

Australian Government

Australian Reinsurance Pool Corporation

2025/26 Insurer Customer Survey Report

Terrorism Reinsurance Pool
Cyclone Reinsurance Pool

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This project was conducted in accordance with the international quality standard ISO 20252, the international information security standard ISO 27001, as well as the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). ORIMA Research also adheres to the Privacy (Market and Social Research) Code 2021 administered by the Australian Data and Insights Association (ADIA).

Executive Summary

Source of data

Survey background and content. ARPC has conducted an annual insurer customer survey since 2020. From 2020-2023 this consisted of a survey of Terrorism Reinsurance Pool (TRP) insurer customers, while in 2023 an onboarding experience survey for Cyclone Reinsurance Pool (CRP) insurer customers was added. Ahead of the 2024/25 survey, the survey content was completely updated to reflect the larger scope of services and insurer customer experiences across the two pools, with a single common survey developed that included only a small number of pool-specific questions. Minimal changes were made to the core content ahead of the 2025/2026 survey, consisting of some wording changes and removal of redundant items. Questions were also added about the CRP claims process, previously asked via a separate process.

Due to the magnitude of changes made to the survey content in FY2025, the survey results are not directly comparable to results from FY24 and earlier unless explicitly specified otherwise. The OSPI index is comparable in the sense that it is still calculated from three key individual questions, but the actual questions used have changed in the 2024/25 survey.

Methodology.

All insurer customers that hold Terrorism Reinsurance Pool and/or Cyclone Reinsurance Pool policies were eligible to complete the survey. In 2025/26 n=201 cedents were eligible to provide feedback. Of these, 183 were Terrorism Reinsurance Pool cedents, and 18 were Cyclone Reinsurance Pool cedents. Among TRP cedents, 27 were Australian, and 156 were based overseas. All the CRP cedents were Australian.

The survey was conducted by a **combination of video interviews** (n=17) and as **an online survey** (n=58) between 26 February and 3 April 2026. The interviews lasted approximately 25 minutes, and often involved two or more respondents from the insurer customer. To be valid submissions for analysis, online surveys needed to be endorsed and submitted by the Reinsurance Manager or the person with the closest working relationship with ARPC.

The **overall response rate for 2025/26 was 37%,** consistent with the previous year, and in line with expectations for surveys of this type. The response rate for CRP insurer customers was 67%, and 34% for TRP insurer customers, also similar to last year. 21 responses were obtained from Australian insurer customers (47% response rate), and 54 from those located overseas (35% response rate). Among the final sample, the largest insurer customers (as measured by relative share of premium income) were well represented ensuring the results reflect the views of ARPC's most important stakeholders.

The 'overall' and 'TRP' **scores reported are weighted** to reflect the relative share of premium income of different insurer customer segments. The weighting is 90% Australian insurer customers, 6% Lloyds and 4% all other overseas insurer customers.

Table 1. Response rates over time by location and pool type

Annual survey response rates and sample sizes					
	Overall	Aust.	Overseas	CRP	TRP
2020	63 (28%)	12 (36%)	51 (27%)	-	63 (28%)
2021	51 (22%)	9 (25%)	42 (27%)	-	51 (22%)
2022	41 (18%)	8 (18%)	33 (19%)	-	41 (18%)
2023	87 (37%)	39 (63%)	48 (28%)	12 (100%)	75 (33%)
2024/25	75 (37%)	23 (51%)	52 (33%)	13 (72%)	62 (34%)
2025/26	**75 (37%)**	**21 (47%)**	**54 (35%)**	**12 (67%)**	**63 (34%)**

***NOTES**: Response rates have been within a typical range for surveys of this nature, with extra steps taken since 2023 to boost this with an additional interview process. While absolute sample sizes are small and results should be interpreted with consideration as to how non-respondents might vary from the views of those who chose to participate, the general patterns of results can be considered indicative of the current views of insurer customers.*

The small absolute sample sizes mean that the results are 'noisier' than surveys with larger bases, and a greater proportion of the variations from survey-to-survey may be due to variations in how individual respondents feel when they complete the survey, how different respondents may use scales (including how many use the can't say option for questions), and/or slight differences in how people interpret the questions asked. It is important to consider this when interpreting time series results, as it is likely that some of the movements observed may reflect or be amplified by statistical noise, and may not necessarily be indicative of or fully attributable to changes in underlying experience. Over time, as multiple data points can be seen, more meaningful trends can become apparent.

It is also important to note that in many (but not all) cases, a somewhat higher proportion of overseas respondents have felt unable to give a rating, most likely due to limited experience or business with ARPC, and so lower reported positive scores are not necessarily because they felt negatively towards ARPC.

Key Results

Context

This is the sixth cycle of the ARPC's Insurer Customer Survey conducted since 2020/21. The 2025/26 year has been a significant one for ARPC, marked by a declared terrorism incident and a substantial increase in Cyclone Reinsurance Pool claims – more than ten times the volume compared to the previous year, following Tropical Cyclone Alfred in early 2025. These events have required the respective pools and all ARPC systems to operate under heightened operational demands, which will have influenced survey results. It is important to interpret the 2025/26 results within this broader operational context and consider the full set of ratings rather than focusing on individual scores in isolation.

The 2025/26 survey results (see tables that follow) show some small declines in overall perceptions and several index scores compared to the previous year. While these changes are worth noting, the overarching narrative remains one of strong positive feedback from insurer customers regarding ARPC's administration of the pools. The consistently high overall index scores, despite the increased operational challenges of the past year, reflect a strong endorsement of ARPC's ability to deliver its role effectively.

Areas where detailed results show lower scores can be viewed as opportunities to identify and address friction points within an otherwise well-functioning system, rather than points of failure.

The Overall Stakeholder Perceptions Index (OSPI) score remained above eighty for the second year using the new survey questions, at $82_{/100}$ (-2 index points (ip) compared to 2024/25), and ranging from $80_{/100}$ to $87_{/100}$ across the different stakeholder cohorts. The Capability and Effectiveness index (+2ip) was the only index to increase from 2024/25, driven by ratings from overseas TRP insurer customers. The Compliance Facilitation index (-4ip) and Reputation Index (-5ip) had the largest drops from 2024/25, with somewhat lower ratings mostly seen among the Australian CRP insurer customers.

Comparing ARPC's current results to 'benchmark' results from 20 similar stakeholder surveys ORIMA has conducted for Federal Government agencies and regulators between 2021-25, relevant ARPC results are generally equal to or higher than the regulator benchmarks, and in many places compare favourably to the general Federal Government benchmarks.

Overall, the 2025/26 insurer customer survey results demonstrate strong and stable perceptions of ARPC's performance during a year of unprecedented operational activity across both the Terrorism and Cyclone

Reinsurance Pools. While some moderation in views is evident compared to 2024/25, these changes are relatively minor and align with intuitive areas of focus. Both survey ratings and interview feedback highlight opportunities for improvement in the further evolution and implementation of the CRP claims process – particularly regarding the PACE system, insurer customers' expectations of it, and the supporting communications and materials.

Scorecard comparisons of indices

The tables below summarise the indices across each of the survey content areas and by insurer customer types. The first of the tables shows the 2026 index score, and the second shows the change from 2024/25 to 2025/26.

Table 2. Summary of performance indices by location and pool type – 2025/26

Indices scores *Index score range: 0-100 points*	Wave	Overall*	Aust.	Overseas	CRP	TRP*
Overall Stakeholder Perceptions Index (OSPI) score	2025/26	**82**	81	87	83	80
Reputation Index (RI) score	2025/26	**77**	76	86	77	78
Capability and Effectiveness Index (CEI) score	2025/26	**77**	76	84	78	76
Performance Index (PI) score	2025/26	**82**	81	90	80	84
Compliance Facilitation Index (CFI) score	2025/26	**79**	78	83	77	81
CRP Claims Process Experience Index (CPEI) score *CRP only*	2025/26	**72**	72		72	
* indicates that results are weighted	Sample size	9 - 75	9 - 21	54	9 - 12	63

Blue shaded cells = top 5 highest index scores, Orange shaded cells = bottom 5 index scores

Table 3. Summary of indices variation compared to last wave by location and pool type – 2025/26 vs 2024/25

Difference to 2024/25 result (in index points) *Index score range: 0-100 points*	Wave	Overall*	Aust.	Overseas	CRP	TRP*
Overall Stakeholder Perceptions Index (OSPI) score	2025/26	**-2**	-3	+8	-4	-1
Reputation Index (RI) score	2025/26	**-5**	-6	+6	-6	-3
Capability and Effectiveness Index (CEI) score	2025/26	**+2**	+1	+6	-1	+4
Performance Index (PI) score	2025/26	**-2**	-2	+2	-3	0
Compliance Facilitation Index (CFI) score	2025/26	**-4**	-6	+10	-8	0
CRP Claims Process Experience Index (CPEI) score *CRP only*	2025/26	n/a – new in 2025/26				
* indicates that results are weighted	Sample size	9 - 75	9 - 21	54	9 - 12	63

Green shaded cells = increased by more than +3 index points, Pink shaded cells = fell by more than -3 index points

Performance indices – summary of components

A number of indices are calculated as part of the data analysis. These indices are used as the key performance indicators for this survey. The table below details the aspects that contribute to each index, as well as any changes to the composition of the indices over time.

Table 4. Summary of components included in performance indices

Index score range: 0-100 points
Overall Stakeholder Perceptions Index (OSPI) score *As a Reinsurer Partner, what is ARPC like to deal with?* [Q4] *Over the last 12 months, how would you rate your / your organisation's working relationship with ARPC?* [Q8] *Over the last 12 months, how do you feel about the quality of how ARPC has engaged with your organisation?* [Q9]
Reputation Index (RI) score *To what extent do you feel the following terms describe ARPC?* [Q1] *8x reputational characteristics including professionalism, knowledge, customer focus, respect, resourcing, consistency, accountability, and transparency.*
Capability and Effectiveness Index (CEI) score *How does your organisation feel about ARPC in terms of its…* [Q5] *3x items including understanding of the specific insurer customer organisation, experience and understanding of the industry, and skills to effectively fulfil its mandated role* *How effectively do you feel ARPC is performing its role…* [Q6] *3x items including administering the Terrorism Reinsurance Pool* [TRP only]*, administering the Cyclone Reinsurance Pool* [CRP only]*, and overall as a government provider of reinsurance*
Performance Index (PI) score *How well is ARPC performing in terms of…?* [Q2] *6x experience items, including communication of outcomes, responding to requests, meeting its obligations to insurers, providing technical support, listening to insurers, and explaining the rationale behind decisions.* *INDEX CHANGES: In 2024/25 the index also included a CRP specific item "Given your experiences with ARPC, how would you rate the following… speed of claims processing?* [Q7e CRP only]*". In 2025/26 this item was removed and a similar item was incorporated under the new Claims Process Experience Index (CPEI).*
Compliance Facilitation Index (CFI) score *Given your experiences with ARPC over the last 12 months, how would you rate the following…?* [Q7] *10x items including accuracy of information provided, support available, proactive communication, knowledge and authority of staff to effectively support insurers to comply, usefulness of guidance provided and of materials available, clarity of requirements, the PACE system, and proactive advice and assistance provided by staff.* *INDEX CHANGES: How data is captured for the index component related to proactive assistance was updated. In 2024/25 it was asked as a separate question "How valuable / important to your organisation is it that ARPC proactively provides advice and assistance to help you comply with their obligations?* [Q3b]*, but In 2025/26 this question was incorporated into Q7. Two items previously captured under Q7 were removed on grounds of redundancy: RISE system (TRP only – system retired), and responsiveness to requests (already captured under Q2 and the PI).*
CRP Claims Process Experience Index (CPEI) score [CRP only] *Thinking about your experience of making CRP claims this past season (so far), overall how would you rate the following aspects of your experience with the CRP claims process…?* [Q7A] *9x items including guidance available, proactive communications about claims, responsiveness to queries, clarity of requirements, ease of use of PACE system, overall time to complete the process, speed of claims processing once submitted, staff knowledge and authority, and conduct of period claims audits.* *INDEX CHANGES: This index is new to the survey in 2025/26. Feedback about claims experiences was previously collected via a separate Claims Experience survey which contained similar, but not directly comparable questions.*

Summary of observations

For a year in which ARPC and its insurer customers experienced a previously unseen level of operational activity across both the Terrorism and Cyclone Reinsurance Pools, the 2025/26 insurer customer survey results were largely strong and stable. While the results were somewhat lower than in 2024/25, this was only to a small extent, and mostly seen in intuitive areas.

Overall, the results continue to compare strongly when benchmarked to those we see in other similar surveys for Federal Government agencies, and especially stakeholder surveys for regulators.

Both the survey ratings and the comments from interviews show that the evolution and implementation of the CRP claims process has some challenges and opportunities for improvement. This is most notably with respect to the technology systems ARPC uses – and it was the experiences of Australian CRP insurer customers that drove the slightly lower overall results this survey. Overseas insurer customer feedback (all TRP customers) was actually somewhat higher than in the 2024/25 survey.

It is important to note that the pattern of responses shows considered and purposeful feedback from insurer customers. While there *are* insurers who are more or less positive overall, the survey was not characterised by 'flatlining', where respondents give consistently high or low responses to all questions. Instead, the places where lower results are seen is reflective of insurers seeking to identify for ARPC those aspects which are experienced in a less satisfactory way from their perspective – giving ARPC valuable guidance on where to invest its time and effort.

A point of friction for insurer customers is the technology and system interface they need to navigate to work with ARPC. While the PACE system was a particular focus for critical feedback in the 2025/26, it is important to note that it was not just the system itself that was marked down. The surrounding training and support were also marked down (as seen in the Compliance Facilitation Index), and that appears to have also extended to facets included in the Reputation Index. This suggests the surrounding materials, support and customer service including communication of outcomes are especially important when a system may be less smooth to work with than insurer customers would ideally like (whether that is the PACE system, or any other).

The other specific aspect that the interviews showed coloured the decline in reputational results was the perceived poor handling of the TRP changes in December 2025. While insurer customers appreciated that ARPC listened and responded to their feedback, the fact that the change request was issued with what ARPC should have known to be an unrealistic timeline was seen by some as evidence of ARPC not really understanding them and their industry.

Elaborating on experiences, the interviews suggested that despite the variations in ratings given, insurer customers were actually having objectively quite similar experiences. The different ratings appeared more based on the different *expectations* insurers had of the extent to which they could expect that, despite being a government agency, ARPC should adapt the process and requirements to the practical / systems / technological needs of commercial insurers.

Insurer customers in the interviews showed a consistently strong understanding of the constraints of ARPC's remit, acknowledging that policy and pool design decisions are beyond its scope. Most can and do separate their perceptions of the pool design, from views (and ratings) on how they are *administered* by ARPC.

However, understanding within insurer customers of how public sector organisations operate in practice is more varied. The interviews suggest that some individuals, particularly those in more operational roles or those who have less prior experience with government agencies and processes, have more limited understanding of the operational model of a government organisation. While they understand that ARPC has no influence over the pool design, they still expect it to make process decisions more like the commercial organisations they are familiar with (i.e. faster, more flexible, adaptable, tailored, and ruthlessly efficient).

In stakeholder research, it is frequently observed that people from commercial organisations view the understanding that government organisations and regulators have of their sector or industry is a point of

relative weakness. They often cite that '*there are few people in the government organisation / regulator that have deep commercial experience'* as a driver of this. However, the reverse is also often true – with few people in commercial organisations having significant government-side experience. This mutually limited familiarity with each other's operational dynamics may well be a source of tension – and this certainly appears to be at least a contributing consideration when viewing the way ARPC and insurers interface.

Opportunities for improvement

The 2025/26 survey highlighted several opportunities for improvement across ARPC's processes and systems. Key areas for enhancement are summarised below:

CRP

While all CRP insurer customers rated the claims process as satisfactory, some expressed frustration with specific aspects, particularly the PACE system and communication about claims outcomes. Suggestions for improvement included:

- **Minimising changes to data structures:** Insurers who were sufficiently satisfied with the existing process requested stability in data structures to avoid disrupting internal systems already aligned with ARPC requirements.
- **Streamlining claims processing:** Faster resolution of referred claims and addressing bottlenecks would improve operational efficiency and help insurers meet internal financial reporting deadlines and better manage stakeholder expectations.
- **Improving communication and transparency:** Providing clear rationale for claim referrals and rejections, estimated payment timeframes for submitted claims, as part of the process (without the need for prompting by insurers) would reduce frustration, improve efficiency, and enable better internal expectation management by insurers.
- **Providing greater clarity around requirements:** Expanded training and guidance materials with details about the specific documentation or evidence needed to satisfy ARPC's requirements along with practical examples would help insurers better understand claims submission requirements.
- **Enhancing PACE system functionality:** Insurers would like the PACE system to be more user friendly and efficient. They suggested seeking modifications aimed at simplifying data uploads, improving search and reporting tools, enabling multiple user profiles, and integrating premium payment processing. Collaboration with insurers on system improvements would be valuable and welcomed by insurers, but would need to be undertaken with careful management of expectations around the extent of changes insurers could realistically influence.
- **Sharing benchmarking data:** Providing performance insights compared to peers would add value to the data collection process.

TRP

Feedback from TRP insurer customers largely focused on improving communication and handling of changes to requirements in future by:

- **Improving handling of changes:** Longer lead times (e.g., 10+ weeks) and proactive engagement were recommended to help insurers adjust to new requirements, particularly during busy periods.
- **Advocating to government:** Insurers suggested ARPC proactively advocate for realistic timelines for industry compliance with regulatory changes.
- **Reviewing how important messages are communicated:** Regularly updating contact lists and reviewing communication formats to ensure critical information reaches the right stakeholders,

and are easily differentiated from other less important communications they may receive from ARPC (ie. are not lost and dismissed among standard notifications).

- **Expanding guidance materials:** Overseas insurers particularly requested clearer instructions and practical examples to reduce ambiguity and support training of new staff, particularly for premium calculations and scope of inclusions/exclusions.
- **Coverage clarifications:** Insurers requested clarification on whether clients can opt out of TRP if they have overlapping coverage through another reinsurer, and whether cyber terrorism is covered under TRP.
- **Threshold Updates**: One insurer suggested reviewing and updating operational thresholds, such as the AUD10k self-adjusting threshold, to ensure these reflect current needs.
- **Engagement Frequency**: Some insurers suggested increasing engagement frequency with the TRP team, to twice-yearly check-in meetings to improve communication.

Audit Processes

Insurers involved in audits identified opportunities to improve efficiency and coordination by:

- **Reducing audit frequency:** Consider shifting cyclone claims audits to every three years or conducting audits only after major claims events.
- **Improving coordination across TRP and CRP:** Better alignment between CRP and TRP audit teams would reduce duplication and operational strain on insurers.
- **Engaging insurers in planning:** Collaborative scheduling of audits would minimise disruption during insurers' busy periods, such as the second half of the year.
- **Consistently applying a risk-based approach to audit selection:** Consistently focus audits on higher-risk areas to maximise value and reduce unnecessary effort on immaterial claims.
- **Streamlining audit processes:** Adhering to agreed timelines, using time efficiently, providing timely updates, and closing the loop would improve the audit experience for insurers.

These insights provide actionable opportunities for ARPC to enhance its processes, systems, and stakeholder engagement, fostering stronger relationships and improving operational outcomes.

Detailed Research Findings

For most questions in the survey, respondents were not specifically directed to consider their views in light of their experiences with either the Terrorism or Cyclone Reinsurance Pools, but were instead asked to consider their experiences with ARPC overall when responding. In most cases, this naturally meant responses provided were informed by experiences with either pool given most respondents were responsible for and had visibility of only one of the pools. Due to significant changes to the questionnaire and the reporting approach, comparison results are only provided from 2024/25 onwards.

This is the sixth cycle of the ARPC's Insurer Customer Survey since 2020/21. 2025/26 has been a significant and somewhat abnormal year for ARPC, with a declared terrorism incident and more than 10x the volume of Cyclone Reinsurance Pool claims compared to the previous year. It would be expected in this context of 'pressure testing' the system that some changes in survey results may be observed. These should be interpreted with care and nuance, and readers should be careful not to read the detailed results too literally. Both overall results and more detailed diagnostic responses should be viewed in the broader operational context, and alongside the full set of ratings.

