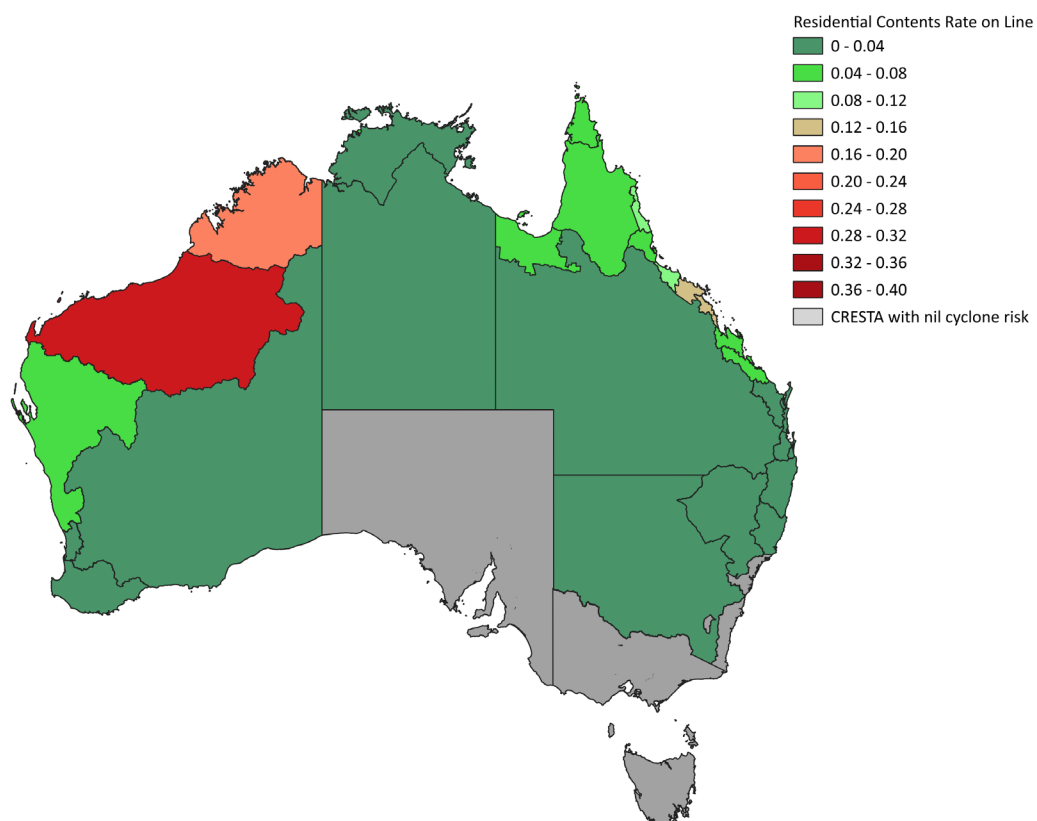
Similar to the Home data, this quarter's results include insurer data corrections which increased the reported counts of SME contents and business interruption risks.

Table 7: SME contents exposure metrics (as at 30 June 2026)

Region	Average contents annual cyclone pool premium	Count of contents risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$7	34,783	0.4%
South East and Mid Coast QLD	\$19	75,685	0.9%
Inland QLD	\$11	10,736	0.6%
Far North QLD	\$84	10,562	4.7%
NT	\$40	4,370	1.8%
Northern WA	\$154	3,856	8.9%
Southern WA	\$5	47,266	0.3%
Total	\$20	187,257	1.0%

Table 8: SME business interruption exposure metrics (as at 30 June 2026)

Region	Average business interruption annual cyclone pool premium	Count of business interruption risks	Combined Rate on Line (per \$100 sum insured)
Northern NSW	\$13	17,041	0.4%
South East and Mid Coast QLD	\$58	34,666	1.3%
Inland QLD	\$16	5,221	0.4%
Far North QLD	\$268	5,174	7.3%
NT	\$179	1,949	4.2%
Northern WA	\$347	1,535	10.4%
Southern WA	\$19	21,319	0.5%
Total	\$57	86,904	1.4%

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.

