An Australian Government Initiative

Regional Development Australia
TROPICAL NORTH

NRDAA Insurance Experience

Survey Findings

October 2026

Prepared by RDA Tropical North



© Commonwealth of Australia 2026
October 2026

Ownership of intellectual property rights in this publication

Unless otherwise noted, copyright (and any other intellectual property rights, if any) in this publication is owned by the Commonwealth of Australia (referred to below as the Commonwealth).

Disclaimer

The material contained in this publication is made available on the understanding that the Commonwealth is not providing professional advice, and that users exercise their own skill and care with respect to its use, and seek independent advice if necessary.

The Commonwealth makes no representations or warranties as to the contents or accuracy of the information contained in this publication. To the extent permitted by law, the Commonwealth disclaims liability to any person or organisation in respect of anything done, or omitted to be done, in reliance upon information contained in this publication.

Use of the Coat of Arms

The Department of the Prime Minister and Cabinet sets the terms under which the Coat of Arms is used. Please refer to the Commonwealth Coat of Arms - Information and Guidelines publication available at http://www.pmc.gov.au.

Contact us

This publication is available in PDF Format. All other rights are reserved, including in relation to any departmental logos or trademarks which may exist. For enquiries regarding the licence and any use of this publication, please contact:

Lainie Poon

Chief Executive Officer

Email: ceo@rdatropicalnorth.org.au | info@rdatropicalnorth.org.au

Website: rdatropicalnorth.org.au

Table of Contents

1 Executive summary 11

2 Purpose and methodology 12

2.1 Coverage and sources 12

2.2 Inclusion and consolidation 12

2.3 Streams and presentation 12

2.4 Written responses 12

2.5 Scope of interpretation 13

3 Limitations and participation 14

4 Individual regional profiles 15

4.1 RDA Tropical North 15

4.2 RDA Townsville and North West Queensland 16

4.3 RDA Northern Territory 17

4.4 RDA Kimberley 18

4.5 Indian Ocean Territories RDO 19

5 Regional profiles for excluded regions 20

5.1 RDA Greater Whitsundays 20

5.2 RDA Mid West Gascoyne 20

6 NRDAA overall findings 21

7 NRDAA residential findings 22

7.1 Insurance status and reasons for no cover 22

7.2 Premium changes 23

7.3 Residential affordability and household impacts 23

7.4 Residential excess changes mitigation and insurer choice 25

8 NRDAA strata findings 28

8.1 Insurance held and understanding of fees 28

8.2 Insurance price changes and impacts 29

8.3 Strata household impacts mitigation and insurer choice 30

8.4 Mitigation and insurer choice 30

9 NRDAA business findings 33

9.1 Insurance status and access 33

9.2 Premium and excess changes 34

9.3 Business affordability coverage and decisions 35

9.4 Business coverage mitigation and insurer choice 36
9.5 Industry classification 38

10 Cross regional themes 39

10.1 Affordability and spending adjustments 39
10.2 Limited access and active searching 39
10.3 Cover reductions and excess tradeoffs 40
10.4 Property investment and service experiences 40
Property and business decisions 40
Mitigation and perceived pricing fairness 40
Claims experiences and uncertainty about the Pool 40

11 Appendices 41

Appendix A Source register and calculation rules 41
Appendix B Question mapping and pooling exceptions 41
Pilbara collection periods 42
Appendix C Detailed regional response counts 42
Q1 Location coverage 42
Q2 Respondent category selections 44
Q3 Do you currently hold household insurance 44
Q4 Have you held insurance within the last five 5 years 44
Q5 Why do you not currently hold household insurance 45
Q6 Have you noticed any changes in your insurance premiums 45
Q7 What percentage of increase have you noticed 45
Q8 What percentage of decrease have you noticed 45
Q10 Have you changed your excess recently 46
Q11 Residential excess increase magnitude 46
Q12 Residential excess decrease magnitude 46
Q13 How do you feel about the cost of insurance in your region suburb 47
Q14 How are changing insurance prices impacting your household 47
Q15 How important do you think insurance is for your house 47
Q16 Do you feel that you have enough insurance coverage 48
Q17 Have you considered not renewing your insurance 48
Q18 Have you proactively taken steps to protect your property from damage 49
Q19 Since the Cyclone Reinsurance Pool started in 2023 do you think households have more or fewer choices of insurers 49
Q20 Are you open to switching insurers to find better options 50
Q21 Do you currently hold Business insurance 50