In reviewing the 2025/26 survey results, it is easy for attention to be drawn to the small declines in overall perceptions and several index scores observed, or to some of the individual detailed results that got lower scores than in the previous year. However, the bigger and more important high-level story within the survey results continues to be the pattern of very strongly positive ratings insurer customers give to ARPC for its administration of the pools. The fact that the overall index scores remained at such high levels given the context of the 12 months insurer customers were reflecting on is a strong endorsement of the way ARPC delivers its role.

Given the continuation of strong overall perceptions, areas of lower detailed results can be seen as helpful markers of friction points within a fundamentally functional system (be they declines or areas that remain lower). It is apparent from the strong overall results that these are *friction* points and not points of *failure.*

The Overall Stakeholder Perceptions Index (OSPI) score remained above eighty for the second year using the new survey questions, at $82_{/100}$ (-2 index points (ip) compared to 2024/25), and ranging from $80_{/100}$ to $87_{/100}$ across the different stakeholder cohorts. The Capability and Effectiveness index (+2ip) was the only index to increase from 2024/25, driven by overseas TRP insurer customers. The Compliance Facilitation index (-4ip) and Reputation Index (-5ip) had the largest drops from 2024/25, with those slightly lower responses being mostly seen from the Australian CRP insurer customers.

Comparing ARPC's current results to 'benchmark' results from 20 similar stakeholder surveys ORIMA has conducted for Federal Government agencies and regulators between 2021-25, relevant ARPC results are generally equal to or higher than the regulator benchmarks, and in many places compare favourably to the general Federal Government benchmarks.

For a year in which ARPC and its insurer customers experienced a previously unseen level of operational activity across both the Terrorism and Cyclone Reinsurance Pools, the 2025/26 insurer customer survey results were largely strong and stable – though with some moderation of views in places. While the results were somewhat lower than in 2024/25, this was only to a small extent, and mostly seen in intuitive areas. Both the survey ratings and the comments from interviews show that the evolution and implementation of the CRP claims process has some challenges and opportunities for improvement – notably around the PACE system and insurer customers' expectations of it, and the supporting communications and materials.

Overall Stakeholder Perceptions Index (OSPI)

An overall stakeholder perceptions index score (OSPI) is calculated from key relevant questions to provide a single measure of ARPC's performance and overall perceptions among all insurer customer respondents. The OSPI is calculated from responses to three key questions from the insurer customer survey, each contributing equally to the overall index score:

- *Q4: As a Reinsurer Partner, what is ARPC like to deal with?*
- *Q8: Over the last 12 months, how would you rate your / your organisation's working relationship with ARPC?*
- *Q9: Over the last 12 months, how do you feel about the quality of how ARPC has engaged with your organisation?*

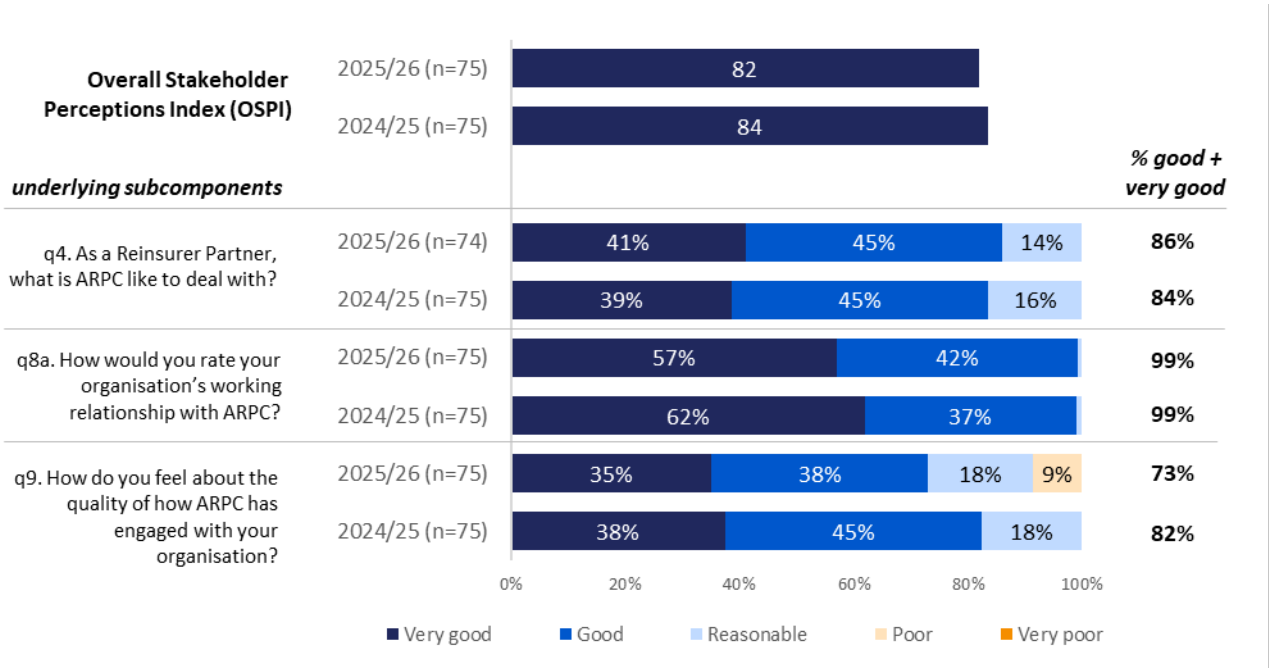
OSPI scores range from 0 to 100 index points, with $0_{/100}$ occurring if all respondents give the lowest scores available for each question (i.e. 'Very poor') and $100_{/100}$ occurring if they all give the highest scores available for each question (i.e. 'Very good').

An overall stakeholder perceptions index score (OSPI) is calculated from responses to three key questions, resulting in an index score ranging from 0 (low) to 100 (high). **In 2025/26, an overall score of $82_{/100}$ was achieved on the OSPI,** down slightly from $84_{/100}$ last year. Despite the small decrease in the overall index score, **this represents strong continued performance for ARPC,** particularly given the sharply higher claims activity over the past 12 months following Tropical Cyclone Alfred, and the Bondi terrorism event.

Working relationships continue to be a major strength for ARPC, with nearly all (99%) insurer customers again describing their working relationship with ARPC as *good* or *very good*. 86% of insurers also felt ARPC was *good* or *very good* to deal with (up from 84% last year).

However, fewer insurer customers rated the quality of engagement from ARPC as positively as they had in 2025/24, with 73% describing it as *good* or *very good,* down from 82% last wave, and 9% rating ARPC's engagement as *poor.*

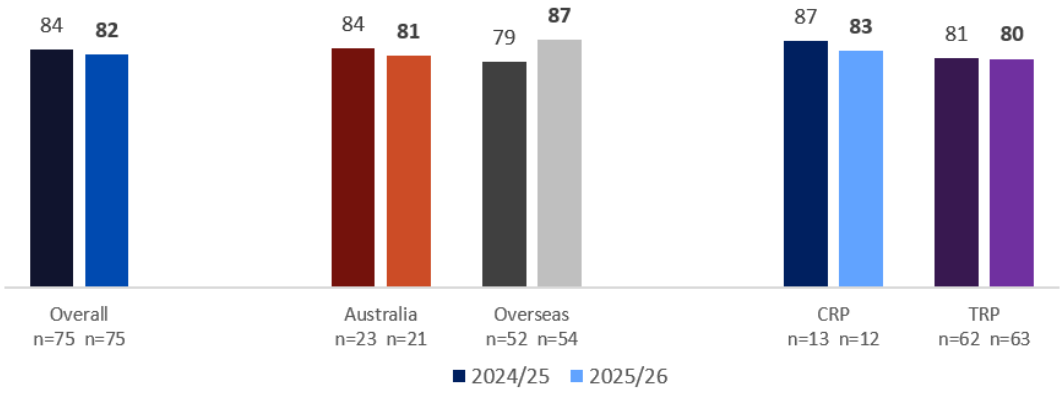
Figure 5. OSPI Score and subcomponents



Base: All insurer customer responses

The slightly lower overall OSPI score in 2025/26 stemmed from Australian insurer customers (81ip, down from 84ip), and particularly CRP customers, who recorded an OPSI of 83 index points, down from 87ip last wave. Meanwhile, OPSI scores among overseas insurer customers increased to 87ip (up from 79ip). Scores among TRP customers were largely consistent (80ip, in line with 81ip last wave), with higher ratings from overseas customers being offset by relatively lower ratings among local customers, many of whom were also CRP customers.

Figure 6. OSPI Scores by location and pool type



Base: All insurer customers

Across customer subgroups, the working relationship with ARPC continued to be rated most highly, with 100% of Australian insurers and 91% of overseas insurer customers rating it as *good* or *very good*

(consistent with last year). Among overseas insurers however, strong positive sentiment also increased since last year (57% rated their working relationship as *very good,* up from 33%).

Over 80% of insurers also continued to rate ARPC as *good* or *very good* to deal with overall, with positive sentiment highest among CRP customers (92%, up from 85%), and comparatively lower, but still very high among TRP customers (80%, previously 81%). It is also useful to note that while the combined proportion of overseas customers who indicated APRC were *good or very good* to deal this year was a little lower (89%, down from 93%), within this group, the proportion of insurers providing the highest possible rating doubled (69% *very good*, up from 34% last year). This suggests the overall quality of the interactions have increased, as reflected in the increase of the OSPI for overseas insurer customers.

Among CRP customers (all Australian), perceptions appeared to moderate this year, with the overall increase in positive ratings driven by a higher proportion of insurers providing a *good* rating (50%, up from 38%), while the proportion of those who selected *very good* declined (42%, down from 46%).

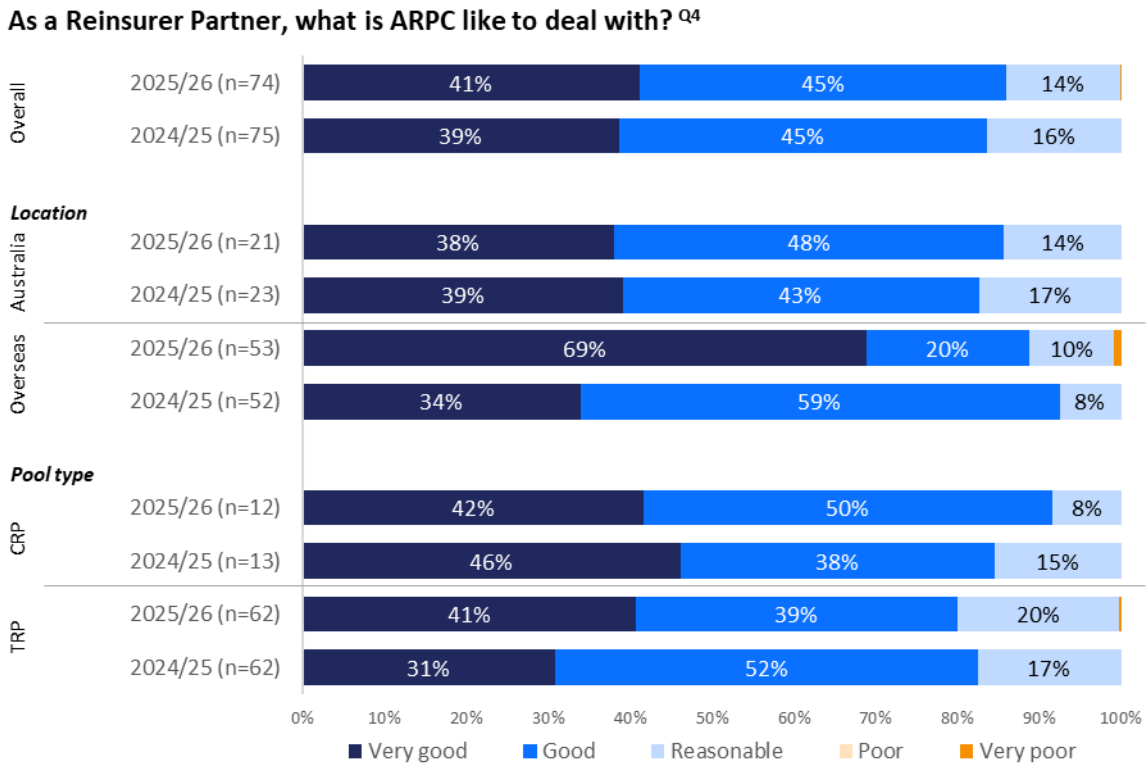
Declines in the quality of engagement at the overall level (73% rated as *good* or *very good*, down from 82%) were isolated to Australian insurer customers (71%, down from 83%). 10% of Australian insurers also rated ARPC's engagement as *poor* (up from 0% in 2024/25). This translated into lower scores across both pools, but especially the CRP. Meanwhile, engagement ratings among overseas customers (all of whom are only TRP customers) increased (88%, up from 81%), with over twice the amount of *very good* ratings received this year (51%, up from 23%).

Table 7. Overall Stakeholder Perceptions Index (OSPI) and subcomponents by location and pool type

Engagement measures						
2025/26	**Definition**	**Overall***	**Aust.**	**Overseas***	**CRP**	**TRP***
OSPI Index *derived from below items*	0-100	**82** *-2ip*	**81** *-3ip*	**87** *+8ip*	**83** *-4ip*	**80** *-1ip*
As a Reinsurer Partner, what is ARPC like to deal with? [Q4]	Good + very good	**86%** *+2%*	86% *+3%*	89% *-4%*	92% *+7%*	80% *-3%*
How would you rate your / your organisation's working relationship with ARPC? [Q8a]		**99%** *No change*	100% *No change*	91% *+1%*	100% *No change*	98% *No change*
How do you feel about the quality of how ARPC has engaged with your organisation? [Q9]		**73%** *-9%*	71% *-11%*	88% *+7%*	75% *-10%*	71% *-9%*
** indicates weighted result*	*Sample size*	***75***	*21*	*54*	*12*	*63*

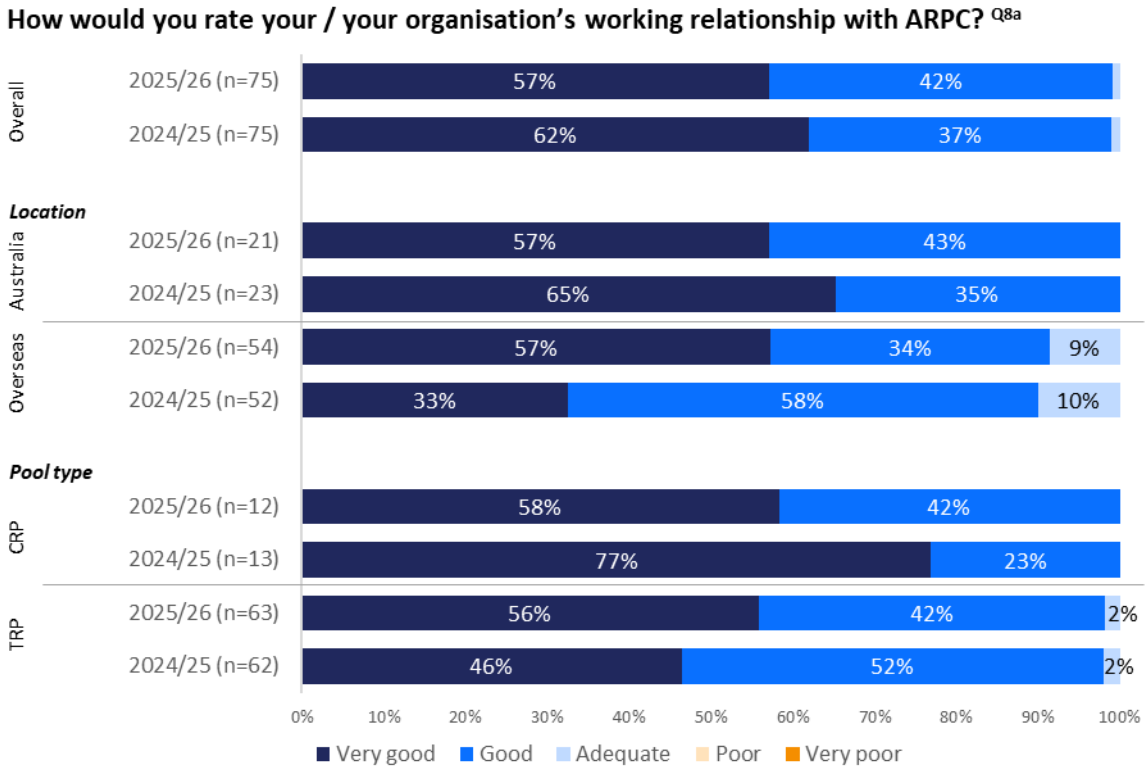
Green shaded cells = increased by more than +3 index points or +10 percentage points, Pink shaded cells = fell by more than -3 index points or -10 percentage points. Change from 2024/25 wave.

Figure 1: Perceptions of what ARPC is like to deal with, over time, and by location and pool type



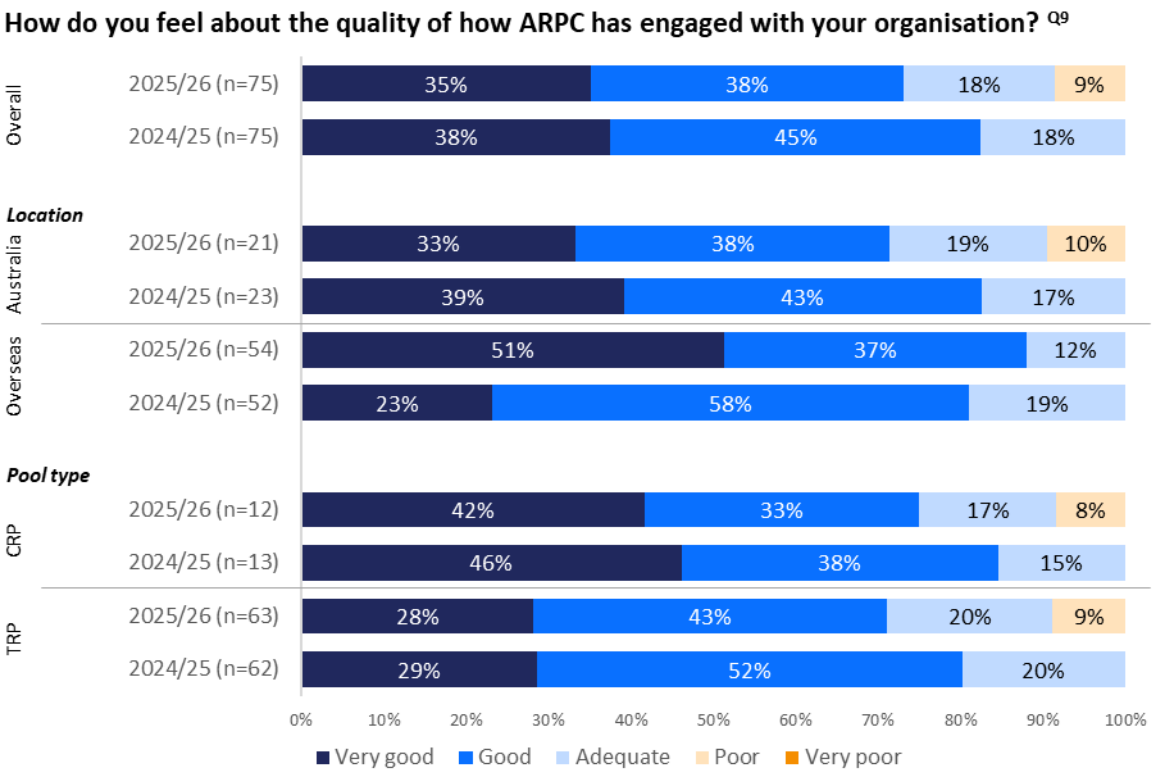
Base: All responding insurer customers

Figure 2: Perceptions of working relationship with ARPC, over time, and by location and pool type