Originally, ARPC's premium rating structure only offered building mitigation discounts for Home buildings. This was extended to Strata in April 2025 and SME in April 2026. This ensures all classes of business ceded to ARPC are eligible for building mitigation discounts. 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 2026)

Region	Roller door bracing	Window protection	Roof tied down	New roof	Ground floor elevated >1m
Northern NSW	0.1%	0.0%	0.1%	0.0%	1.0%
South East and Mid Coast QLD	2.8%	1.0%	1.2%	1.0%	3.6%
Inland QLD	1.6%	0.7%	0.6%	0.5%	3.3%
Far North QLD	8.9%	6.3%	7.0%	5.9%	3.3%
NT	0.9%	3.6%	0.6%	0.4%	0.3%
Northern WA	2.5%	7.0%	2.2%	1.5%	1.0%
Southern WA	0.0%	0.1%	0.0%	0.0%	0.3%
Total	1.7%	0.9%	0.9%	0.7%	2.1%

4.2 Risk mitigation discounts

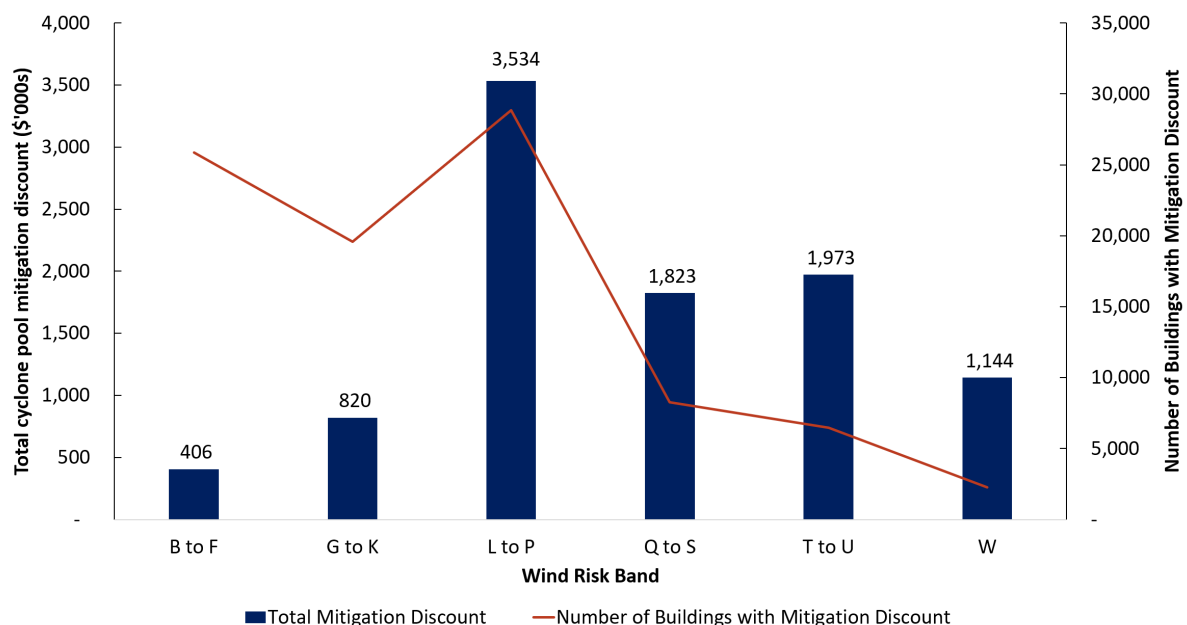
The cyclone pool supports Home premium discounts for risk mitigation activities. The total discount for mitigation applied to in-force premiums as at 30 June 2026 continues to increase and is currently \$9.7 million. The discounts were informed by research assessing the resilience or reduction in risk achieved through each mitigation 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%

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, where the Queensland Household Resilience Program provides funding for qualifying mitigation activities. The cyclone pool premium discounts align with activities funded through 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.

Since the cyclone pool commenced, the proportion of Home building and contents policies that include storm surge cover has increased by approximately 10 percentage points, while the proportion that include riverine flood cover has remained broadly stable at just under 90%. Insurer data corrections this quarter has changed the mix of insured properties slightly, resulting in Storm Surge coverage and riverine flood covering reducing by up to 2 percentage points.