Q22 Did you hold insurance in the last five 5 years 50
Q23 Why do you not currently hold business insurance 51
Q24 Have you noticed any changes in your insurance premiums 51
Q25 What percentage of increase have you noticed 51
Q26 What percentage of decrease have you noticed 52
Q28 Have you changed your excess recently 52
Q29 Business excess increase magnitude 52
Q30 Business excess decrease magnitude 53
Q31 How do you feel about the cost of insurance in your suburb region 53
Q32 How are changing insurance prices impacting your Business 53
Q33 How important do you think insurance is for your business 54
Q34 Do you feel that you have enough Business insurance coverage 54
Q35 Have you considered not renewing your business insurance 54
Q36 Are you proactively taking steps to protect your business from damage 55
Q37 Since the Cyclone Reinsurance Pool started in 2023 do you think businesses have more or fewer choices of insurers 55
Q38 Are you open to switching insurers to find better options 56
Q40 Do you currently hold Strata Community Title and home contents insurance 56
Q41 Do you have a good understanding of your Body Corporate fees and the insurance component within 57
Q42 Have you noticed any changes to the insurance component of your Body Corporate fees 57
Q43 What percentage of increase have you noticed 57
Q44 What percentage of decrease have you noticed 58
Q45 How do you feel about the cost of insurance in your suburb region 58
Q46 How are changing insurance prices impacting your property household 58
Q47 Is your Body Corporate proactively taking steps to prevent damage to the property 59
Q48 Since the Cyclone Reinsurance Pool started in 2023 do you think Strata Community Titles have more or fewer choices of insurers 59
Q49 Are you open to Body coporate switching insurer to find better options 59
Q51 Is there anything else you would like to add 60
Listed industry categories 60
IOT only questions 60
IOT Q20 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your household insurance 60
IOT Q39 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your business insurance 61
IOT Q43 Does the Body Corporate hold any other insurance 61

IOT Q52 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your strata community title insurance 61
Appendix D Summary of all written responses 62
RDA Tropical North 62
RDA Townsville and North West Queensland 63
RDA Northern Territory 64
RDA Kimberley 65
Indian Ocean Territories RDO 65
RDA Greater Whitsundays 66
RDA Mid West Gascoyne 66

List of Figures and Tables

Table 1 Key consolidated findings 11
Table 2 IOT current insurance status 11
Table 3 Current survey participation and inclusion 14
Table 4 RDA Tropical North selected findings 15
Table 5 RDA Tropical North survey coverage 15
Table 6 RDA Townsville and North West Queensland selected findings 16
Table 7 RDA Townsville and North West Queensland survey coverage 16
Table 8 RDA Northern Territory selected findings 17
Table 9 RDA Northern Territory survey coverage 17
Table 10 RDA Kimberley selected findings 18
Table 11 RDA Kimberley survey coverage 18
Table 12 Indian Ocean Territories RDO selected findings 19
Table 13 Indian Ocean Territories RDO survey coverage 19
Table 14 Comparable indicators by insurance stream 21
Table 15 Consolidated household insurance status 22
Table 16 Reasons for not holding household insurance 22
Table 17 Household insurance history over five years 22
Table 18 Residential premium changes by region 23
Table 19 Residential premium increase bands 23
Table 20 Residential insurance cost perceptions 23
Table 21 Reported household impacts 24
Table 22 Self assessed household insurance coverage 24
Table 23 Importance of household insurance 24
Table 24 Residential excess changes 25