Base: All responding insurer customers

Figure 3: Perceptions of quality of engagement, over time, and by location and pool type



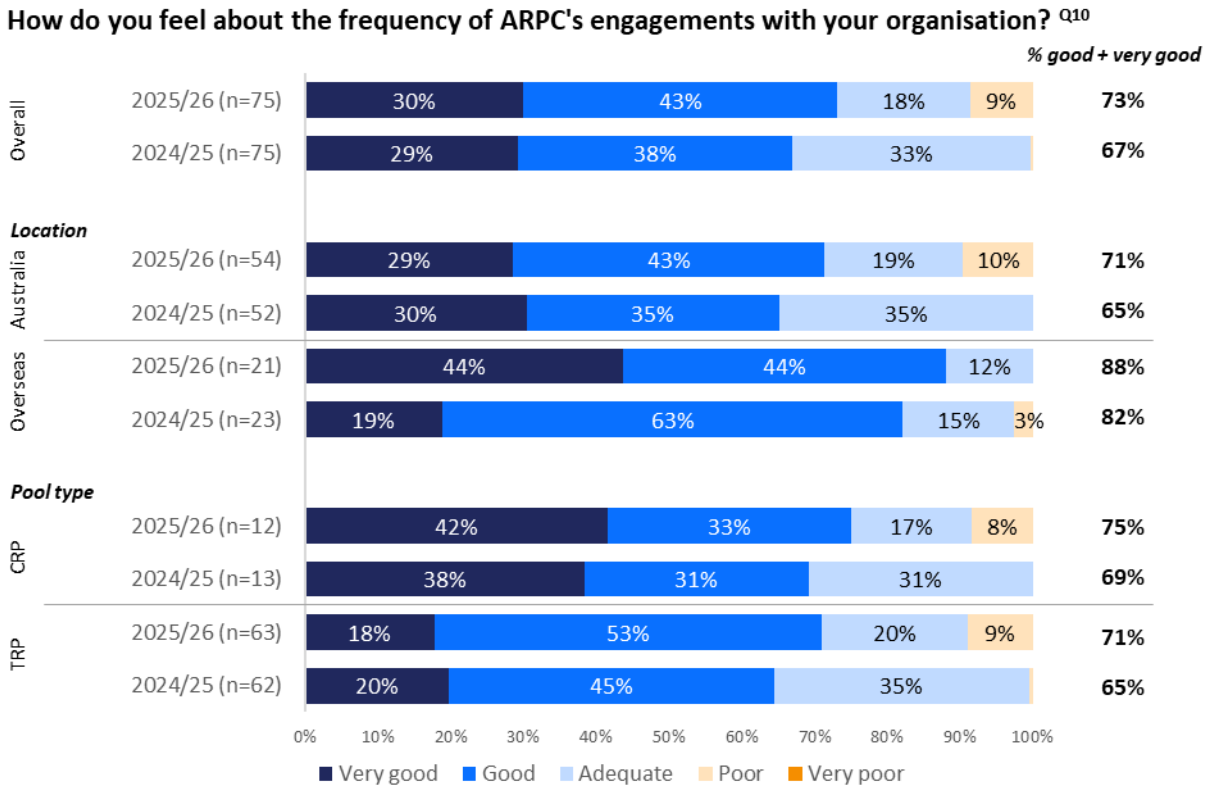
Base: All responding insurer customers

Additional engagement measures (not contributing to the OSPI)

Engagement frequency

When asked specifically about the frequency of engagement from ARPC, most insurers felt this was *good* or *very good* (73%, up from 67%). In 2025/26, 9% of insurers felt the engagement frequency was *poor,* and indicated they would prefer engagement *a little less often.* Qualitative feedback provided during interviews suggest that some insurers found the quantum of engagement to be a little too much when audits are taken into account across both TRP and CRP pools, and in particular would prefer for audits to be better coordinated across pools to minimise the burden on insurers.

Figure 8. Perceptions of engagement frequency by location and pool type



Base: All responding insurer customers

Perceived value of specific activities

Insurer customers were asked about how valuable it is to their organisation that ARPC conducts annual Cyclone and Terrorism Risk Insurance Seminars, and other stakeholder events. Some insurers felt these questions weren't relevant to them or felt they couldn't rate the value of these activities. For clarity, the results shown here are limited to those insurers who had a view on this topic (results with the full set of responses can be found in Appendix B).

Among those with a view, the majority of insurers felt it was important for ARPC to host some stakeholder events. 88% indicated doing this was *quite* or *very important,* or *essential,* with just under half (47%) indicating this was *very important* or *essential*. Australian insurers more likely to value these events than those located overseas – 90% of Australian insurers felt it was *quite* or *very important,* or *essential* that ARPC hosts stakeholder events, compared to 55% of overseas insurers.

Of the two risk seminars ARPC conducts annually, the Cyclone Risk seminar was seen as more valuable by insurers, and its perceived importance significantly increased since 2024/25. In 2025/26, 82% of CRP insurers felt it was *very important* or *essential* that ARPC hosts this seminar, up from 60% last year. Further, this year, the proportion of insurers who felt the seminar was of low value dropped to zero (compared to 30% who felt it was only *a little important* or *not at all important* last year). Interview feedback suggests insurers consider the seminar a valuable source of information about how claim eligibility is calculated and of any changes being considered or planned for the design or administration of the pool.

> *"The [CRP] seminars are a good way of sharing information. It's good to get updates on any changes coming down the line. And for those new to the team / industry they are a good way to get across some of the key context and information."* – Australian CRP Insurer customer

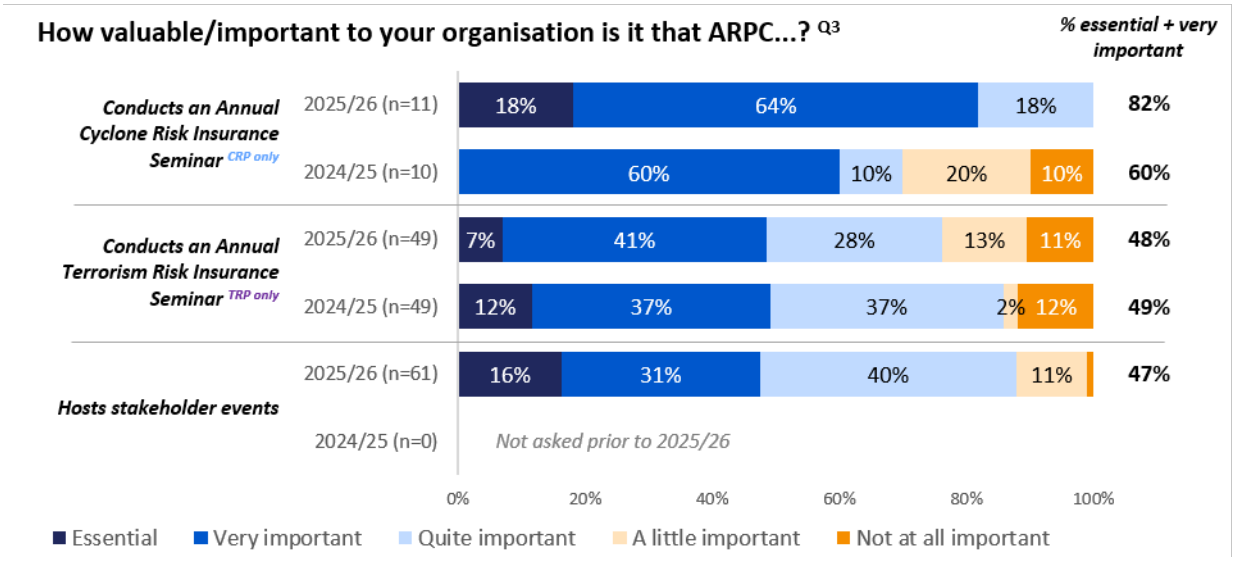
> *"The CRP seminar is a good brief on all the changes coming, and gives a lot of details. Plus you can ask questions directly."* – Australian CRP Insurer customer

> *"The CRP annual seminar is excellent. Hope it continues."* – Australian CRP Insurer customer

The Terrorism Risk seminar was considered comparatively less valuable, seen as *very important* or *essential* by 48% of insurers, broadly consistent with last year. Feedback from insurers indicates the content of the seminars was very useful, but that ARPC also presents this content at relevant conferences and other sector events. This meant that while being able to access the information was seen as very valuable, it was less critical that ARPC host a dedicated seminar so long as insurers could access this content through other, potentially more convenient channels.

> *"Not many of us go to the TRP seminar because there haven't been any claims. But we attend the presentations at other conferences where the same content is presented. Can't get TRP from anyone other than ARPC so it is valuable that they share information about it via seminars and events."* – Australian TRP Insurer customer

Figure 9. Perceived value of specific ARPC activities (excluding 'can't say' and 'N/A' responses)



Base: All responding insurer customers (excluding 'can't say' and 'N/A' responses)

Table 10. Perceived value of ARPC activities by location and pool type (excluding 'can't say' and 'N/A' responses)

Perceived value of ARPC actions – can't say / N/A excluded						
2025/26	**Definition**	**Overall***	**Aust.**	**Overseas***	**CRP**	**TRP***
How valuable / important to your organisation is it that ARPC…? Q3						
Conducts an Annual Cyclone Risk Insurance Seminar *CRP only*	Essential + very important	**82%**	82%	-	82%	-
		+22%	*+22%*	*-*	*+22%*	*-*
Conducts an Annual Terrorism Risk Insurance Seminar *TRP only*		**48%**	50%	42%	-	48%
		-1%	*No change*	*-3%*	*-*	*-1%*
Hosts stakeholder events		**47%**	48%	46%	50%	45%
		New in 2025/26. No comparison results available.				
** indicates weighted result*	*Sample size*	*10 - 61*	*8 - 21*	*40 - 41*	*10-11*	*49*

Green shaded cells = increased by more than +3 index points or +10 percentage points, Pink shaded cells = fell by more than -3 index points or -10 percentage points. Change from 2024/25 wave.

What insurer customers think of ARPC

Reputation

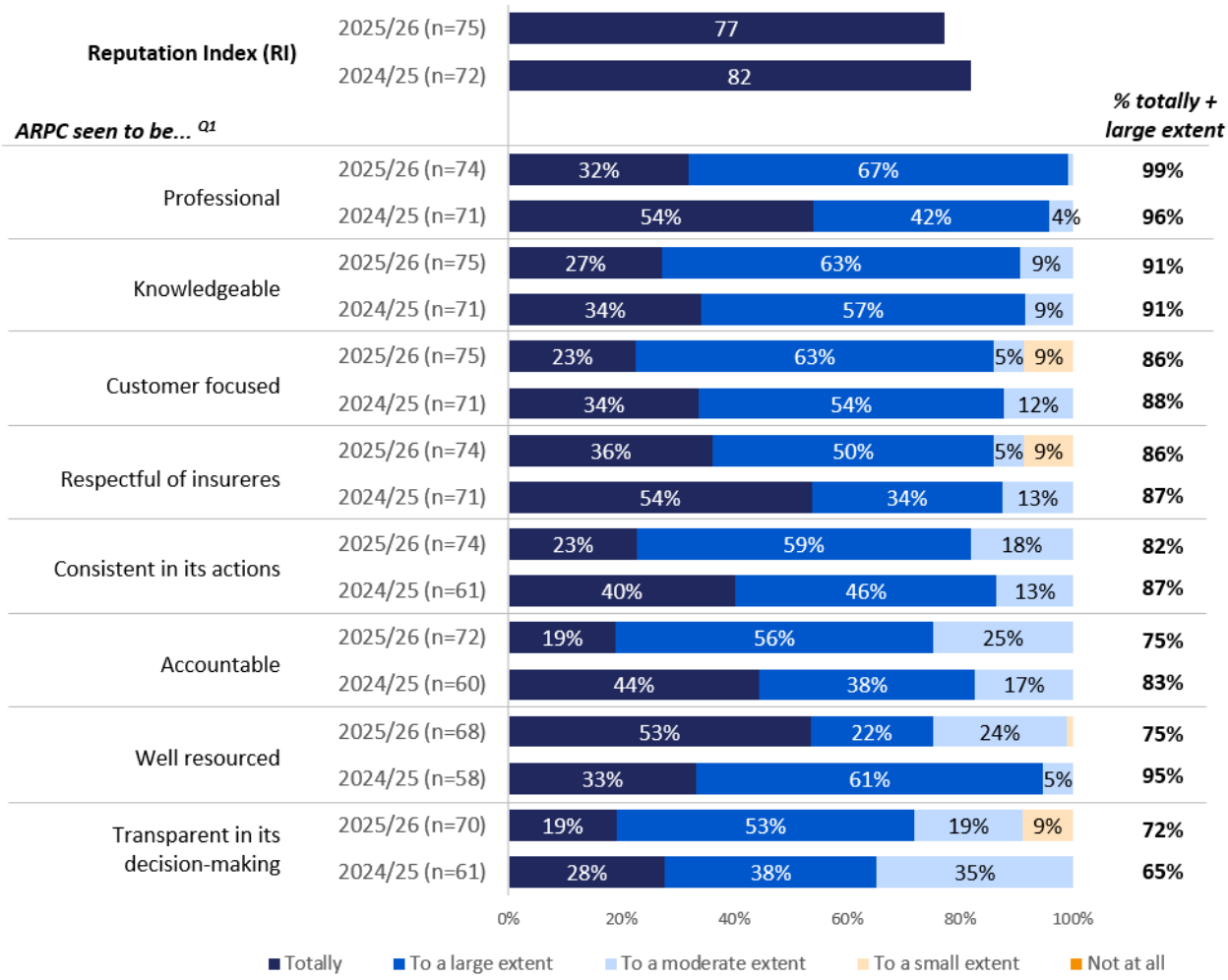
A Reputation Index score (RI) is calculated to summarise stakeholder perceptions of ARPC across eight reputational characteristics, including professionalism, knowledge, customer focus, respect, resourcing, consistency, accountability, and transparency. The RI is calculated from responses to eight items in the question "Q1. Based on all your experiences in the last 12 months, to what extent do you feel the following terms describe ARPC?", with each item contributing equally to the overall index score.

RI scores range from 0 to 100 index points, with $0_{/100}$ occurring if all respondents give the lowest scores available for each item in the question (i.e. 'Not at all') and $100_{/100}$ occurring if they all give the highest scores available for each item in the question (i.e. 'Totally'). 'Can't say' responses are excluded from the calculations.

In 2025/26 an overall Reputation Index score (RI) of $77_{/100}$ was achieved, down from $82_{/100}$ in 2024/25. The high overall score indicates insurers continued to see ARPC very positively. However, their views are less strongly held compared to 12 months ago, with fewer insurers selecting the highest rating to describe their views of ARPC, and a higher proportion choosing to describe ARPC as embodying the various reputational attributes *to a large extent*, rather than *totally*).

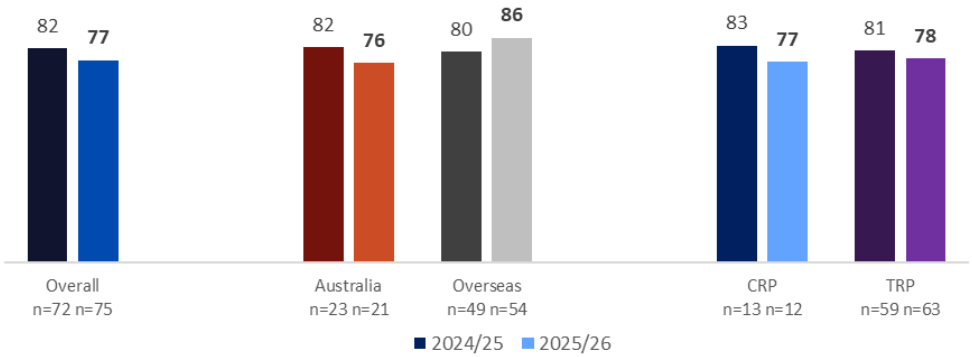
There were mixed movements across reputational attributes, with some improving even as the overall index declined on average. Perceptions of ARPC being *professional* and *knowledgeable* remained strong, and perceptions of *transparent decision making* remained steady – albeit rated less strongly. However, both TRP and especially CRP insurer customers were much less likely to feel that ARPC was *well-resourced* after their experiences in the last 12 months (down -22% among TRP insurer customers, and -30% among CRP insurer customers compared to last year, see Table 16). Other facets that declined compared to last year were being *accountable* and being *consistent in actions* (among CRP insurer customers only).

Figure 11. Reputation Index Score and subcomponents (excluding 'can't say' and 'N/A' responses)



Base: All insurer customer responses (excluding 'can't say' and 'N/A' responses)

Figure 12. Reputation Index Scores by location and pool type



Base: All insurer customers

Table 13. Reputation Index and subcomponents by location and pool type (excluding 'can't say' and 'N/A' responses)

Reputational characteristics – excludes 'can't say' and 'N/A responses'						
2025/26	**Definition**	**Overall***	**Aust.**	**Overseas***	**CRP**	**TRP***
Reputation Index *derived from below items*	0-100	**77** *-5ip*	**76** *-6ip*	**86** *+5ip*	**77** *-6ip*	**78** *-3ip*
To what extent do the following terms describe ARPC? q1						
Professional	Totally + large extent	**99%** *+3%*	100% *+4%*	90% *-7%*	100% *No change*	98% *+7%*
Knowledgeable		**91%** *No change*	90% *-1%*	91% *-2%*	92% *No change*	89% *-2%*
Customer focused		**86%** *-2%*	86% *-1%*	88% *-6%*	83% *-9%*	89% *+6%*
Respectful of insurers		**86%** *-1%*	86% *-1%*	88% *-5%*	83% *-9%*	89% *+7%*
Consistent in its actions		**82%** *-5%*	81% *-5%*	91% *+3%*	75% *-17%*	89% *+10%*
Accountable		**75%** *-8%*	74% *-8%*	89% *-5%*	73% *-10%*	78% *-4%*
Well resourced		**75%** *-20%*	73% *-22%*	87% *-1%*	70% *-30%*	82% *-7%*
Transparent in its decision-making		**72%** *+7%*	70% *+6%*	89% *+3%*	67% *No change*	78% *+14%*
** indicates weighted result* *Sample size*		*68 - 75*	*15 - 21*	*50 - 54*	*10 - 12*	*58 - 63*

Green shaded cells = increased by more than +3 index points or +10 percentage points, Pink shaded cells = fell by more than -3 index points or -10 percentage points. Change from 2024/25 wave.