Table 11: Proportion of Home Buildings with wind, flood, and storm surge cover by CRESTA (as at 30 June 2026)

CRESTA Name	CRESTA Zone	Wind	Storm Surge	Flood
Gold Coast	1	100%	57%	84%
Brisbane	2	100%	59%	85%
Sunshine Coast	3	100%	61%	89%
Wide Bay	4	100%	62%	86%
Rockhampton	5	100%	62%	89%
Marlborough	6	100%	68%	87%
Mackay	7	100%	79%	96%
Proserpine and Offshore Islands	8	100%	79%	95%
Townsville	9	100%	79%	96%
Ingham	10	100%	58%	81%
Cairns	11	100%	74%	94%
Cape York	12	100%	62%	78%
Fair Cape	13	100%	72%	94%
Gulf	14	100%	31%	61%
Inland QLD	15	100%	53%	80%
North NT	16	100%	69%	84%
Darwin	17	100%	82%	96%
Remainder NT	18	100%	64%	86%
Kununurra-Broome	19	100%	34%	89%
Pilbara	20	100%	48%	98%
Geraldton Central Coast	21	100%	65%	85%
Perth	22	100%	75%	90%
Albany-Bunbury	23	100%	64%	85%
Remainder WA	24	100%	45%	74%
South-West NSW	38	100%	57%	78%
Northern Slopes	47	100%	53%	74%
Mid-North coast	48	100%	64%	84%
Far North coast	49	100%	61%	84%
Total		100%	64%	86%

Table 12: Proportion of Home Contents with wind, flood, and storm surge coverage by region (as at 30 June 2026)

CRESTA Name	CRESTA Zone	Wind	Storm Surge	Flood
Gold Coast	1	100%	62%	87%
Brisbane	2	100%	64%	87%
Sunshine Coast	3	100%	63%	90%
Wide Bay	4	100%	65%	88%
Rockhampton	5	100%	66%	90%
Marlborough	6	100%	71%	89%
Mackay	7	100%	80%	96%
Proserpine and Offshore Islands	8	100%	79%	94%
Townsville	9	100%	81%	96%
Ingham	10	100%	61%	82%
Cairns	11	100%	76%	93%
Cape York	12	100%	66%	82%
Fair Cape	13	100%	78%	94%
Gulf	14	100%	40%	70%
Inland QLD	15	100%	56%	82%
North NT	16	100%	71%	86%
Darwin	17	100%	84%	95%
Remainder NT	18	100%	68%	87%
Kununurra-Broome	19	100%	39%	90%
Pilbara	20	100%	54%	97%
Geraldton Central Coast	21	100%	66%	86%
Perth	22	100%	74%	91%
Albany-Bunbury	23	100%	65%	86%
Remainder WA	24	100%	46%	76%
South-West NSW	38	100%	59%	80%
Northern Slopes	47	100%	56%	77%
Mid-North coast	48	100%	66%	86%
Far North coast	49	100%	64%	86%
Total		100%	66%	87%

Table 13: Proportion of Strata Buildings with wind, flood, and storm surge cover by region (as at 30 June 2026)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	54%	78%
South East and Mid Coast QLD	100%	42%	62%
Inland QLD	100%	43%	77%
Far North QLD	100%	87%	91%
NT	100%	60%	83%
Northern WA	100%	46%	78%
Southern WA	100%	28%	80%
Total	100%	44%	72%

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 2026)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	50%	51%
South East and Mid Coast QLD	100%	42%	45%
Inland QLD	99%	55%	58%
Far North QLD	100%	61%	65%
NT	100%	75%	67%
Northern WA	100%	56%	57%
Southern WA	100%	42%	47%
Total	100%	48%	51%

Table 15: Proportion of SME Contents with wind, flood and storm surge cover by region (as at 30 June 2026)

Region	Wind	Storm Surge	Flood
Northern NSW	99%	37%	45%
South East and Mid Coast QLD	99%	25%	41%
Inland QLD	99%	40%	50%
Far North QLD	99%	43%	56%
NT	99%	58%	59%
Northern WA	99%	47%	54%
Southern WA	99%	29%	48%
Total	99%	31%	46%

Table 16: Proportion of SME Business Interruption with wind, flood, and storm surge cover by region (as at 30 June 2026)

Region	Wind	Storm Surge	Flood
Northern NSW	100%	38%	43%
South East and Mid Coast QLD	100%	26%	39%
Inland QLD	100%	38%	46%
Far North QLD	100%	48%	57%
NT	100%	68%	61%
Northern WA	100%	54%	55%
Southern WA	100%	31%	45%
Total	100%	33%	43%

Since pool commencement, the reported proportion of SME policies with storm surge coverage has decreased across buildings, contents and business interruption, while reported flood coverage has decreased for buildings and business interruption. These movements should be interpreted with care given changes in the mix of SME risks ceded to the pool and insurer reporting over time.