Table 25 Mainland household damage prevention 25
Table 26 IOT household damage prevention answered n 6 25
Table 27 Mainland household non renewal considerations 26
Table 28 IOT household non renewal considerations answered n 7 26
Table 29 Mainland residential insurer choice perceptions 26
Table 30 IOT household insurer choice answered 27
Table 31 IOT household affordability since the Pool commenced answered 27
Table 32 Residential insurer switching responses 27
Table 33 Mainland strata and contents insurance status 28
Table 34 IOT strata insurance status answered n 11 28
Table 35 IOT other Body Corporate insurance answered n 8 28
Table 36 Understanding Body Corporate insurance fees 29
Table 37 Changes to the insurance component of Body Corporate fees 29
Table 38 Strata insurance increase bands 29
Table 39 Strata insurance decrease bands 29
Table 40 Strata insurance cost perceptions 30
Table 41 Reported strata household and property impacts 30
Table 42 Reported Body Corporate damage prevention 30
Table 43 Mainland strata insurer choice 31
Table 44 IOT strata insurer choice answered n 8 31
Table 45 Strata insurer switching responses 31
Table 46 IOT strata affordability since the Pool commenced answered n 8 31
Table 47 Business insurance status 33
Table 48 Business insurance history over five years 33
Table 49 Reasons for not holding business insurance 33
Table 50 Business premium increase bands 34
Table 51 Business premium increases by region 34
Table 52 Business excess changes 34
Table 53 Business insurance cost perceptions 35
Table 54 Reported business impacts 35
Table 55 Importance of business insurance 36
Table 56 Self assessed business insurance coverage 36
Table 57 Business non renewal considerations 36
Table 58 Reported business damage prevention 37
Table 59 Mainland business insurer choice 37
Table 60 IOT business insurer choice answered n 6 37

Table 61 Business insurer switching responses 37
Table 62 IOT business affordability since the Pool commenced answered n 6 38
Table 63 Unaffordability selections by eligible region 39
Table 64 Source register 41
Table 65 Mainland and IOT question mapping 41
Table 66 RDA Pilbara collection periods 42
Table 67 RDA Tropical North 42
Table 68 RDA Townsville and North West Queensland 43
Table 69 RDA Northern Territory 43
Table 70 RDA Kimberley 43
Table 71 Indian Ocean Territories RDO 44
Table 72 Q2 Respondent category selections 44
Table 73 Q3 Do you currently hold household insurance 44
Table 74 Q4 Have you held insurance within the last five 5 years 44
Table 75 Q5 Why do you not currently hold household insurance 45
Table 76 Q6 Have you noticed any changes in your insurance premiums 45
Table 77 Q7 What percentage of increase have you noticed 45
Table 78 Q8 What percentage of decrease have you noticed 45
Table 79 Q10 Have you changed your excess recently 46
Table 80 Q11 Residential excess increase magnitude 46
Table 81 Q12 Residential excess decrease magnitude 46
Table 82 Q13 How do you feel about the cost of insurance in your region suburb 47
Table 83 Q14 How are changing insurance prices impacting your household 47
Table 84 Q15 How important do you think insurance is for your house 47
Table 85 Q16 Do you feel that you have enough insurance coverage 48
Table 86 Q17 Have you considered not renewing your insurance 48
Table 87 Q17 Have you considered not renewing your insurance 48
Table 88 Q18 Have you proactively taken steps to protect your property from damage 49
Table 89 Q18 Have you proactively taken steps to protect your property from damage 49
Table 90 Q19 Since the Cyclone Reinsurance Pool started in 2023 do you think households have more or fewer choices of insurers 49
Table 91 Q19 Since the Cyclone Reinsurance Pool started in 2023 do you think households have more or fewer choices of insurers 50
Table 92 Q20 Are you open to switching insurers to find better options 50
Table 93 Q21 Do you currently hold Business insurance 50
Table 94 Q22 Did you hold insurance in the last five 5 years 50
Table 95 Q23 Why do you not currently hold business insurance 51