Perceptions of capability and effectiveness

The Capability and Effectiveness Index score (CEI) is calculated to provide a single result summarising stakeholder perceptions of ARPC capabilities and effectiveness to assist with making comparisons across stakeholder types and over time. The CEI is calculated from responses to two questions, each containing three items related to capability and effectiveness – a total of 6 items, each item contributing equally to the overall index score:

- *Q5: How does your organisation feel about ARPC in terms of its…*
  - *Q5a – understanding of your specific organisation*
  - *Q5b – experience and understanding of the industry*
  - *Q5c – skills to effectively fulfil its mandated role*
- *Q6: How effectively do you feel ARPC is performing its role…*
  - *Q6a – administering the Terrorism Reinsurance Pool*
  - *Q6b – administering the Cyclone Reinsurance Pool*
  - *Q6c – overall as a government provider of reinsurance*

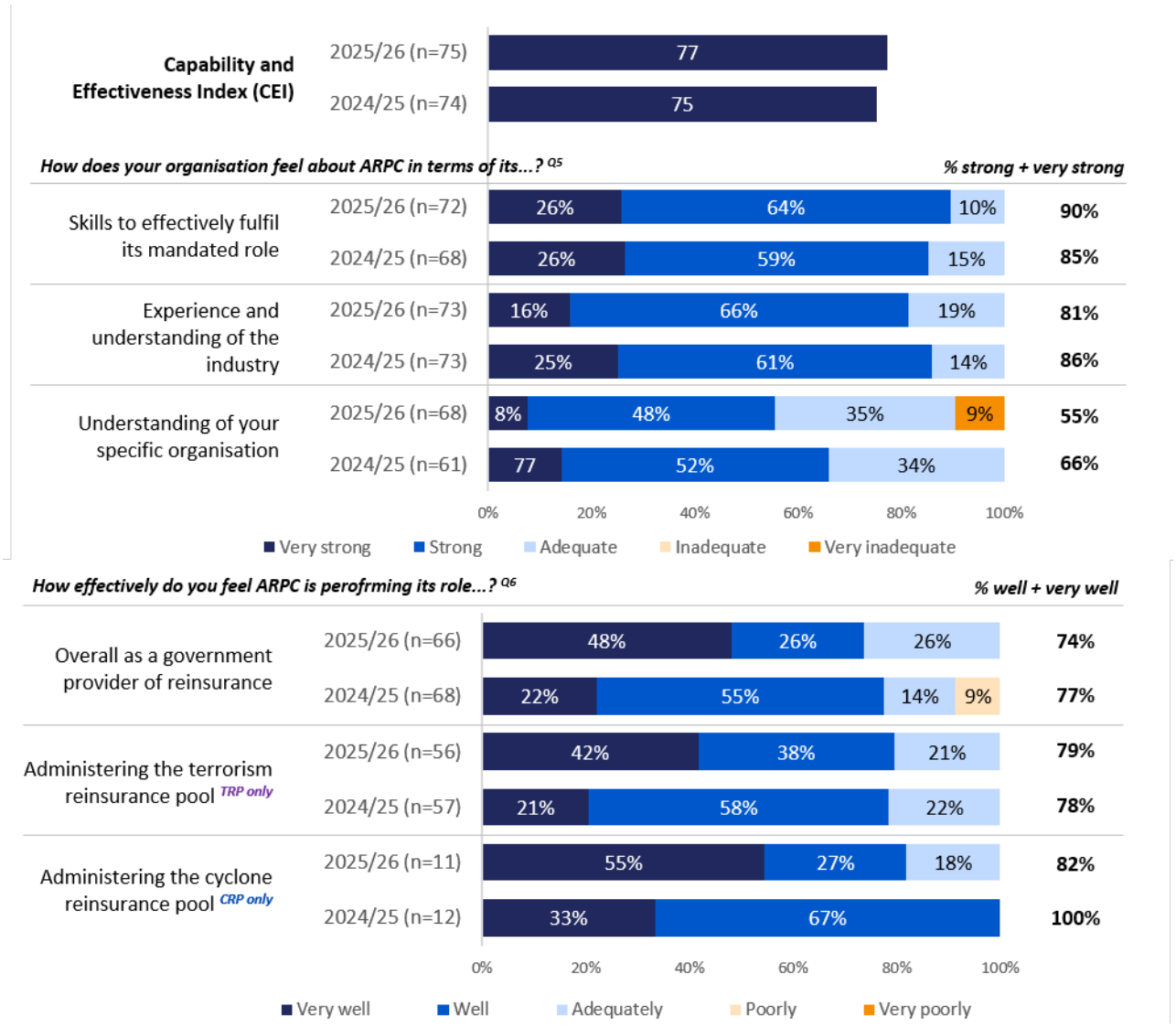
CEI scores range from 0 to 100 index points, with $0_{/100}$ occurring if all respondents give the lowest scores available for each item (i.e. 'Very inadequate' or 'Very poorly') and $100_{/100}$ occurring if they all give the highest scores available for each item (i.e. 'Very strong' or 'Very well'). 'Can't say' and 'Not applicable' responses are excluded from the calculations.

The Capability and Effectiveness Index (CEI) is the only index to have scored higher in 2025/26 compared to the previous year. It was at $77_{/100}$, +2ip from 2024/25. The CEI was steady for Australian and CRP insurer customers, and the increase came from those who are overseas or part of the TRP.

Part of the increase in the CEI index score came from a higher proportion of insurer customers who used the highest possible rating of *very well* when asked how effectively ARPC is performing its role as *a government provider of reinsurance*, and in administering both the CRP and TRP. Interestingly, in 2024/25 two thirds of CRP insurer customers rated ARPC's administration of the pool as being done *well* (67%). In 2025/26 this dropped to just a quarter (27%) – with the difference evenly split between being better (*very well* ratings increased from 33% to 55%) and being less strong (*reasonable* ratings went from 0% to 18%).

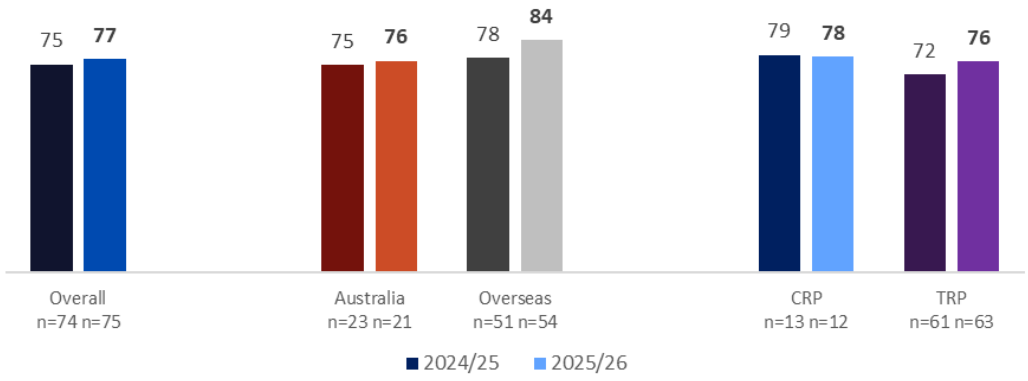
While the CEI overall increased a little, there were two specific aspects that were rated lower in 2025/26 amongst those respondents who had an opinion. The proportion who considered the administration of the CRP to be done *well or very well* dropped; but so too did the proportion of Australian insurers across both the CRP and the TRP who felt that ARPC showed *strong or very strong* understanding on their specific organisation. Feedback from the interviews suggests that for TRP customers, this latter result may be a result of the changes that were made in December 2025, which many insurers felt did not allow them a realistic timeframe.

Figure 14. Capability and Effectiveness Index and subcomponents (excludes 'can't say' and 'N/A' responses)



Base: All responding insurer customers (excludes 'can't say' and 'N/A' responses)

Figure 15. Capability and Effectiveness Index by location and pool type



Base: All insurer customers

Table 16. Capability and Effectiveness Index and subcomponents by location and pool type – excludes 'can't say' and 'N/A' responses

Capability and Effectiveness attributes – excludes 'can't say' and 'N/A' responses						
2025/26	**Definition**	**Overall***	**Aust.**	**Overseas***	**CRP**	**TRP***
Capability and Effectiveness Index *derived from below items*	0-100	**77** *+2ip*	**76** *+1ip*	**84** *+6ip*	**78** *-1ip*	**76** *+4ip*
How does your organisation feel about ARPC in terms of its...? Q5						
Skills to effectively fulfil its mandated role	Strong + very strong	**90%** *+5%*	90% *+4%*	85% *+11%*	92% *No change*	87% *+10%*
Experience and understanding of the industry		**81%** *-5%*	81% *-6%*	85% *+8%*	83% *-9%*	79% *No change*
Understanding of your specific organisation		**55%** *-11%*	53% *-14%*	82% *+25%*	55% *-12%*	56% *-9%*
How effectively do you feel ARPC is performing its role...? Q6						
Overall as a government provider of reinsurance	Well + very well	**74%** *-3%*	71% *-5%*	98% *+8%*	75% *-8%*	72% *+1%*
Administering the terrorism reinsurance pool *TRP only*		**79%** *+1%*	75% *No change*	96% *+6%*	- *-*	79% *-1%*
Administering the cyclone reinsurance pool *CRP only*		**82%** *-18%*	82% *-18%*	- *-*	82% *-18%*	- *-*
** indicates weighted result*	*Sample size*	*11 - 73*	*8 - 21*	*45 - 52*	*11 - 12*	*54 – 61*

Green shaded cells = increased by more than +3 index points or +10 percentage points, Pink shaded cells = fell by more than -3 index points or -10 percentage points. Change from 2024/25 wave.

What ARPC is like to work with

The Performance Index score (PI) is calculated to summarise performance ratings across a range of experience aspects into a single score. The PI is calculated from responses to six items from one question, with each item contributing equally to the final index score:

- *Q2: How well is ARPC performing in terms of…? [6 experience items, including communication of outcomes, responding to requests, meeting its obligations to insurers, providing technical support, listening to insurers, and explaining the rationale behind decisions.*

PI scores range from 0 to 100 index points, with 0/100 occurring if all respondents give the lowest scores available for each item (i.e. 'Very poor' and 'Very unsatisfactory') and 100/100 occurring if they all give the highest scores available for each item (i.e. 'Very good'). 'Can't say' and 'Not applicable' responses are excluded from the calculations.

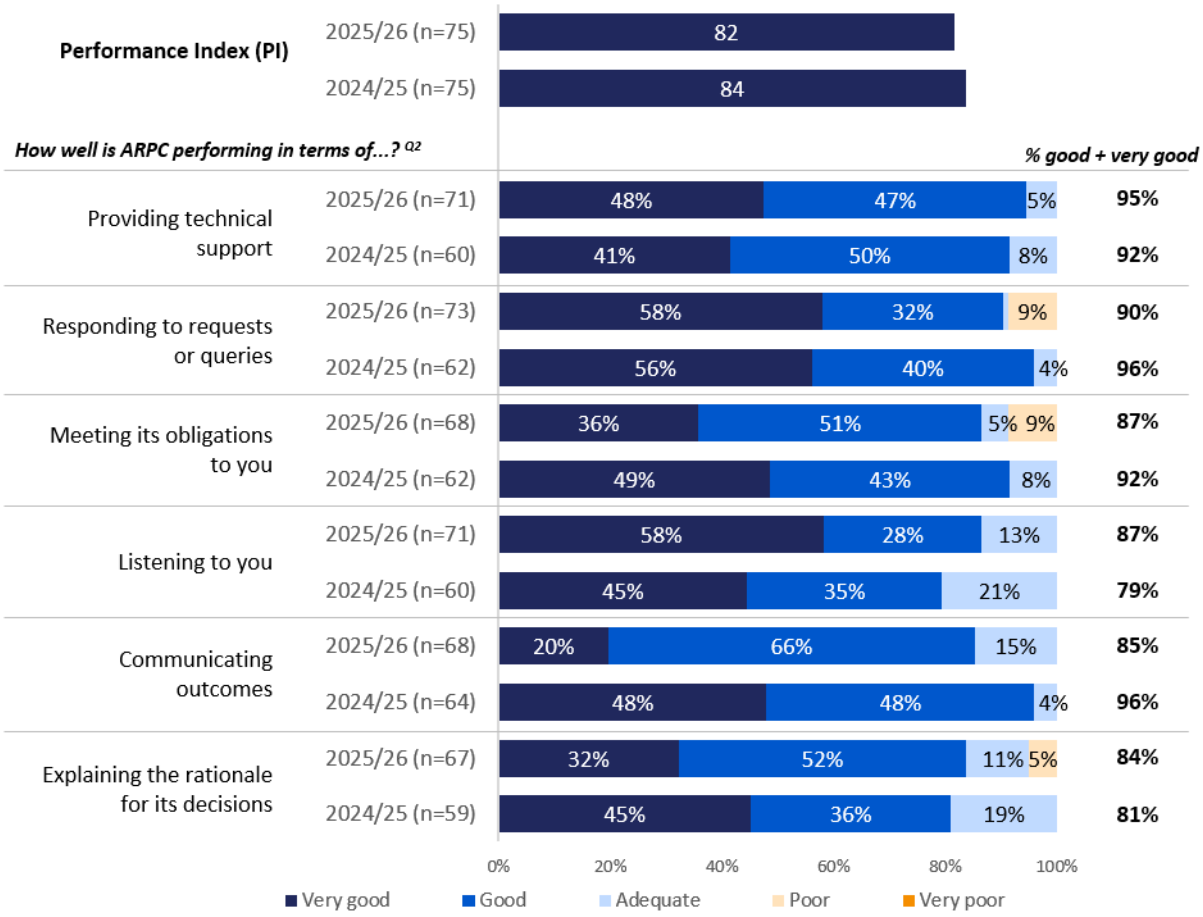
INDEX CHANGES: In 2024/25 the index also included a CRP specific item "Given your experiences with ARPC, how would you rate the following… speed of claims processing? [Q7e CRP only]". In 2025/26, this item was removed and a similar item was incorporated under the new Claims Process Experience Index (CPEI).

The Performance Index (PI) score for 2025/26 was 82/100, -2ip compared to 2024/25. As with a number of variations seen between years, the slightly lower scores for the PI were observed from Australian and CRP insurer customers, remaining steady for all TRP customer and being slightly higher this year for overseas insurers.

Within the PI components, scores were slightly higher in 2025/26 for *listening to you* and *providing technical support*; with these higher ratings coming mostly from Australian and TRP insurer customers. *Explaining rationale for decision making* also increased, but only among TRP customers.

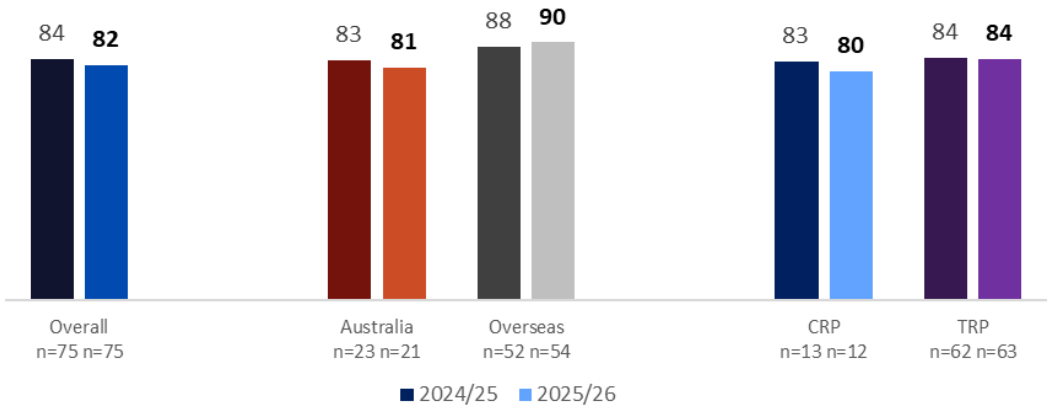
Communication of outcomes showed the biggest reduction compared to the previous survey, with the proportion rating ARPC's performance as *very good* falling from nearly half (48%) to 1-in-5 (20%) of all insurers who responded to the survey. This pattern was seen across the different insurer types, and is consistent with the feedback given by insurers who participated through interviews. *Responding to requests or queries* was also consistently down compared to 12 months earlier.

Figure 17. Performance Index and subcomponents (excludes 'can't say' and 'N/A' responses)



Base: All responding insurer customers (excluding 'can't say' and 'N/A' responses)

Figure 18. Performance Index by location and pool type



Base: All insurer customers

Table 19. Performance Index and subcomponents by location and pool type (excludes 'can't say' and 'N/A' responses)

Performance attributes – excludes 'can't say' and 'N/A' responses						
2025/26	**Definition**	**Overall***	**Aust.**	**Overseas***	**CRP**	**TRP***
Performance Index *derived from below items*	0-100	**82** *-2ip*	**81** *-2ip*	**90** *+2ip*	**80** *-3ip*	**84** *No change*
How well is ARPC performing in terms of...? Q2						
Providing technical support	Good + very good	**95%** *+3%*	95% *+4%*	90% *-10%*	91% *-1%*	98% *+7%*
Responding to requests or queries		**90%** *-6%*	90% *-6%*	90% *-10%*	92% *-8%*	89% *-2%*
Meeting its obligations to you		**87%** *-5%*	86% *-5%*	97% *+1%*	83% *-9%*	90% *-1%*
Listening to you		**87%** *+8%*	86% *+8%*	97% *+1%*	83% *-2%*	90% *+16%*
Communication of outcomes		**85%** *-11%*	85% *-11%*	88% *-12%*	83% *-17%*	88% *-4%*
Explanations of the rationale for its decisions		**84%** *+3%*	83% *+3%*	87% *-7%*	73% *-9%*	97% *+17%*
** indicates weighted result*	*Sample size*	*67 - 73*	*18 - 21*	*47 - 52*	*11 - 12*	*56 - 61*

Green shaded cells = increased by more than +3 index points or +10 percentage points, Pink shaded cells = fell by more than -3 index points or -10 percentage points. Change from 2024/25 wave.

How is ARPC supporting customers to comply with requirements? (Compliance Facilitation)

The Compliance Facilitation Index score (CFI) is calculated to provide a single result summarising performance ratings across a range of aspects related to ARPC supporting insurer customers to comply with their obligations. The CFI is calculated from responses to ten items from one questions, each item contributing equally to the overall index score:

- *Q7: Given your experiences with ARPC over the last 12 months, how would you rate the following…? [10x items including accuracy of information provided, support available, proactive communication, knowledge and authority of staff to effectively support insurers to comply, usefulness of guidance provided and of materials available, clarity of requirements, the PACE system, and proactive advice and assistance provided by staff]*

CFI scores range from 0 to 100 index points, with $0_{/100}$ occurring if all respondents give the lowest scores available for each item (i.e. 'Very inadequate' or 'Very poorly') and $100_{/100}$ occurring if they all give the highest scores available for each item (i.e. 'Very strong' or 'Very well'). 'Can't say' and 'Not applicable' responses are excluded from the calculations.

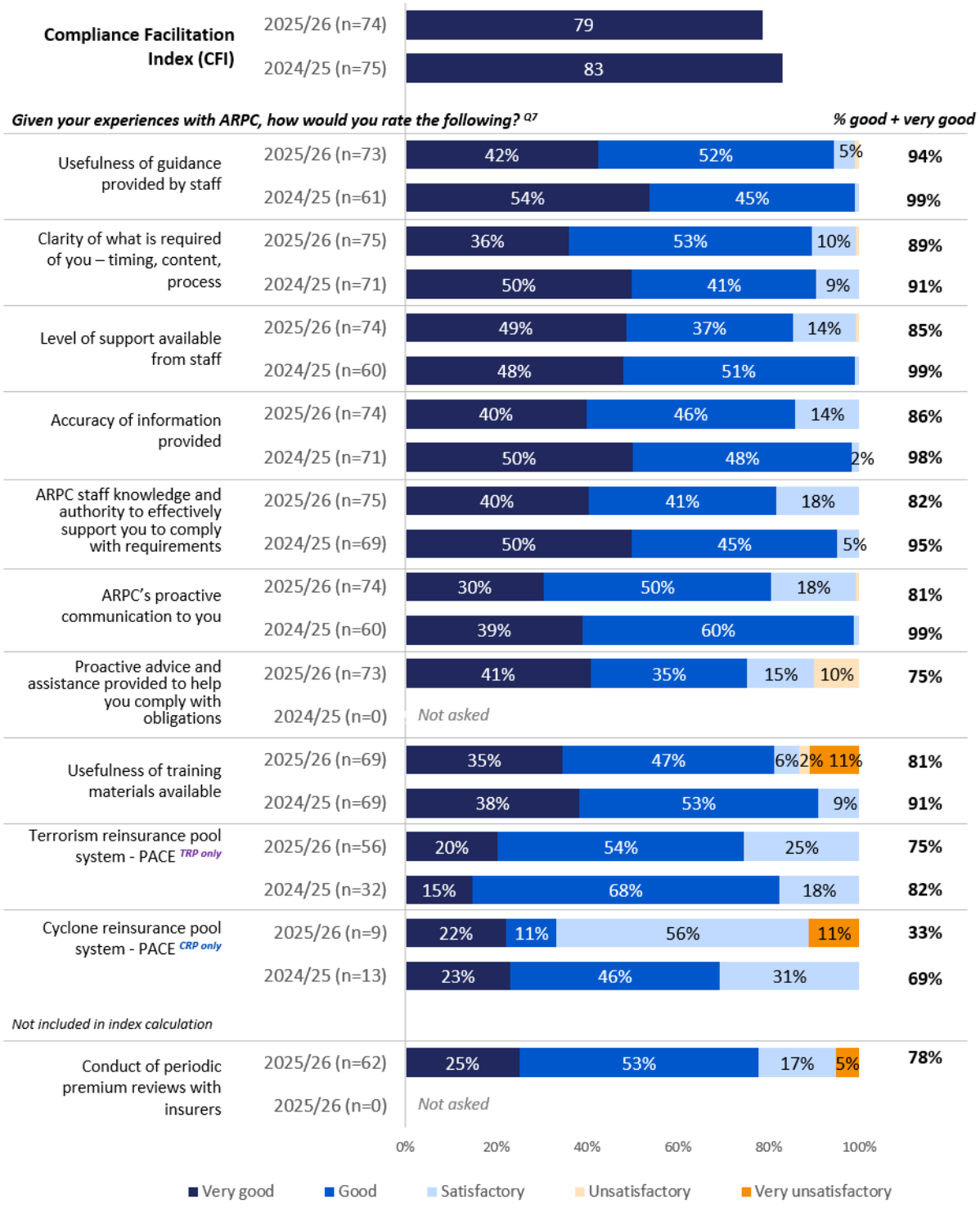
INDEX CHANGES: in 2025/26, how data is captured for the index component related to proactive assistance was updated. Previously, it was asked as a separate question "How valuable / important to your organisation is it that ARPC proactively provides advice and assistance to help you comply with their obligations? ^{Q3b}. In 2025/26 this question was incorporated into Q7, which contains the broader set of compliance facilitation items. Two items previously captured under Q7 were also removed on grounds of redundancy: RISE system (TRP only – system retired), and responsiveness to requests (already captured under Q2 and in the Performance Index).