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 2026 and the "Gross Paid to Date" figure reflects the claims paid by ARPC as at 31 July 2026. The cyclone pool has received 133,078 claims to date with a total net incurred value (in nominal terms) of \$1.65 billion.

During the June 2026 quarter, we continued to receive and pay claims from cyclone events in previous seasons, including Jasper and Alfred.

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	3,174	66,574,763	71,540,342
	Jasper	SME	265	12,711,854	14,407,735
	Jasper	Strata	94	3,911,964	4,518,127
	Jasper Total		3,534	83,198,580	90,466,204
	Kirrily	Home	5,293	29,958,659	31,487,686
	Kirrily	SME	251	3,403,420	3,398,756
	Kirrily	Strata	63	508,484	524,056
	Kirrily Total		5,607	33,870,563	35,410,498
	Lincoln	Home	1	3,434	3,986
	Lincoln Total		1	3,434	3,986
	Megan	Home	23	1,517,724	1,881,996
	Megan	SME	6	380,095	380,095
	Megan Total		29	1,897,819	2,262,092
2024/25	Sean	Home	257	5,171,829	6,598,430
	Sean	SME	12	250,157	270,157
	Sean	Strata	2	3,040	3,040
	Sean Total		271	5,425,026	6,871,627
	Zelia	Home	156	2,496,791	2,755,761
	Zelia	SME	26	604,225	718,315
	Zelia	Strata	2	2,192	2,192
	Zelia Total		184	3,103,208	3,476,268
	Alfred	Home	108,112	1,022,131,252	1,149,264,389
	Alfred	SME	4,389	71,680,634	78,040,797
	Alfred	Strata	3,483	98,775,793	152,350,168
	Alfred Total		115,984	1,192,587,679	1,379,655,354
	Dianne	Home	3	64,084	64,084

		Dianne Total	3	64,084	64,084
2025/26	Fina	Home	2,055	21,772,720	38,147,523
	Fina	SME	89	1,124,943	1,547,075
	Fina	Strata	199	1,124,226	4,004,675
		Fina Total	2,344	24,021,888	43,699,273
	Hayley	Home	3	13,900	13,900
	Hayley	SME	1	197,385	269,885
		Hayley Total	4	211,285	283,785
	Koji	Home	1,372	7,981,755	15,092,996
	Koji	SME	58	554,323	1,301,194
	Koji	Strata	30	139,095	225,331
		Koji Total	1,460	8,675,174	16,619,522
	Luana	Home	25	120,438	439,653
	Luana	SME	3	16,739	34,632
	Luana	Strata	2	0	12,000
		Luana Total	30	137,177	486,285
	Mitchell	Home	264	1,731,276	4,406,506
	Mitchell	SME	15	160,491	539,332
		Mitchell Total	279	1,891,767	4,945,838
	Narelle	Home	188	1,376,588	2,210,141
	Narelle	SME	7	118,524	1,529,499
	Narelle	Strata	12	31,331	158,284
		Narelle Total	207	1,526,442	3,897,924
	Narelle2	Home	2,982	14,744,290	44,388,560
	Narelle2	SME	129	726,681	10,630,922
	Narelle2	Strata	25	70,530	2,094,568
		Narelle2 Total	3,137	15,541,501	57,114,050
Total			133,078	1,372,213,263	1,645,315,235

Note: The Claim Count and Net Incurred values reflect all claims submitted to ARPC which have been accepted by ARPC's internal review process. Claim Counts are adjusted by insurer percentage of risk to account for coinsurance, so that the same claim is not counted multiple times. Claim counts and monetary amounts are rounded for presentation, which may result in slight discrepancies between displayed component values and totals.

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 2026.
Insurer Percentage of Risk	The proportion of a cyclone policy which a cedant insures, usually as part of a coinsurance agreement.
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