Table 96 Q24 Have you noticed any changes in your insurance premiums 51
Table 97 Q25 What percentage of increase have you noticed 51
Table 98 Q26 What percentage of decrease have you noticed 52
Table 99 Q28 Have you changed your excess recently 52
Table 100 Q29 Business excess increase magnitude 52
Table 101 Q30 Business excess decrease magnitude 53
Table 102 Q31 How do you feel about the cost of insurance in your suburb region 53
Table 103 Q32 How are changing insurance prices impacting your Business 53
Table 104 Q33 How important do you think insurance is for your business 54
Table 105 Q34 Do you feel that you have enough Business insurance coverage 54
Table 106 Q35 Have you considered not renewing your business insurance 54
Table 107 Q36 Are you proactively taking steps to protect your business from damage 55
Table 108 Q37 Since the Cyclone Reinsurance Pool started in 2023 do you think businesses have more or fewer choices of insurers 55
Table 109 Q37 Since the Cyclone Reinsurance Pool started in 2023 do you think businesses have more or fewer choices of insurers 55
Table 110 Q38 Are you open to switching insurers to find better options 56
Table 111 Q40 Do you currently hold Strata Community Title and home contents insurance 56
Table 112 Q40 Do you currently hold Strata Community Title and home contents insurance 56
Table 113 Q41 Do you have a good understanding of your Body Corporate fees and the insurance component within 57
Table 114 Q42 Have you noticed any changes to the insurance component of your Body Corporate fees 57
Table 115 Q43 What percentage of increase have you noticed 57
Table 116 Q44 What percentage of decrease have you noticed 58
Table 117 Q45 How do you feel about the cost of insurance in your suburb region 58
Table 118 Q46 How are changing insurance prices impacting your property household 58
Table 119 Q47 Is your Body Corporate proactively taking steps to prevent damage to the property 59
Table 120 Q48 Since the Cyclone Reinsurance Pool started in 2023 do you think Strata Community Titles have more or fewer choices of insurers 59
Table 121 Q48 Since the Cyclone Reinsurance Pool started in 2023 do you think Strata Community Titles have more or fewer choices of insurers 59
Table 122 Q49 Are you open to Body coporate switching insurer to find better options 59
Table 123 Q51 Is there anything else you would like to add 60
Table 124 IOT Q20 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your household insurance 60
Table 125 IOT Q39 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your business insurance 61
Table 126 IOT Q43 Does the Body Corporate hold any other insurance 61

Table 127 IOT Q52 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your strata community title insurance 61
Table 128 Written response summaries from RDA Tropical North 62
Table 129 Written response summaries from RDA Townsville and North West Queensland 63
Table 130 Written response summaries from RDA Northern Territory 64
Table 131 Written response summaries from RDA Kimberley 65
Table 132 Written response summaries from Indian Ocean Territories RDO 65

1 Executive summary

Insurance survey respondents reported widespread premium increases and affordability pressures. Their answers also describe constrained insurer choice, reduced cover and effects on household spending and business decisions. The results describe the participating respondents; they do not estimate conditions across regional populations.

The current exports contain 232 recorded entries across seven regions, with 227 entries in the five regions meeting the inclusion threshold (see Table 3). Pilbara reported no September-October responses; its 32 earlier May-June responses remain outside these totals (see Table 66).

Table 1 Key consolidated findings

Consolidated measure	Result	Question base
Residential premium increases	130 of 140 (92.9%)	140 answers
Residential insurance becoming unaffordable	113 of 128 (88.3%)	128 answers
Household stress over insurance cost	83 of 126 (65.9%)	126 answers
Business premium increases	42 of 48 (87.5%)	48 answers
Business expansion or investment affected	19 of 42 (45.2%)	42 answers
Strata insurance component increased	17 of 20 (85.0%)	20 answers
Strata insurance becoming unaffordable	19 of 26 (73.1%)	26 answers

Bases vary by question. Cost perceptions and impacts are multi-select questions. Sources: regional Q6, Q13, Q14, Q24, Q32, Q42 and Q45, with IOT equivalents mapped in Appendix B.

Within the IOT household response group, not holding insurance was more common than holding it. This is a respondent result, not a territory-wide coverage estimate (see Table 2).