The Compliance Facilitation Index (CFI) was, along with the Reputation Index, the theme within the survey where insurer customers identified some friction points with the higher salience and activity levels seen in the last 12 months. The CFI dropped -4ip from 2024/25, to be at $79_{/100}$. While still an objectively high overall rating, the CFI fell sharply for CRP insurer customers (-8ip) while remaining steady for TRP insurer customers. This helps to clearly identify where the friction points stemmed from (and in fact, the CFI actually increased +10ip amongst overseas insurers in the same time period).

There were five components of the CFI that CRP insurer customers gave lower ratings to than in 2024/25, when the pool was in its first cycles and claims volumes and values were much lower. Amongst those who provided a rating (ie: excluding the *can't say* and *not applicable* responses), lower ratings were seen for the *CRP PACE system* (down -36% compared to last year); *the level of support, ARPC staff knowledge*, and *ARPC's proactive communication* (all down -25%); and *accuracy of information* provided (down -17%).

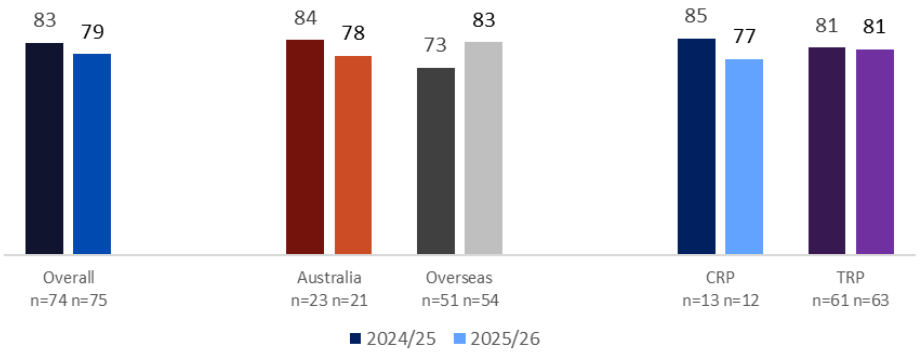
Other than CRP PACE system, the objective ratings for all of these remain strong (with 75-94% rating them as *good or very good*) – but the *relatively lower* ratings give ARPC some targeted and useful feedback to focus continuous improvement work as the CRP moves into a more active and business-as-usual phase. These results can also be seen alongside the lower ratings for *communicating outcomes* (as seen in the PI section).

Figure 20. Compliance Facilitation Index and subcomponents (excludes 'can't say' and 'N/A' responses)



Base: All responding insurer customers (excludes 'can't say' and 'N/A' responses)

Figure 21. Compliance Facilitation Index by location and pool type



Base: All insurer customers

Table 22. Compliance Facilitation Index and subcomponents by location and pool type (excluding 'can't say' and 'N/A' responses)

Compliance facilitation attributes – excluding 'can't say' and 'N/A' responses						
2025/26	**Definition**	**Overall***	**Aust.**	**Overseas***	**CRP**	**TRP***
Compliance Facilitation Index *derived from below items*	0-100	**79** *-4ip*	**78** *-6ip*	**83** *+10ip*	**77** *-8ip*	**81** *No change*
Given your experiences with ARPC, how would you rate the following? [Q7]						
Usefulness of guidance provided by staff	Good + very good	**94%** *-5%*	95% *-5%*	88% *+2%*	91% *-9%*	98% *No change*
Clarity of what is required of you – timing, content, process		**89%** *-2%*	90% *-1%*	80% *-3%*	83% *-9%*	96% *+7%*
Level of support available from staff		**85%** *-14%*	86% *-14%*	81% *-2%*	75% *-25%*	96% *-2%*
Accuracy of information provided		**86%** *-12%*	86% *-14%*	88% *+6%*	83% *-17%*	89% *-8%*
ARPC staff have knowledge and authority to effectively support you to comply with regulatory requirements		**82%** *-13%*	81% *-15%*	89% *No change*	75% *-25%*	89% *-1%*
ARPC's proactive communication to you		**81%** *-18%*	81% *-19%*	78% *-3%*	75% *-25%*	87% *-10%*
Proactive advice and assistance provided to help you comply with obligations		**75%** *New in 2025/26. No comparison available.*	75%	78%	64%	87%
Usefulness of training materials available		**81%** *-10%*	81% *-10%*	81% *-5%*	78% *-7%*	85% *-13%*
Terrorism reinsurance pool system – PACE *TRP only*		**75%** *-7%*	71% *-15%*	91% *+32%*	- -	75% *-7%*
Cyclone reinsurance pool system – PACE *CRP only*		**33%** *-36%*	33% *-36%*	- -	33% *-36%*	- -
Not included in index calculations						
Conduct of periodic premium reviews with insurers	Good + very good	**78%** *New in 2025/26. No comparison available.*	76%	90%	67%	88%
** indicates weighted result*	*Sample size*	*9 - 75*	*7 - 21*	*45 - 54*	*9 - 12*	*53 - 63*

Green shaded cells = increased by more than +3 index points or +10 percentage points, Pink shaded cells = fell by more than -3 index points or -10 percentage points. Change from 2024/25 wave.

What do insurer customers think of the CRP Claims Process? (CRP claims experience)

The CRP Claims Process Experience Index score (CPEI) is calculated to provide a single result summarising performance ratings across a range of experience aspects associated with making CRP claims. The CPEI is calculated from responses to nice items from one question, with each item contributing equally to the overall index score:

- *Q7A: Thinking about your experience of making CRP claims this past season (so far), overall how would you rate the following aspects of your experience with the CRP claims process…?*

  [9x items including guidance available, proactive communications about claims, responsiveness to queries, clarity of requirements, ease of use of PACE system, overall time to complete the process, speed of claims processing once submitted, staff knowledge and authority, and conduct of period claims audits.]

INDEX CHANGES: This index is new to the survey in 2025/26. Feedback about claims experiences was previously collected via a separate Claims Experience survey which contained similar, but not directly comparable questions.

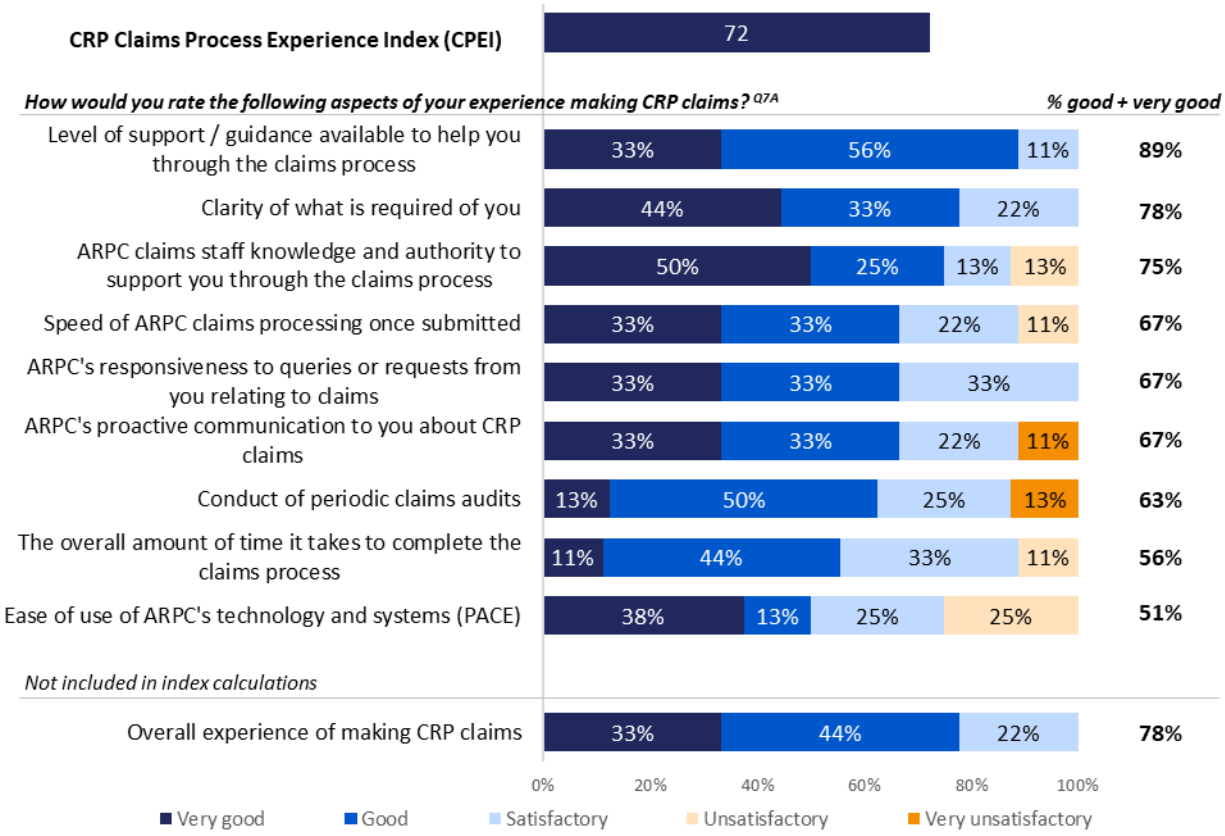
The CRP Claims Process Experience Index (CPEI) is a new component to the survey added in 2025/26, replacing a previous standalone claims survey. **The index was at 72/100 for this first year**, noting the context of the higher CRP claims activity, and the tendency for CRP insurer customers to be giving slightly lower ratings to a range of facets of their experience with ARPC compared to the previous year when the pool was just beginning to operate.

Importantly, overall 100% of CRP insurer customers rated the overall experience of making CRP claims as *at least satisfactory*, with 78% who considered it *good or very good* overall.

As with all of the indices, a range of ratings are seen across the contributing components. The highest rated were the *level of support / guidance available*, and the *clarity of what is required*. The lowest rated items were the *ease of use of ARPC's technology and systems (PACE)*, the *overall amount of time it takes to complete the claims process*, and the *conduct of periodic claims audits*.

A small proportion of CRP insurer customers indicated that some aspects of the experience and process were unsatisfactory (n=3 insurers rated at least one aspect of the claims experience as *unsatisfactory* or *very unsatisfactory*, but none provided negative ratings across all aspects). Aside from those aspects listed above as being lower rated, at least one *unsatisfactory* rating was seen for *proactive communication*, *speed of processing once submitted* and *claims staff knowledge and authority to support* insurer customers through the process.

Figure 23. CRP Claims Process Experience Index (CPEI) and subcomponents



Base: All insurer customers n=9 (can't say and not applicable responses excluded for clarity)

Table 24. CRP Claims Process Experience Index and subcomponents by location and pool type

CRP Claims Process Experience attributes – excluding 'can't say' and 'N/A' responses						
2025/26	**Definition**	**Overall***	**Aust.**	**OS***	**CRP**	**TRP***
CRP Claims Process Experience Index (CPEI) *CRP only* *derived from below items*	0-100	**72**	**72**	-	**72**	-
How would you rate the following aspects of your experience making CRP claims? *Q7A CRP only*						
Level of support / guidance available to help you through the claims process	Good + very good	**89%**	89%	-	89%	-
Clarity of what is required of you		**78%**	78%	-	78%	-
ARPC claims staff knowledge and authority to support you through the claims process		**75%**	75%	-	75%	-
ARPC's proactive communication to you about CRP claims		**67%**	67%	-	67%	-
ARPC's responsiveness to queries or requests from you relating to claims		**67%**	67%	-	67%	-
Speed of ARPC claims processing once submitted		**67%**	67%	-	67%	-
Conduct of periodic claims audits		**63%**	63%	-	63%	-
The overall amount of time it takes to complete the claims process		**56%**	56%	-	56%	-
Ease of use of ARPC's technology and systems (PACE)		**51%**	51%	-	51%	-
Not included in index calculations						
Overall experience of making CRP claims	Good + very good	**78%**	78%	-	78%	-
** indicates weighted result*	*Sample size*	***9***	*9*	-	*9*	-

Summary and opportunities

Things ARPC has done well

In general, ARPC's baseline ability to meet its obligations, deliver on its commitments, and provide stability during major events or changes was seen as a key strength. On the TRP side, ARPC was recognised for supporting the industry and providing confidence, while on the CRP side, they were seen to aid consumers by helping to addressing affordability and underinsurance challenges.

When asked to describe one thing that ARPC did well or which they particularly appreciated over the past year, insurers focused on the responsiveness and support from ARPC staff, and their willingness to work with insurers to address issues, and share their knowledge. Transitioning TRP customers over to using the PACE system was also seen as a positive change, as was strengthening security of the PACE system, and providing a testing environment for CRP submissions.

- **Responsiveness and support**
  - As in previous years, ARPC staff were consistently praised for their **responsiveness and willingness to assist when required**. Insurers noted that queries are typically answered promptly, often within 3–4 days, and the guidance provided is clear, practical, and helpful. ARPC's support is seen as invaluable in helping insurers navigate complex processes, resolve issues, and manage expectations of internal stakeholders and managed insurers.
  - Insurers also highlighted ARPC's **flexibility and understanding** when dealing with unique or challenging circumstances. They appreciated ARPC's willingness to listen to feedback and make adjustments where possible, such as reconsidering positions, extending deadlines, or refining processes.
- **Engagement and relationship building**
  - **Regular meetings** with the CRP team in particular were highlighted as a key strength, with respondents noting that these interactions demonstrate ARPC's commitment to building strong, collaborative relationships.
  - Australian insurers described their relationship with ARPC as one of the strongest among reinsurers, attributing this to the frequency, quality, and consistency of engagement. These meetings provide a platform for open dialogue, feedback, and problem-solving, which insurers find valuable.
  - ARPC's proactive approach to **reaching out, checking in on potential issues, and conducting review meetings** was appreciated by both TRP and CRP insurer customers.
  - ARPC's **willingness to meet insurers in person**, including overseas, was also noted as a positive aspect. Insurers appreciated the opportunity to demonstrate how their processes work, receive constructive feedback, and build stronger relationships with ARPC.
- **General communication**
  - ARPC's **proactive communication around the transition to the PACE system for TRP insurer customers** was particularly appreciated by both local and overseas insurers. Insurers noted that ARPC provided advance notice of changes, conducted thorough testing, and offered clear instructions to ensure a smooth transition.
  - TRP insurer customers valued ARPC's **willingness to listen to feedback**, change the deadline for implementing required changes, and provide clear explanations for its decisions. Even when there was disagreement, insurers appreciated the transparency and rationale provided by ARPC.

- Insurers value **receiving regular procedural notifications and reminders** about upcoming changes, lodgement deadlines, and other requirements. This sentiment came through most strongly among overseas insurers.

- **System improvements related to PACE system**
  - **Technical support for the PACE system** was described as effective, with helpful resources available online and responsive assistance from ARPC staff when needed.
  - Insurers valued that ARPC is continuing to improve the system, notably by **increasing its security**.
  - TRP insurer customers felt the **transition from the previous RISe system to PACE** was well-managed, with respondents highlighting the extensive testing and communication conducted by ARPC ahead of the change. It was also noted that the new system is straightforward to use, has reduced errors and made processes such as generating client invoices more efficient.
  - The **CRP testing environment** was seen very positively, and described as **essential** by one insurer, allowing them to test premiums and claims, identify errors, and ensure accuracy before uploading claims. This tool is seen as critical to their operations and a key enabler of accuracy and efficiency. However, it was also noted that its effectiveness relied on the underlying data being updated regularly to reflect changes made to the live system.

> *"We couldn't operate without the CRP testing environment. We test everything through it (premiums and claims), sort out any errors, and only then upload claims."*
> – Australian CRP Insurer Customer

- **Educational Resources and Events**
  - Insurers appreciated ARPC's **efforts to share information and provide clarity on complex topics with the sector through varied channels,** notably the annual risk seminars and presentations at key sector conferences.
  - The **CRP annual risk seminar** in particular was described as excellent. Insurers noted that these events provide valuable updates on changes, help new team members or those new to the industry understand key information, and offer opportunities to ask questions directly.

Opportunities for improvement

There were a number of opportunities for improvement identified in the 2025/26 survey, summarised below.

Suggestions for improvement related to CRP

The majority of the suggestions for improvement from CRP insurer customers related to the claims process. While all CRP insurer customers found the claims process to be at least satisfactory, some reported being frustrated with certain aspects of the process, particularly with the ease of use of the PACE system and communication about claims outcomes. Suggestions for improvement reflect this mixed sentiment.

- **Minimise changes to data structures**
  - A few insurers noted that they had **no specific suggestions for improvement**, but **requested that ARPC not make any changes to the structures or requirements tables**. Some commented that they were sufficiently satisfied with the claims process overall, having spent time setting up internal systems and processes to better align with ARPC's requirements reducing the work involved to an acceptable amount. Having made this investment, they would like the key data structure aspects to remain constant.

  - This feedback highlights that the **process is working for some insurers, but may do so less well for others** who have less opportunity to adjust how they work internally to make claims submissions more efficient.

- **Streamline claims processing – particularly processing of referred claims**
  - Insurers emphasised the need to **improve the speed of claims processing**, particularly by **reducing the number of referred claims** and **resolving issues more quickly**.
  - While stakeholders are always going to prefer faster timelines, delays in claims processing impact insurers' ability to meet financial reporting deadlines and create operational inefficiencies. This creates significant challenges with internal stakeholder management for them, especially when no reliable estimate of how long it will take to finalise outstanding claims is available. Simplifying the claims process and addressing bottlenecks would significantly improve the experience for insurers.

- **Improve communication and transparency around claims decisions**
  - **Provide clear rationale for claim referrals and rejections without prompting:** Insurers expressed frustration with a lack of transparency and proactive communication regarding claims decisions. They noted instances where claims were rejected or decisions reversed without clear explanations or rationale.
  - **Provide estimated timeframes for payments:** Insurers also noted that information about when payments would be made following lodgement of claims was currently not provided, which impacts on their financial reporting and cash flow projections.

- **Provide greater clarity around requirements**
  - Insurers highlighted the need for clearer and more effective communication about what information is required for claims to be processed. While regulations and scope are generally understood, there is often uncertainty about the **specific documentation or evidence needed to satisfy ARPC's requirements**, which can result in claims being referred or rejected.
  - Existing training and guidance materials, while useful, did not address this need and were considered fairly basic. **Augmenting training and guidance materials** to include greater detail and examples around what specific information is required to support claims would be beneficial.