Table 2 IOT current insurance status

Stream	Insured	Not insured	Answers
Residential	8	17	25
Business	10	7	17

Sources: IOT Q3, Q22 and Q42.

Monetary excess figures are excluded. Different question options require some findings to remain regional or mainland-only. No listed-industry selections were recorded, so the data cannot support emerging-industry comparisons. The report provides descriptive findings without policy recommendations or an assessment of the Cyclone Reinsurance Pool.

2 Purpose and methodology

We prepared this report for NRDAA members to understand participating regions' insurance experiences and the extent to which results can be compared. The survey was intended to gather evidence potentially relevant to the Joint Standing Committee on Northern Australia inquiry concerning emerging industries and insurance. This report is an internal analytical account of the responses; it does not develop a submission or policy position.

2.1 Coverage and sources

The report uses one survey PDF export per participating region, dated 12 October 2026. Mainland files contain 52 questions and IOT contains 56. The exports contain answered counts, option counts, rounded percentages and written responses. They are question summaries rather than linked respondent records. The source register and question mapping appear in Section 10.

2.2 Inclusion and consolidation

The minimum regional sample is 20 recorded entries, measured from the location question. Regions below that threshold contribute only participation totals and data-availability information. Their substantive responses and comments are excluded from regional insurance findings, pooled calculations and themes. The threshold is an agreed reporting rule and does not establish representativeness or statistical sufficiency.

For compatible questions, we add response counts across eligible regions and divide by the sum of their answered counts. We do not average regional percentages. Where an option was offered in only some regions, its denominator covers only those eligible regions. Question labels and notes identify these narrower bases. No population weighting is applied; larger response groups contribute more to pooled results.

2.3 Streams and presentation

Residential, strata and business results remain separate. Respondents could select multiple categories and continue into another stream. Stream selections and question answers therefore cannot be added to count unique people. A question's own answered count is always its denominator. A skipped question may reflect routing or an inapplicable stream as well as non-response.

For bases below 20, results are presented as counts only. For bases of 20 or more, counts and percentages are shown. Percentages are rounded to one decimal place. Multi-select totals can exceed 100%. No responses, an option not offered and an explicit Unsure response are treated separately.

2.4 Written responses

We reviewed final comments and written “Other” responses in eligible regions, grouping recurring content about cost, access, coverage, property decisions, mitigation and claims experience. Themes are descriptive and are not ranked by population prevalence. We use short anonymised excerpts, retain the distinction between reported experience and opinion, and do not assign general comments to a stream without textual evidence. One IOT final comment explicitly identified itself as a survey test; that text is excluded from qualitative findings.

The final-comment question contains 45 written texts across eligible regions, including the test, leaving 44 substantive final comments. These are texts, not unique people. The test entry's quantitative answers cannot be isolated and remain unverified.

2.5 Scope of interpretation

The analysis supports the RDA Charter emphasis on evidence-led regional understanding. It records household, place and local-economy experiences without assigning delivery responsibilities or drawing conclusions about policy effectiveness. Pool-related answers are reported as perceptions only. There is no new external research or comparison with earlier survey years.

3 Limitations and participation

Table 3 Current survey participation and inclusion

Participating region	Recorded entries	Treatment
RDA Tropical North	83	Substantive analysis
RDA Townsville and North West Queensland	45	Substantive analysis
RDA Northern Territory	30	Substantive analysis
RDA Kimberley	28	Substantive analysis
Indian Ocean Territories RDO	41	Substantive analysis
RDA Greater Whitsundays	4	Participation only
RDA Mid West Gascoyne	1	Participation only
Total	232	227 entries in eligible regions

Sources: each region Q1. These are recorded entries, not verified unique people or completed questionnaires.