- **Enhance system functionality (PACE System)**
  - The PACE system was identified as cumbersome and requiring significant modifications to data generated by insurer system before it can be uploaded. Insurers suggested improvements to **make the system more user-friendly and efficient.**
  - **Specific suggestions** included simplifying data upload processes, improving search capabilities, providing clearer reporting tools to identify paid claims, errors, and excluded claims, enabling multiple user access profiles (as per TRP), and integrating premium payment processing information into the PACE system to improve self-serve invoicing functionality. Insurers also requested better notification processes for claims excluded from PACE, including guidance on how to resolve issues and claim funds from the pool.
  - **Collaborating with insurers on system changes:** Some insurers expressed strong interest in working directly with ARPC to improve the functionality of the PACE system. **Collaborating with end users on system improvements is generally advisable**, as it often leads to better solutions and strengthens relationships. However, it also **poses some risks and ARPC should carefully manage expectations about the extent to which insurers can influence changes.**

Insurers' understanding and expectations of government systems and process constraints varies, and those directly using the PACE system – who are often more technically focused – tend to have less experience with the constraints faced by the public service. **If insurers are invited to provide input without a clear understanding of these limitations, they may become frustrated if subsequent changes are less significant than they might expect in their commercial ecosystems. This could lead to perceptions that ARPC was not genuine in seeking their input, potentially damaging relationships and trust.**

Conversely though, **if expectations are managed effectively, engaging insurers in making system improvements could be a valuable two-way learning opportunity**. It could enhance mutual understanding of constraints and requirements for both insurers and ARPC, resulting in a more collaborative and productive relationship.

- **Sharing Benchmarking Data**
  - Insurers suggested that ARPC share relevant benchmarking data collected from insurers to provide insights into their performance compared to peers. This would add value to the data collection process and help insurers identify areas for improvement.

Suggestions for improvement related to TRP

Among TRP insurer customers, with the December 2025 changes very much top of mind, suggestions for improvement largely focused on proactive communication and improved handling of any future changes to requirements.

- **Improve handling of changes to requirements**
  - **More proactive communication and longer lead times**: Insurers called for more proactive engagement with stakeholders, particularly around changes to any requirements or regulations. They suggested providing long lead times (e.g., 10+ weeks) for implementing changes to allow insurers sufficient time to adjust their systems and processes. This is especially important during busy periods, such as the end of the year, when system freezes and staff leave can make rapid implementation challenging.
  - **Proactively advocate to Government**: Insurers suggested that ARPC advocate more strongly to government to ensure realistic timelines for industry compliance with any future changes. Some insurers commented that government often works on changes for a long time (months) but provide the industry with very limited time to implement them, which is sometimes not feasible, and this feels unfair and lacking appropriate consideration (or understanding).
- **Review how important messages are communicated**
  - **Review the notification processes for important messages**: Insurers noted that communications about changes, such as the December changes to requirements, do not always reach the appropriate contacts within their organisations. They recommended that ARPC regularly update and maintain contact lists to ensure critical information is sent to the right people, especially during time-sensitive periods like the Christmas holiday season.
  - **Review communication formats for important messages**: An overseas insurer suggested introducing newsletters or similar communications to notify them of updates to submission templates or processes – suggesting that current communications with overseas insurers may not be sufficient for raising awareness of key changes, or perhaps that key changes may need to be communicated in a way that is distinct from regular procedural notifications to highlight their importance.

- **Provide clearer instructions and practical examples in guidance and training materials**
  - Some insurers suggested that ARPC **expand and enhance its training resources**, particularly for **using the PACE system and understanding ARPC processes**. Current guides were described as basic and incomplete, providing only a starting point rather than comprehensive support. This was considered sufficient for some, but not for others.
  - Overseas insurers in particular requested clearer guidance on scope of inclusions/exclusions and how to calculate the premium due to ARPC, as well as on translating premiums identified in slips into the ARPC format (for example, accounts with postcodes spanning multiple tiers). They noted that such detailed information would help reduce ambiguity and be valuable in situations involving staff turnover and handovers, where the absence of clear examples could lead to inefficiencies and inconsistencies.
- **Other suggestions**
  - **Coverage clarifications:** Insurers requested clarification on whether clients can opt out of TRP if they have overlapping coverage through another reinsurer. They also sought clarity on whether cyber terrorism is covered under TRP.
  - **Threshold Updates**: One insurer suggested reviewing and updating operational thresholds, such as the AUD10k self-adjusting threshold, which has been in place for many years and may no longer reflect current needs.
  - **Engagement Frequency**: Some insurers suggested increasing engagement frequency with the TRP team, to twice-yearly check-in meetings to improve communication.

Suggestions for improvement related to conduct of audits

Insurers who had been audited or reviewed also felt there was scope to improve how audits are conducted, in particular taking a more coordinated approach across TRP and CRP activities to limit the compound burden on insurers.

- **Consider reducing audit frequency:**
  - Some insurers suggested ARPC consider reducing the frequency of cyclone claims audits, proposing a shift to every three years or conducting audits only after major claims events. They noted that traditional reinsurers typically audit less frequently and that annual audits of small, immaterial claims provide limited value, but have significant resourcing implications for both the insurer and ARPC.
- **Improve coordination across CRP and TRP audits to reduce overlap and duplication:**
  - Insurers highlighted a lack of coordination between CRP and TRP audit teams, which results in duplicated efforts and compounded inconvenience for insurers, particularly when audits overlapped or occurred close together.
- **Engage insurers in planning**:
  - Insurers suggested that ARPC involve them in the annual planning process for audits and reviews to better align schedules with insurers' internal workflows. The second half of the year is particularly challenging for many insurers due to internal reviews and other business priorities, making it difficult to allocate resources for ARPC audits. Collaborative planning could help reduce operational strain and improve efficiency.

- **Apply a risk-based approach to audit selection**:
    - Experiences with audits were mixed. Some insurers provided very positive feedback about the conduct of the audits and value gained from the experience, others felt that the audit selection approach sometimes focused on what appeared to them to be immaterial claims or low-risk aspects, which reduced the value of the process. They suggested that ARPC consider taking a more risk-based approach to audit selection.
- **Carry out audits efficiently, and close the loop with insurers**
    - Insurers emphasised the importance of ARPC adhering to agreed timelines for finalising claims audits and reporting. They noted instances where updated drafts were not provided proactively and required follow-up, which added unnecessary delays.
    - Some insurers also commented that some audit teams did not always use their time efficiently when conducting audits, sometimes unnecessarily extending the duration of audits to fill the scheduled time. They suggested ARPC consider a more streamlined administration approach to minimise disruption to insurers' operations.

Survey Technical Details

Since 2020 the ARPC has administered an annual Insurer Customer Survey to measure the effectiveness of its engagement activities and communications with insurer customers.

- From 2020-2023 this primarily involved collecting feedback from Terrorism Reinsurance Pool (TRP) insurer customers.
- In 2023 feedback was also collected Cyclone Reinsurance Pool (CRP) insurer customers after this new pool was established, however this group were asked a separate set of questions relevant to the early onboarding stage of their engagement with the pool and the results were reported separately.
- Ahead of the 2024/25 wave of research, the questionnaire was reviewed and updated. The design of the updated survey was guided by an intensive internal executive workshop and seeks to better reflect the greater scope of services provided by ARPC across the two reinsurance pools, and key areas of interest to ARPC. These include understanding the insurer customer experience with both the TRP and CRP pools; what insurer customers think ARPC is like to work with; and how well insurer customers feel ARPC is performing its role of administering the reinsurance pools and supporting insurer customers to comply with requirements.
- The 2025/26 survey is largely consistent with the previous wave, with minimal changes made to the core content. The most notable change involved adding a specific question about the CRP claims process, to collect feedback about claims experiences previously gathered through a separate survey process.

Note: Due to the magnitude of changes made to the survey content, results from 2024/25 and beyond are not directly comparable to results in prior years unless explicitly specified otherwise. The OSPI index is comparable in the sense that it is still calculated from three key individual questions, but the actual questions have changed from the 2025 survey.

Sample – who was invited

All insurer customers that hold Terrorism Reinsurance Pool and/or Cyclone Reinsurance Pool policies were eligible to complete the survey.

In 2025/26, the Australian Reinsurance Pool Corporation (ARPC) provided reinsurance to 201 active cedents (also referred to as insurer customers). Of these, 183 were Terrorism Reinsurance Pool cedents, and 18 were Cyclone Reinsurance Pool cedents. Among TRP cedents, 27 were Australian, and 156 were based overseas. All the CRP cedents were Australian.

The 201 cedents came from 188 individual entities. From these 188 entities, 5 were only cedents of the Cyclone Reinsurance Pool, 170 were only cedents of the Terrorism Reinsurance Pool, and 13 were cedents of both the TRP and CRP pools.

The primary reinsurance manager responsible for each reinsurance pool at each insurer customer entity was invited to respond to the survey. If an organisation held both TRP and CRP policies, it was asked to complete two surveys – one for each reinsurance pool. In some organisations, the same individual was the contact point for both pools. Where this is the case that individual was asked to provide feedback about both pools at the same time, and their responses were duplicated during the analysis phase.

Methodology

To minimise the burden of the survey, and to maximise participation, feedback from stakeholders is collected via a short 10-minute online survey. The majority of the survey is identical for both pools, with just a small number of questions specific to each of the individual pools. A copy of the questionnaire used can be seen in Appendix A of this report.

How data was collected

Since 2023, to boost both participation and the depth of information from top tier insurer customers, the biggest Australian insurer customers were invited to provide feedback via a semi-structured interview process rather than an online survey. This involved participating in an interview administered by one of ORIMA's senior research staff, typically lasting around 25 minutes. Interviews consisted of a combination of rating-style survey questions and complementary open questions to obtain more qualitative information about insurer customer experiences and perceptions.

Technical details

The 2024/25 survey was conducted during 26 February and 3 April 2026. Data was collected via video interviews (n=17) and online survey (n=58). Australian insurers were invited to respond to the survey via video interviews while overseas insurers were invited to complete the survey online.

Survey communications and engagement

The survey invitation was sent to the primary ARPC contact for each insurer customer – in most cases the Reinsurance Manager, or equivalent. Contacts were initially sent a pre-approach letter (PAL) as an email from ARPC informing them of the upcoming survey, noting it would be short to complete, and highlighting that the invitation would come from ORIMA Research to ensure confidentiality and independence.

Survey invitations and two reminders were then sent to insurer customer contacts by ORIMA. A one-week extension was also issued to give some insurer customers extra time to provide their feedback ahead of the Easter holidays. Additional notifications of the survey were sent to secondary contacts at some entities, letting them know of the process and who within their organisation would be contacted to provide feedback. This was done to enable insurers to notify ORIMA if the primary contact needed to be updated following personnel changes, helping to ensure each insurer was given maximum opportunity to share their views, and that the most relevant individuals were involved in the process.

Insurer customers who were invited to take part via video interview were contacted by phone and email by members of ORIMA staff to schedule an interview at a date and time convenient for the insurer customer. The interviews lasted between 15 and 30 minutes. In some cases, two or more representatives of insurer customers took part in the interviews. In these cases, the comments of all participants were recorded, but only a single organisational response was recorded for the rating questions.

Validation

To be valid submissions for analysis, surveys need to be endorsed and submitted by the Reinsurance Manager or the person with the closest working relationship with ARPC. Surveys that are not endorsed in this way are not included in the analysis.

Several individuals were the primary contacts for two or more insurer customers. These contacts were sent a single link to a central webpage where they could complete a survey on behalf of each insurer customer they represented, or copy their responses from a single completed survey to some or all the others, depending on whether they wished to provide different answers on behalf of different insurer customers. Contacts also had the option to share each insurer customer's survey link with other individuals who may be best place to respond to some or all questions.

Response rates – who responded

Correctly endorsed responses were received from 75 of the 201 contacts (including 17 conducted by video interview), an overall response rate of 37%. A breakdown of the survey response rates over time and across location and pool type can be found in the table below. Among the 63 TRP responses received in 2025/26, 9 were from Australian insurer customers, with the response rate being similar among Australian TRP cedents (33%) and overseas insurers (35%). Among the final sample, the largest insurer customers (as measured by relative share of premium income) were well represented ensuring the results reflect the views of ARPC's most important stakeholders.

It is not clear why engagement with the 2022 survey was somewhat lower than in other years, though it is possible that the concurrent introduction of the new Cyclone Pool may have inhibited some contacts from responding. The interview process assisted in increasing the Australian and overall response rate since 2023. From 2024/25 onwards, only active cedents were invited to take part in the survey, resulting in a lower total number of responses received while the response rate remained constant at 37%.

Table 25. Response rates over time by location and pool type

Annual survey response rates and sample sizes					
	Overall	Aust.	Overseas	CRP	TRP
2020	63 (28%)	12 (36%)	51 (27%)	-	63 (28%)
2021	51 (22%)	9 (25%)	42 (27%)	-	51 (22%)
2022	41 (18%)	8 (18%)	33 (19%)	-	41 (18%)
2023	87 (37%)	39 (63%)	48 (28%)	12 (100%)	75 (33%)
2024/25	75 (37%)	23 (51%)	52 (33%)	13 (72%)	62 (34%)
2025/26	**75 (37%)**	**21 (47%)**	**54 (35%)**	**12 (67%)**	**63 (34%)**

Weighting

To reflect the relative importance and value of premiums paid by insurer customer segments, a weighting is applied to the calculation of the 'overall' scores reported. The weighted overall scores reflect 90% Australian insurer customers, 6% Lloyds insurer customers and 4% all other overseas insurer customers. Australian and overseas results are reported separately throughout this report using unweighted data.

Reader note: Some of the sample sizes in this report are small from a statistical perspective. However, the results from the integrated TRP and CRP survey (2024/25 onwards) reflect responses from around 1-in-3 of all ARPC insurer customers.

While a reasonable indicator of insurer customer views (due to the proportion of the total population who responded), the small absolute sample sizes mean the results are 'noisier' from year to year than ones with larger bases. This is because individual responses have a greater impact on the total results, including where individual respondents chose *can't say* for specific questions. Results from specific cohorts of respondents are based on smaller sample sizes, and are more prone to fluctuations based on small numbers of individual respondents.

Readers should consider the possibility that views of non-respondents systematically vary from insurer customers who chose to respond.

'Overall' scores are weighted to reflect 90% Australian insurer customers, 6% Lloyds and 4% other overseas insurer customers. 'Overall' and 'Australian' scores include responses from both CRP and TRP insurer customers, unless specifically stated otherwise.

The questionnaire underwent a review and redesign ahead of the 2024/25 wave of data collection. The updated questionnaire contains mostly new content, and now integrates responses from CRP and TRP insurer customers. These changes mean that 2024/25 results cannot be compared to results from previous years.

Appendices

Appendix A: 2025/26 Questionnaire

Survey context

Each year Australian Reinsurance Pool Corporation (ARPC) conducts a survey to assess its performance and identify areas where it can enhance its operations to better serve the industry.

ARPC will use the survey results to inform its strategic planning and operational effectiveness. Individual respondents will not be identified and your responses will only be published in aggregate form.

Completing the survey

The survey has been deliberately designed to be very short and should take you no more than 5-8 minutes to complete.

You can save your responses to the survey and come back any time to update or complete it.

One survey is completed for each organisation. Multiple people can go into the survey and provide or update answers. The final survey responses should be reviewed and submitted by the Reinsurance Manager (or the person who has the main working relationship with ARPC). Only responses confirmed and submitted on the last page can be used for reporting.

Further information & technical support

Should you have any queries regarding the survey, please contact:

Jamie Waghorn
Executive Manager, Underwriting (Cyclone)
Tel: +61 02 8223 6777
Email: jamie.waghorn@arpc.gov.au

For technical support, please contact surveys@orima.com

Privacy Information

An **independent Australian market research firm,** ORIMA Research, has been engaged to conduct the research**.** This is to ensure objectivity in the collection and analysis of responses.

The information you provide will be treated as private and confidential. No individual responses will be able to be identified from the research results, and ORIMA will only report aggregate results to ARPC. Your answers will only be used for the purposes of the research.

Participation in this research is voluntary. You can choose not to answer any question. You can decide to stop at any time.

Your contact details were provided to ORIMA by ARPC and will only be used for the purposes of carrying out this survey. At any time during or after the survey, you can ask that the information you provided not be used by ORIMA Research. You can see ORIMA's Privacy Policy here: LINK

SET FLAG FROM ARPC SAMPLE

INSURER CUSTOMER TYPE

1 TRP only
2 CRP only
3 TRP and CRP

Perceptions of ARPC

This first set of questions is about your overall impressions of ARPC as an organisation to work with. Please focus on your experiences of ARPC **in the last 12 months** when answering these questions.

1 **Based on all your experiences in the last 12 months, to what extent do you feel the following terms describe ARPC?**

RANDOMISE

		Not at all	To a small extent	To a moderate extent	To a large extent	Totally	Can't say
a	Is **respectful** of insurers	1	2	3	4	5	6
b	Is **accountable**	1	2	3	4	5	6
c	Is **consistent** in its actions	1	2	3	4	5	6
d	Is **transparent** in its decision-making	1	2	3	4	5	6
e	Is **knowledgeable**	1	2	3	4	5	6
f	Is **customer focussed**	1	2	3	4	5	6
g	Is **well resourced**	1	2	3	4	5	6
h	Is **professional**	1	2	3	4	5	6

2 And based the last 12 months, how well is ARPC performing in terms of…:

RANDOMISE

		Very poor	Poor	Adequate	Good	Very good	Can't say	Not applicable
a	**Listening** to you	1	2	3	4	5	6	7
b	**Responding** to requests or queries	1	2	3	4	5	6	7
c	**Meeting its obligations** to you	1	2	3	4	5	6	7
d	**Communicating** outcomes	1	2	3	4	5	6	7
e	**Explaining the rationale** for its decisions	1	2	3	4	5	6	7
f	Providing **technical support**	1	2	3	4	5	6	7

3 How valuable to your organisation is it that ARPC…

RANDOMISE

	Not at all important	A little important	Quite important	Very important	Essential	Can't say	Not applicable
~~a Undertakes periodic premium reviews with insurers~~	~~1~~	~~2~~	~~3~~	~~4~~	~~5~~	~~6~~	~~7~~
~~b Proactively provides advice and assistance to cedents to help them comply with their obligations~~	~~1~~	~~2~~	~~3~~	~~4~~	~~5~~	~~6~~	~~7~~
c SHOW IF CRP or CRP+TRP Conducts an **Annual Cyclone Risk Insurance Seminar**	1	2	3	4	5	6	7
d SHOW IF TRP or TRP+CRP Conducts an **Annual Terrorism Risk Insurance Seminar**	1	2	3	4	5	6	7
~~e HIDE IF TRP ONLY Conducts periodic claims audits~~	~~1~~	~~2~~	~~3~~	~~4~~	~~5~~	~~6~~	~~7~~
f Hosts **Stakeholder Events**	1	2	3	4	5	6	7

4 As a Reinsurer Partner, what is ARPC like to deal with?

INDEX COMPONENT 1 FOR 75% TARGET = "GOOD + VERY GOOD"

1 Very poor
2 Poor
3 Reasonable
4 Good
5 Very good

5 How does your organisation feel about ARPC in terms of its…

	Very inadequate	Inadequate	Adequate	Strong	Very strong	Can't say
a **Understanding of your** specific organisation	1	2	3	4	5	6
b Experience and **understanding of the industry**	1	2	3	4	5	6
c Skills to **effectively fulfil its mandated role**	1	2	3	4	5	6

Effectiveness and efficiency

6 How effectively do you feel ARPC is performing its role… *Note: when answering this question, please think not about the effectiveness of the reinsurance pools, but rather of the role ARPC plays in administering the pools.*

		Very poorly	Poorly	Adequately	Well	Very well	Can't say	Not applicable
a	SHOW IF TRP or TRP+CRP **Administering** the **terrorism reinsurance pool**	1	2	3	4	5	6	7
b	SHOW IF CRP or CRP+TRP **Administering** the **cyclone reinsurance pool**	1	2	3	4	5	6	7
c	Overall as a government **provider of reinsurance**	1	2	3	4	5	6	7

7 Given your organisation's experiences with ARPC over the last 12 months, how would you rate the following?

		Very unsatisfactory	Unsatisfactory	Satisfactory	Good	Very good	Can't say	Not applicable
~~a~~	~~SHOW IF TRP or TRP+CRP Terrorism reinsurance pool system - RISe~~	~~1~~	~~2~~	~~3~~	~~4~~	~~5~~	~~6~~	~~7~~
b	SHOW IF TRP or TRP+CRP **Terrorism reinsurance** pool system - **PACE**	1	2	3	4	5	6	7
c	SHOW IF CRP or CRP+TRP **Cyclone reinsurance** pool system - **PACE**	1	2	3	4	5	6	7
d	**ARPC staff having the knowledge and authority to effectively support your organisation** to comply with regulatory requirements	1	2	3	4	5	6	7
~~e~~	~~SHOW IF CRP or CRP+TRP Speed of cyclone reinsurance pool claims processing~~	~~1~~	~~2~~	~~3~~	~~4~~	~~5~~	~~6~~	~~7~~
f	**Accuracy of information** provided	1	2	3	4	5	6	7
g	**Usefulness of guidance** provided by staff	1	2	3	4	5	6	7
h	**Usefulness of training materials** available	1	2	3	4	5	6	7
i	Level of **support available from staff**	1	2	3	4	5	6	7
j	ARPC's **proactive communication** to you	1	2	3	4	5	6	7
~~k~~	~~ARPC's **responsiveness to queries** or requests from you~~	~~1~~	~~2~~	~~3~~	~~4~~	~~5~~	~~6~~	~~7~~
l	**Clarity of what is required of you** – timing, content, process	1	2	3	4	5	6	7
m	Conduct of **periodic premium reviews** with insurers	1	2	3	4	5	6	7

		Very unsatisfactory	Unsatisfactory	Satisfactory	Good	Very good	Can't say	Not applicable
n	**Proactive advice and assistance provided by staff** to help your organisation comply with their obligations	1	2	3	4	5	6	7

SHOW IF CRP or CRP+TRP

7A. And thinking about your experience of <u>making CRP claims</u> this past season (so far), overall, how would you rate the following aspects of your experience with the <u>CRP claims process specifically</u>?

RANDOMISE

		Very unsatisfactory	Unsatisfactory	Satisfactory	Good	Very good	Can't say	Not applicable
a	**Level of support / guidance available** to help you through the claims process	1	2	3	4	5	6	7
b	ARPC's **proactive communication** to you about CRP claims	1	2	3	4	5	6	7
c	ARPC's **responsiveness to queries** or requests from you relating to claims	1	2	3	4	5	6	7
d	**Clarity of what is required** of you	1	2	3	4	5	6	7
e	Ease of use of ARPC's **technology and systems (PACE)**	1	2	3	4	5	6	7
f	The **overall amount of time it takes** to complete the claims process	1	2	3	4	5	6	7
g	**Speed of ARPC claims processing once submitted**	1	2	3	4	5	6	7
h	**ARPC claims staff having the knowledge and authority** to support your organisation through the claims process	1	2	3	4	5	6	7
i	Conduct of **periodic claims audits**	1	2	3	4	5	6	7
j	DO NOT RANDOMISE **Overall experience** of making CRP claims	1	2	3	4	5	6	7

SHOW IF CRP or CRP+TRP

7B. **What could ARPC do to improve the CRP claims process?**

_____

Engagement and working relationships

8A. Over the last 12 months, how would you rate your / your organisation's working relationship with ARPC?

1. Very poor
2. Poor
3. Adequate
4. Good
5. Very good

8B. What is one thing ARPC has done well / that you have valued?
8C. What is one thing you would like ARPC to do differently?

9 Over the last 12 months, how do you feel about the quality of how ARPC has engaged with your organisation?

1. Very poor
2. Poor
3. Adequate
4. Good
5. Very good

10 Over the last 12 months, how do you feel about the frequency of ARPC's engagements with your organisation?

1. Very poor
2. Poor
3. Adequate
4. Good
5. Very good

ASK IF Q10 = LESS THAN ADEQUATE [Q10 = 1-2]

11 You said you find the frequency of ARPC's engagement with you [INSERT ANSWER FROM Q10]**. Would you prefer ARPC to engage with your organisation…:**

1. Much less often
2. A little less often
3. A little more often
4. Much more often

Declaration and close

You are answering about **EntityName.**

IF SURVEY IS NOT FULLY COMPLETE SHOW: Whilst none of the questions are compulsory, we'd appreciate you completing as many questions as possible before submission. Currently the following questions do not have an answer:

[LIST SECTIONS AND % COMPLETE]

Go back to questions
Allows you to return and update or complete your answers

IF SURVEY IS FULLY COMPLETE SHOW: The survey has been fully completed. Thank you.

D1. As the Reinsurance Manager of my organisation (or other person who has the closest working relationship with ARPC), I endorse the answers provided in this survey.

First Name: _____

Position:	Reinsurance Manger	Other (Specify) _____

SURVEY CANNOT BE SUBMITTED WITHOUT RESPONSES TO THIS QUESTION

Please note that the software prevents access to your completed questionnaire once it is submitted. If you wish to keep a copy of your responses, please print or save a copy prior to submission.

Save a PDF
Allows you to save a summary of your answers

Print a copy
Will enable you to print a hard copy of your answers

Once your answers are complete and you have saved or printed a copy, please use the button below to **submit** your responses for reporting.

Submit Answers
This is the final step to complete the survey

This project was conducted in accordance with the international quality standard ISO 20252, the international information security standard ISO 27001, as well as the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). ORIMA Research also adheres to the Privacy (Market and Social Research) Code 2021 administered by the Australian Data and Insights Association (ADIA).

ORIMA pays respect to Aboriginal and Torres Strait Islander Peoples past and present, their cultures and traditions and acknowledges their continuing connection to land, sea and community.

We would also like to acknowledge and thank all the participants who were involved in our research for their valuable contribution.

[new page – once submitted]

Thank you for your participation in ARPC's annual insurer customer survey.

We appreciate your feedback.

Appendix B: Additional Results

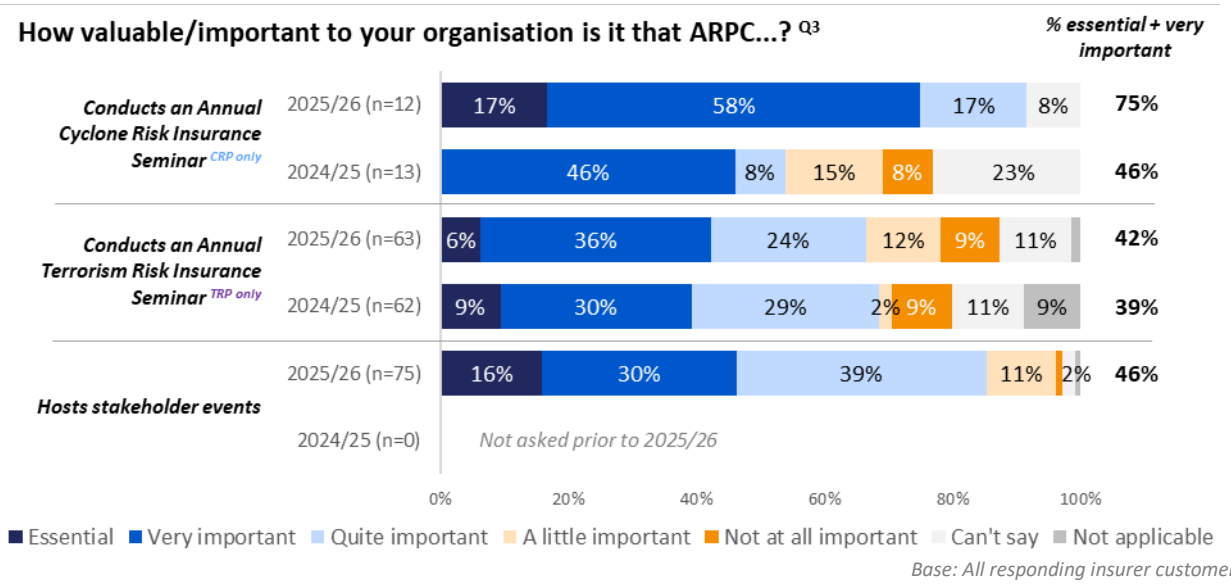
Overall Stakeholder Perceptions Index (OSPI)

Table 26. Overall Stakeholder Perceptions Index (OSPI) and subcomponents by location and pool type

Engagement measures									
	Definition	Wave	Overall*	Aust.	OS	CRP	TRP*	Lloyds	Other OS
OSPI Index *derived from below items*	0-100	2024/25	84	84	79	87	81	75	87
		2025/26	**82**	**81**	**87**	**83**	**80**	**87**	**87**
As a Reinsurer Partner, what is ARPC like to deal with? Q4	Good + very good	2024/25	84%	83%	93%	85%	83%	88%	100%
		2025/26	86%	86%	89%	92%	80%	86%	93%
How would you rate your / your organisation's working relationship with ARPC? Q8a		2024/25	99%	100%	90%	100%	98%	83%	100%
		2025/26	**99%**	**100%**	**91%**	**100%**	**98%**	**86%**	**100%**
How do you feel about the quality of how ARPC has engaged with your organisation? Q9		2024/25	82%	83%	81%	85%	80%	71%	96%
		2025/26	**73%**	**71%**	**88%**	**75%**	**71%**	**86%**	**91%**
** indicates weighted result*	*Sample size*	***2024/25***	*75*	*23*	*52*	*13*	*62*	*24*	*28*
		2025/26	***74-75***	*21*	*53-54*	*12*	*62-63*	*7*	*46-47*

Engagement activities – perceived value of ARPC activities

Figure 27. Perceived value of specific ARPC activities (including 'can't say' and 'N/A' responses)



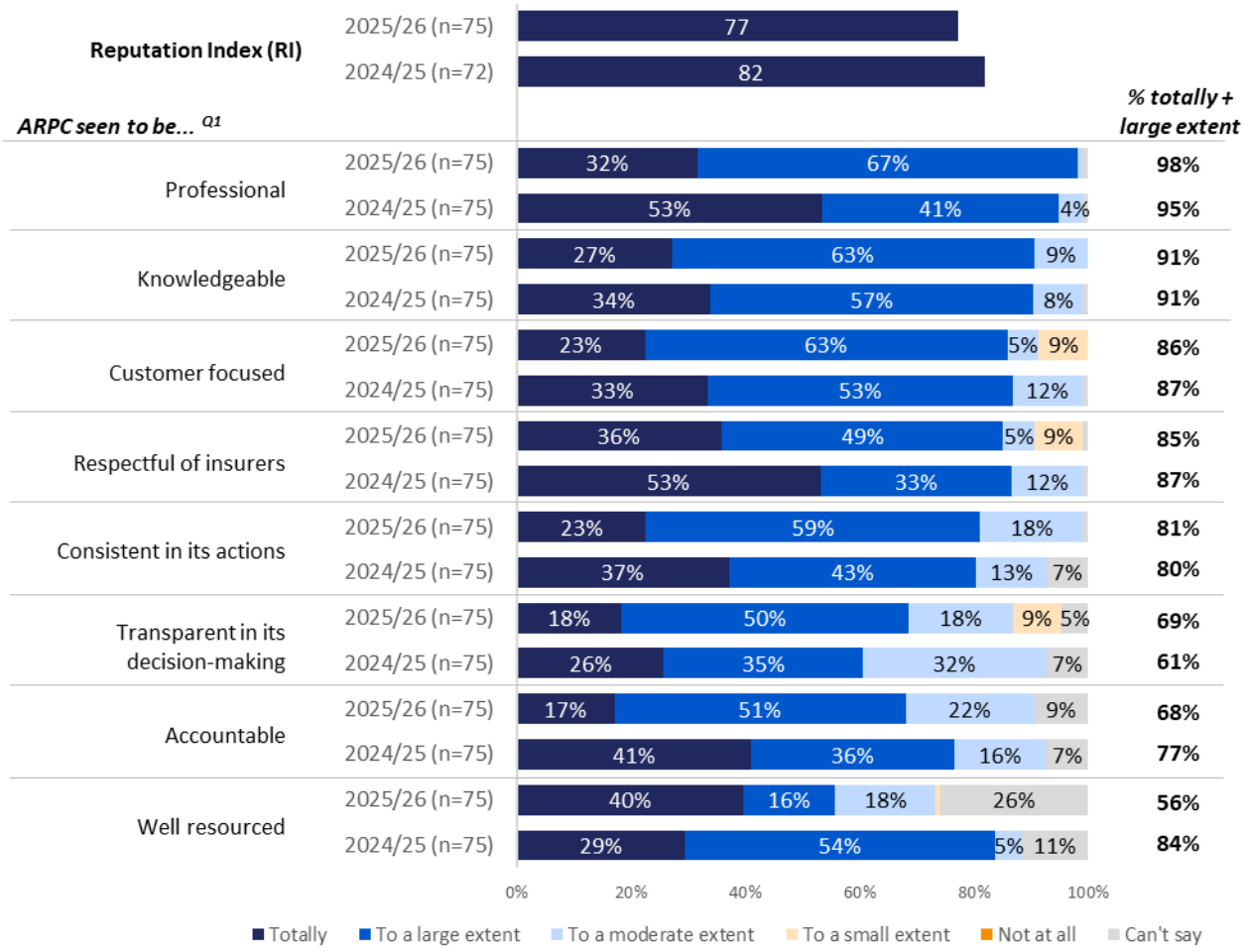
Base: All responding insurer customers

Table 28. Perceived value of ARPC activities by location and pool type (excluding 'can't say' and 'N/A' responses)

Perceived value of ARPC actions – can't say / N/A excluded									
	Definition	Wave	Overall*	Aust.	OS	CRP	TRP*	Lloyds	Other OS
How valuable / important to your organisation is it that ARPC…? Q3									
Conducts an Annual Cyclone Risk Insurance Seminar CRP only	Essential + very important	2024/25	60%	60%	-	60%	-	-	-
		2025/26	**82%**	**82%**	**-**	**82%**	**-**	**-**	**-**
Conducts an Annual Terrorism Risk Insurance Seminar TRP only		2024/25	49%	50%	46%	-	49%	50%	38%
		2025/26	**48%**	**50%**	**42%**	**-**	**48%**	**33%**	**57%**
Hosts stakeholder events		2024/25	-	-	-	-	-	-	-
		2025/26	**47%**	**48%**	**46%**	**50%**	**45%**	**40%**	**54%**
** indicates weighted result*	*Sample size*	***2024/25***	*10 - 49*	*8 - 10*	*41*	*10*	*49*	*20*	*21*
		2025/26	*11 - 61*	*8 - 21*	*40 - 41*	*11- 12*	*49*	*5-6*	*35*

Reputational Index (RI)

Figure 29. Reputation Index Score and subcomponents (including 'can't say' and 'N/A' responses)



Base: All insurer customer responses

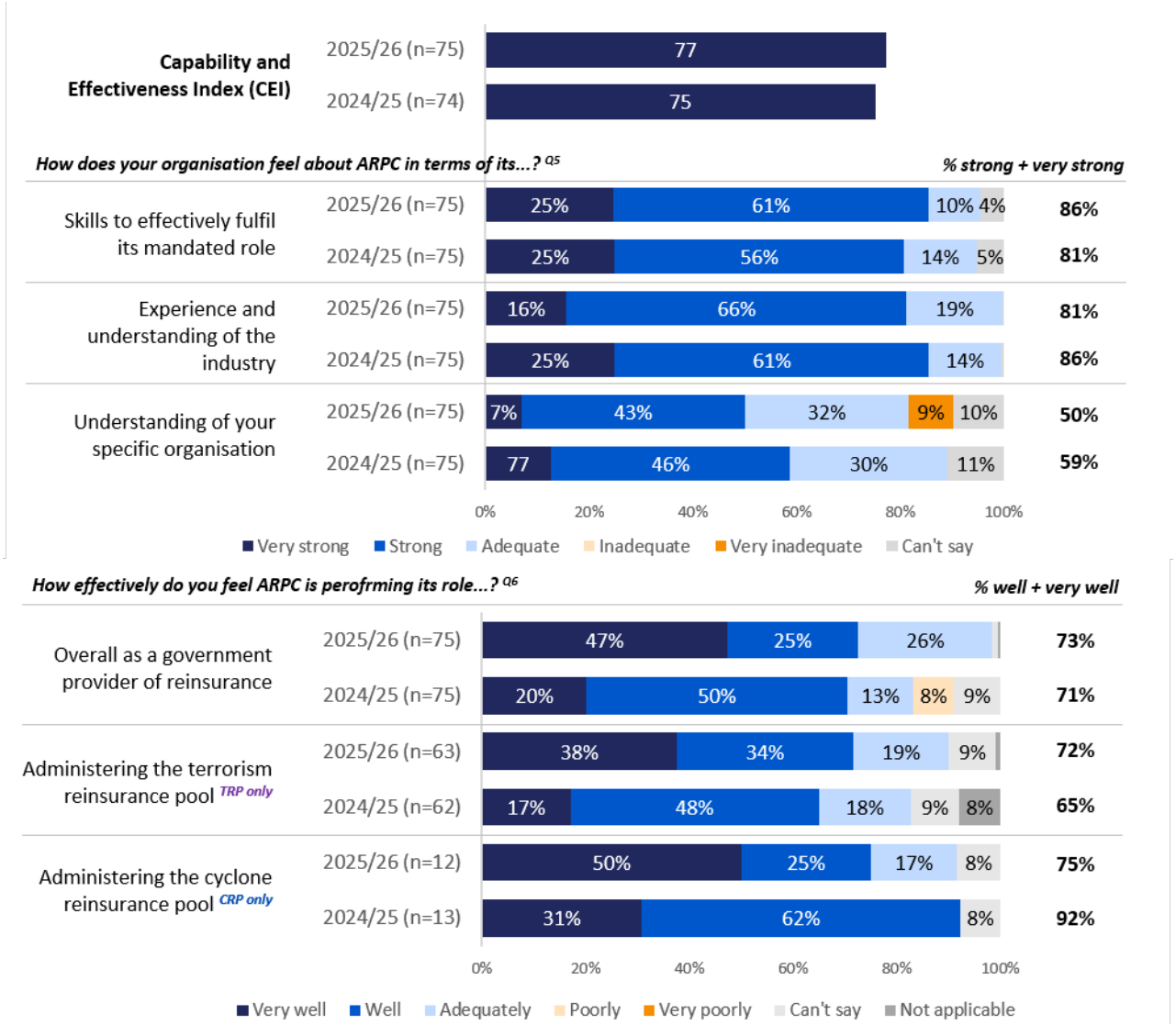
Table 30. Reputation Index and subcomponents by location and pool type (excluding 'can't say' and 'N/A' responses)

Reputational characteristics – excludes 'can't say' and 'N/A responses'									
	Definition	Wave	Overall*	Aust.	OS*	CRP	TRP*	Lloyds	Other OS
Reputation Index *derived from below items*	0-100	2024/25	82	82	80	83	81	80	81
		2025/26	**77**	**76**	**86**	**77**	**78**	**85**	**87**
To what extent do you feel the following terms describe ARPC? Q1									
Professional	Totally + large extent	2024/25	96%	96%	97%	100%	91%	100%	93%
		2025/26	**99%**	**100%**	**90%**	**100%**	**98%**	**83%**	**98%**
Knowledgeable		2024/25	91%	91%	93%	92%	91%	90%	96%
		2025/26	**91%**	**90%**	**91%**	**92%**	**89%**	**86%**	**100%**
Customer focused		2024/25	88%	87%	94%	92%	83%	90%	100%
		2025/26	**86%**	**86%**	**88%**	**83%**	**89%**	**86%**	**91%**
Respectful of insurers		2024/25	87%	87%	93%	92%	82%	90%	96%