- Voluntary participation and uneven geographic coverage limit generalisation. Recruitment reach, response propensity and non-response are not measured. Regional results cannot be ranked as estimates of comparative population conditions.
- The 20-entry threshold applies to regions, not streams. Business and strata bases are often much smaller. A larger regional total does not make a one-person strata answer reliable evidence of a regional pattern.
- Question summaries do not permit deduplication, respondent-level cross-tabs, verification of completion or confirmation of skip logic. Recorded entries may include incomplete or test records.
- Branch bases do not always align. NWQ has three No answers to household insurance but four answers to its five-year-history question; IOT has 17 No answers and 18 history answers. TN business has 10 increased-excess answers but 11 answers to the increase-magnitude question; IOT has one increased-excess answer but four magnitude answers. Own-question denominators are retained.
- Question options differ. NT and Kimberley add residential uninsured/non-renewal and overseas-insurer business options. IOT adds affordability questions and changes some choice and strata options. Mixed legacy and newer options in IOT cannot be assigned to questionnaire versions.
- Reported premium changes have no consistent recall period in their wording. Percentage bands are retained as shown; residential increase bands overlap at 10% and 15%. Exact changes and averages cannot be reconstructed.
- Monetary excess measures remain excluded. Reported changes and excess-affordability categories remain available.
- Some question options are leading or combine different concepts. Choosing a view about other residents being uninsured is not a measurement of their coverage. Reported claims experiences and explanations of pricing are unverified.
- All mainland industry-classification questions have zero answers; IOT records two None of the above answers. This is an evidence gap, not evidence that no relevant industries participated.

Sources: regional question summaries; NWQ Q3-Q4; TN Q28-Q29; IOT Q3-Q4, Q29-Q30, Q18, Q38 and Q42; mainland Q39 and IOT Q41; supplied excess-question screenshot.

4 Individual regional profiles

4.1 RDA Tropical North

Recorded entries: 83. Eligible for substantive analysis. These results describe respondents and use each question's own denominator.

Premium increases and household cost stress were common in this response group. The business responses also contain frequent affordability concerns and operational adjustments; strata bases remain very small (see Table 4).

Table 4 RDA Tropical North selected findings

Stream	Measure	Result	Source
Residential	Currently insured	65 of 70 (92.9%)	Q3
Residential	Not currently insured	5 of 70 (7.1%)	Q3
Residential	Premium increased	62 of 64 (96.9%)	Q6
Residential	Becoming unaffordable	52 of 58 (89.7%)	Q13
Residential	Cost stress	39 of 57 (68.4%)	Q14
Residential	Reduced other spending	29 of 57 (50.9%)	Q14
Strata	Insurance component increased	4 of 6	Q42
Strata	Becoming unaffordable	3 of 6	Q45
Business	Currently insured	12 of 14	Q21
Business	Not currently insured	2 of 14	Q21
Business	Premium increased	12 of 13	Q24
Business	Becoming unaffordable	12 of 12	Q31
Business	Operational or staffing sacrifices	8 of 12	Q32
Business	Expansion or investment affected	6 of 12	Q32
Business	Satisfied with cover and excess	0 of 12	Q34

Sources: TN Q3 p5, TN Q6 p8, TN Q13 p16, TN Q14 p17, TN Q21 p24, TN Q24 p27, TN Q31 p34, TN Q32 p35, TN Q34 p38, TN Q42 p46, TN Q45 p49.

Coverage and category selections are recorded separately from completed stream counts (see Table 5).

Table 5 RDA Tropical North survey coverage

Measure	Data
Recorded entries	83
Locations with responses	Cairns 39; Cassowary Coast 14; Croydon 1; Douglas 3; Mareeba 16; Tablelands 9; Weipa 1
Category selections	69 residential; 9 strata; 16 business
Answered category question	81

4.2 RDA Townsville and North West Queensland

Recorded entries: 45. Eligible for substantive analysis. These results describe respondents and use each question's own denominator.

The residential results show frequent premium increases and cost stress. Business answers are more mixed on affordability and satisfaction with cover; their small bases limit comparison (see Table 6).