		2025/26	**86%**	**86%**	**88%**	**83%**	**89%**	**83%**	**94%**
Consistent in its actions		2024/25	87%	86%	88%	92%	79%	82%	93%
		2025/26	**82%**	**81%**	**91%**	**75%**	**89%**	**83%**	**100%**
Accountable		2024/25	83%	82%	94%	83%	82%	91%	96%
		2025/26	**75%**	**74%**	**89%**	**73%**	**78%**	**83%**	**96%**
Well resourced		2024/25	95%	95%	88%	100%	89%	80%	93%
		2025/26	**75%**	**73%**	**87%**	**70%**	**82%**	**86%**	**89%**
Transparent in its decision-making		2024/25	65%	64%	86%	67%	64%	91%	82%
		2025/26	**72%**	**70%**	**89%**	**67%**	**78%**	**86%**	**95%**
** indicates weighted result*	*Sample size*	2024/25	*58 – 71*	*21 - 23*	*37 – 48*	*12 - 13*	*46 – 58*	*10 - 20*	*27 - 28*
		2025/26	***68 - 75***	***15 - 21***	***50 - 54***	***10 - 12***	***58 - 63***	***6 - 7***	***43 - 47***

Capability and Effectiveness Index (CEI)

Figure 31. Capability and Effectiveness Index and subcomponents (includes 'can't say' and 'N/A' responses)



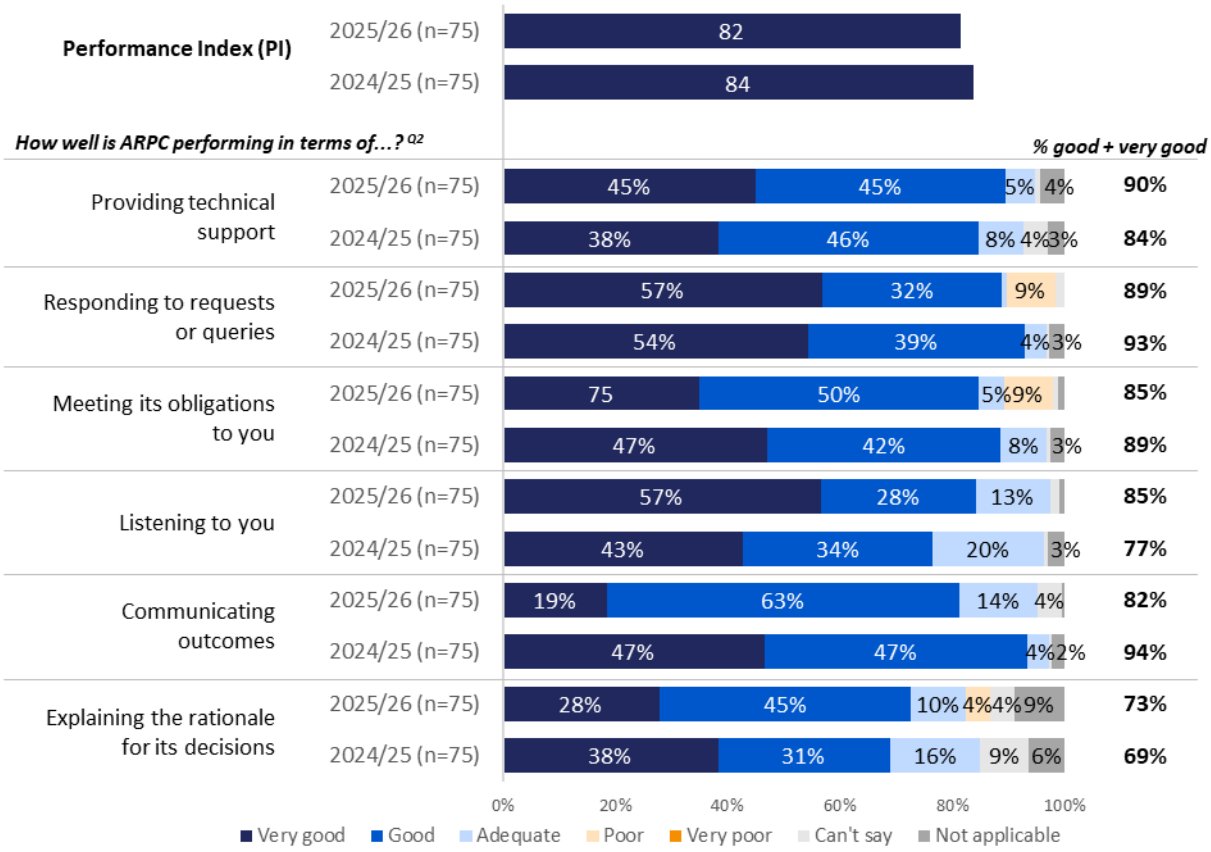
Base: All responding insurer customers

Table 32. Capability and Effectiveness Index and subcomponents by location and pool type – excludes 'can't say' and 'N/A' responses

Capability and Effectiveness attributes – excludes 'can't say' and 'N/A' responses									
	Definition	Wave	Overall*	Aust.	OS*	CRP	TRP*	Lloyds	Other OS
Capability and Effectiveness Index *derived from below items*	0-100	2024/25	75	75	78	79	72	77	79
		2025/26	**77**	**76**	**84**	**78**	**76**	**86**	**82**
How does your organisation feel about ARPC in terms of its...? Q5									
Skills to effectively fulfil its mandated role	Strong + very strong	2024/25	85%	86%	74%	92%	77%	68%	81%
		2025/26	**90%**	**90%**	**85%**	**92%**	**87%**	**86%**	**84%**
Experience and understanding of the industry		2024/25	86%	87%	77%	92%	79%	73%	82%
		2025/26	**81%**	**81%**	**85%**	**83%**	**79%**	**86%**	**84%**
Understanding of your specific organisation		2024/25	66%	67%	57%	67%	65%	42%	68%
		2025/26	**55%**	**53%**	**82%**	**55%**	**56%**	**83%**	**79%**
How effectively do you feel ARPC is performing its role...? Q6									
Overall as a government provider of reinsurance	Well + very well	2024/25	77%	76%	90%	83%	71%	90%	89%
		2025/26	**74%**	**71%**	**98%**	**75%**	**72%**	**100%**	**95%**
Administering the cyclone reinsurance pool *CRP only*		2024/25	100%	100%	-	100%	-	-	-
		2025/26	**82%**	**82%**	**-**	**82%**	**-**	**-**	**-**
Administering the terrorism reinsurance pool *TRP only*		2024/25	78%	75%	90%	-	78%	91%	89%
		2025/26	**79%**	**75%**	**96%**	**-**	**79%**	**100%**	**88%**
** indicates weighted result*	*Sample size*	2024/25	*12 - 73*	*8 - 23*	*40 - 50*	*12 - 13*	*49 - 60*	*12 - 22*	*27 - 28*
		2025/26	***11 - 73***	***8 - 21***	***45 - 52***	***11 - 12***	***54 - 61***	***6 – 7***	***39 - 49***

Performance Index (PI)

Figure 33. Performance Index and subcomponents (includes 'can't say' and 'N/A' responses)



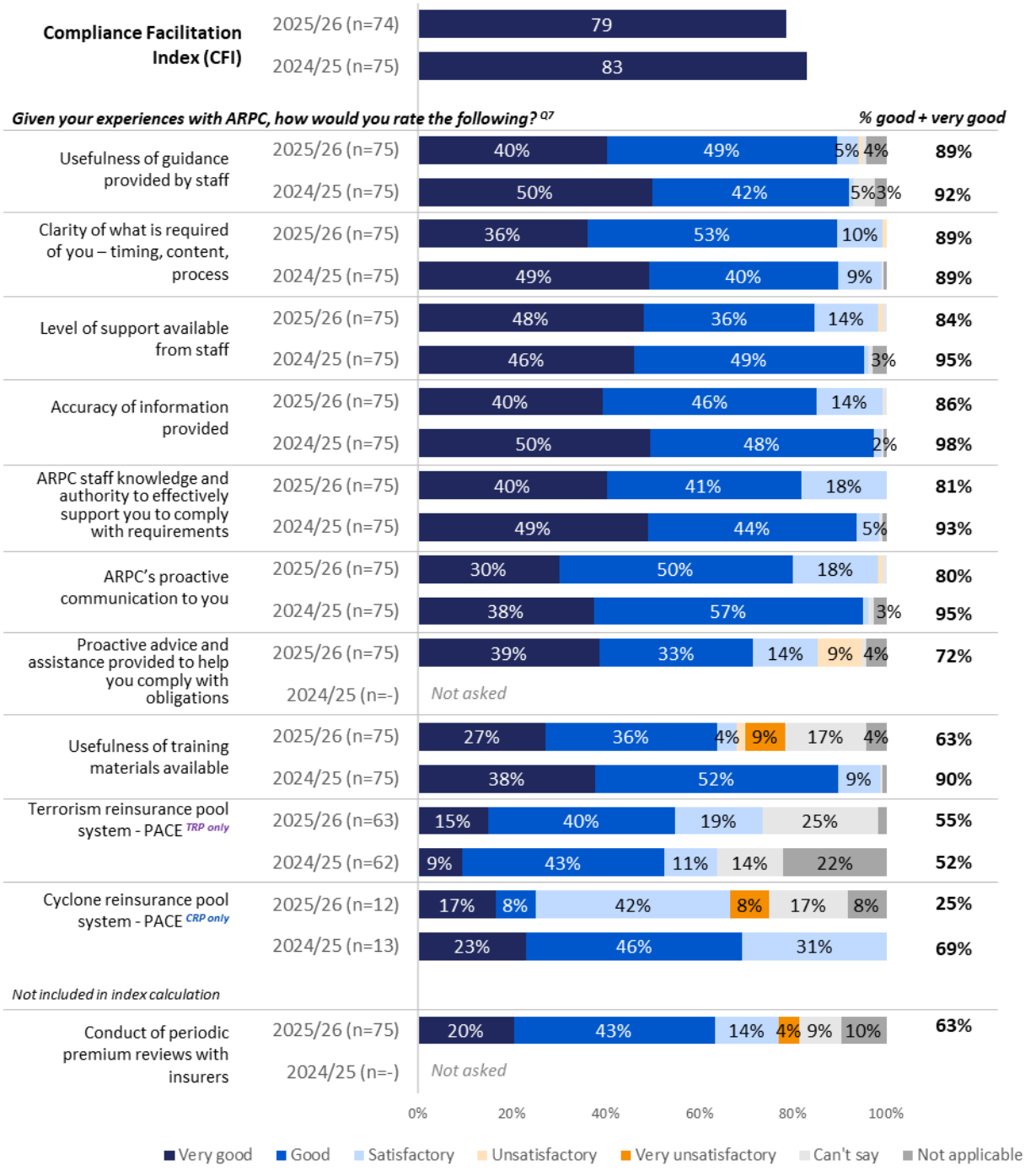
Base: All responding insurer customers

Table 34. Performance Index and subcomponents by location and pool type (excludes 'can't say' and 'N/A' responses)

Performance attributes – excludes 'can't say' and 'N/A' responses									
	Definition	Wave	Overall*	Aust.	OS*	CRP	TRP*	Lloyds	Other OS
Performance Index *derived from below items*	0-100	2024/25	84	83	88	83	84	86	89
		2025/26	**82**	**81**	**90**	**80**	**84**	**88**	**92**
How well is ARPC performing in terms of...? Q2									
Providing technical support	Good + very good	2024/25	92%	91%	100%	92%	91%	100%	100%
		2025/26	**95%**	**95%**	**90%**	**91%**	**98%**	**83%**	**100%**
Responding to requests or queries		2024/25	96%	96%	100%	100%	91%	100%	100%
		2025/26	**90%**	**90%**	**90%**	**92%**	**89%**	**80%**	**100%**
Meeting its obligations to you		2024/25	92%	91%	96%	92%	91%	91%	100%
		2025/26	**87%**	**86%**	**97%**	**83%**	**90%**	**100%**	**93%**
Listening to you		2024/25	79%	78%	96%	85%	74%	89%	100%
		2025/26	**87%**	**86%**	**97%**	**83%**	**90%**	**100%**	**93%**
Communication of outcomes		2024/25	96%	96%	100%	100%	92%	100%	100%
		2025/26	**85%**	**85%**	**88%**	**83%**	**88%**	**86%**	**93%**
Explanations of the rationale for its decisions		2024/25	81%	80%	94%	82%	80%	100%	89%
		2025/26	**84%**	**83%**	**87%**	**73%**	**97%**	**86%**	**90%**
Given your experiences with ARPC, how would you rate the following? Q7 CRP only									
Speed of cyclone reinsurance pool claims processing	Good + very good	2024/25	**88%**	88%	-	88%	-	-	-
		2025/26	*Removed from questionnaire. Now asked in CRP claims section.*						
** indicates weighted result*	*Sample size*	2024/25	*8 - 64*	*8 - 23*	*37 - 41*	*8 - 13*	*47 - 51*	*9 - 13*	*28*
		2025/26	*67 - 73*	*18 - 21*	*48 - 52*	*11 - 12*	*56 - 61*	*4 - 7*	*41 - 47*

Compliance Facilitation Index (CFI)

Figure 35. Compliance Facilitation Index and subcomponents (including 'can't say' and 'N/A' responses)



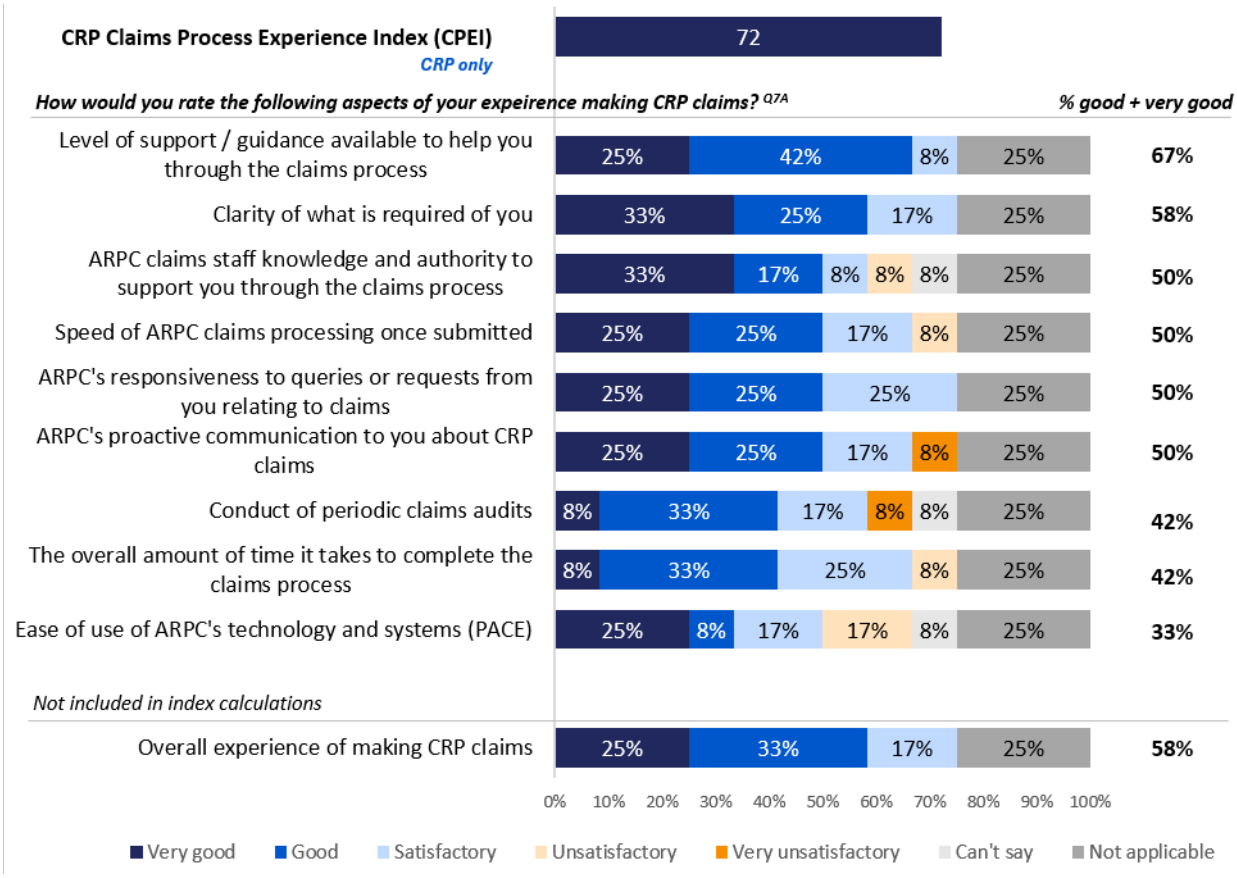
Base: All responding insurer customers

Table 36. Compliance Facilitation Index and subcomponents by location and pool type (excluding 'can't say' and 'N/A' responses)

Compliance facilitation attributes – excluding 'can't say' and 'N/A' responses									
	Definition	Wave	Overall*	Aust.	OS*	CRP	TRP*	Lloyds	Other OS
Compliance Facilitation Index *derived from below items*	0-100	2024/25	83	84	73	85	81	68	82
		2025/26	**79**	**78**	**83**	**77**	**81**	**83**	**84**
Given your experiences with ARPC, how would you rate the following? [Q7]									
Usefulness of guidance provided by staff	Good + very good	2024/25	99%	100%	86%	100%	98%	82%	89%
		2025/26	**94%**	**95%**	**88%**	**91%**	**98%**	**83%**	**94%**
Clarity of what is required of you – timing, content, process		2024/25	91%	91%	83%	92%	89%	80%	86%
		2025/26	**89%**	**90%**	**80%**	**83%**	**96%**	**71%**	**94%**
Level of support available		2024/25	99%	100%	83%	100%	98%	78%	86%
		2025/26	**85%**	**86%**	**81%**	**75%**	**96%**	**67%**	**100%**
Accuracy of information provided		2024/25	98%	100%	82%	100%	97%	85%	79%
		2025/26	**86%**	**86%**	**88%**	**83%**	**89%**	**83%**	**94%**
ARPC staff have knowledge and authority to effectively support you to comply with regulatory requirements		2024/25	95%	96%	89%	100%	90%	89%	89%
		2025/26	**82%**	**81%**	**89%**	**75%**	**89%**	**86%**	**94%**
ARPC's proactive communication to you		2024/25	99%	100%	81%	100%	97%	78%	82%
		2025/26	**81%**	**81%**	**78%**	**75%**	**87%**	**67%**	**91%**
Proactive advice and assistance provided to help you comply with obligations		2024/25	*Not asked.*						
		2025/26	**75%**	**75%**	**78%**	**64%**	**87%**	**67%**	**94%**
Usefulness of guidance and training materials available		2024/25	91%	91%	86%	85%	98%	84%	89%
		2025/26	**81%**	**81%**	**81%**	**78%**	**85%**	**71%**	**96%**
Terrorism reinsurance pool system – PACE *TRP only*		2024/25	82%	86%	59%	-	82%	50%	62%
		2025/26	**75%**	**71%**	**91%**	**-**	**75%**	**100%**	**87%**
Cyclone reinsurance pool system – PACE *CRP only*		2024/25	69%	69%	-	69%	-	-	-
		2025/26	**33%**	**33%**	**-**	**33%**	**-**	**-**	**-**
NOT INCLUDED IN INDEX CALCULATIONS Conduct of periodic premium reviews with insurers		2024/25	*Not asked.*						
		2025/26	**78%**	**76%**	**90%**	**67%**	**88%**	**83%**	**100%**
How valuable / important to your organisation is it that ARPC…? [Q3]									
Proactively provides advice and assistance to help you comply with their obligations	Essential + very important	2024/25	**77%**	78%	70%	77%	78%	71%	68%
		2025/26	*Removed from questionnaire. Now included within main item set of Q7.*						
** indicates weighted result* *Sample size*		2024/25	*13 - 72*	*7 - 23*	*25 - 49*	*12 - 13*	*32 - 59*	*4 - 21*	*21 - 28*
		2025/26	*9 - 75*	*7 - 21*	*45 - 54*	*9 - 12*	*53 - 63*	*2 - 7*	*39 - 47*

CRP Claims Process Experience Index (CPEI)

Figure 37. CRP Claims Process Experience Index (CPEI) and subcomponents (including 'can't say' and 'N/A' responses)



Base: All insurer customers n=12