Table 6 RDA Townsville and North West Queensland selected findings

Stream	Measure	Result	Source
Residential	Currently insured	32 of 35 (91.4%)	Q3
Residential	Not currently insured	3 of 35 (8.6%)	Q3
Residential	Premium increased	31 of 32 (96.9%)	Q6
Residential	Becoming unaffordable	26 of 31 (83.9%)	Q13
Residential	Cost stress	21 of 31 (67.7%)	Q14
Residential	Reduced other spending	11 of 31 (35.5%)	Q14
Strata	Insurance component increased	5 of 6	Q42
Strata	Becoming unaffordable	5 of 6	Q45
Business	Currently insured	7 of 10	Q21
Business	Not currently insured	3 of 10	Q21
Business	Premium increased	6 of 7	Q24
Business	Becoming unaffordable	4 of 8	Q31
Business	Operational or staffing sacrifices	2 of 7	Q32
Business	Expansion or investment affected	2 of 7	Q32
Business	Satisfied with cover and excess	4 of 7	Q34

Sources: NWQ Q3 p4, NWQ Q6 p7, NWQ Q13 p15, NWQ Q14 p16, NWQ Q21 p23, NWQ Q24 p26, NWQ Q31 p33, NWQ Q32 p34, NWQ Q34 p37, NWQ Q42 p45, NWQ Q45 p48.

Coverage and category selections are recorded separately from completed stream counts (see Table 7).

Table 7 RDA Townsville and North West Queensland survey coverage

Measure	Data
Recorded entries	45
Locations with responses	Burdekin Shire Council 2; Charters Towers Regional Council 2; Hinchinbrook Shire Council 5; McKinlay Shire Council 1; Mount Isa City Council 3; Townsville City Council 32
Category selections	33 residential; 10 strata; 12 business
Answered category question	44

4.3 RDA Northern Territory

Recorded entries: 30. Eligible for substantive analysis. These results describe respondents and use each question's own denominator.

Premium increases appear in both the household and business answers. All stream question bases are small, and the location mix includes Central Australia (see Table 8).

Table 8 RDA Northern Territory selected findings

Stream	Measure	Result	Source
Residential	Currently insured	15 of 19	Q3
Residential	Not currently insured	4 of 19	Q3
Residential	Premium increased	13 of 15	Q6
Residential	Becoming unaffordable	13 of 14	Q13
Residential	Cost stress	7 of 14	Q14
Residential	Reduced other spending	6 of 14	Q14
Strata	Insurance component increased	4 of 4	Q42
Strata	Becoming unaffordable	3 of 3	Q45
Business	Currently insured	10 of 12	Q21
Business	Not currently insured	2 of 12	Q21
Business	Premium increased	10 of 10	Q24
Business	Becoming unaffordable	7 of 10	Q31
Business	Operational or staffing sacrifices	5 of 10	Q32
Business	Expansion or investment affected	5 of 10	Q32
Business	Satisfied with cover and excess	2 of 10	Q34

Sources: NT Q3 p5, NT Q6 p8, NT Q13 p15, NT Q14 p16, NT Q21 p23, NT Q24 p26, NT Q31 p33, NT Q32 p34, NT Q34 p37, NT Q42 p45, NT Q45 p48.

Coverage and category selections are recorded separately from completed stream counts (see Table 9).

Table 9 RDA Northern Territory survey coverage

Measure	Data
Recorded entries	30
Locations with responses	Alice Springs Town Council 6; Barkly Regional Council 1; Coomalie Community Government Council 1; Darwin, City of 11; Katherine Town Council 4; Nhulunbuy, City of 1; Palmerston, City of 3; Victoria Daly Regional Council 3
Category selections	18 residential; 6 strata; 12 business
Answered category question	29

4.4 RDA Kimberley

Recorded entries: 28. Eligible for substantive analysis. These results describe respondents and use each question's own denominator.

Cost concerns appear in residential and business responses. The strata questions have a base of one and do not establish a regional pattern (see Table 10).

Table 10 RDA Kimberley selected findings

Stream	Measure	Result	Source
Residential	Currently insured	22 of 25 (88.0%)	Q3
Residential	Not currently insured	3 of 25 (12.0%)	Q3
Residential	Premium increased	20 of 22 (90.9%)	Q6
Residential	Becoming unaffordable	16 of 17	Q13
Residential	Cost stress	12 of 17	Q14
Residential	Reduced other spending	8 of 17	Q14
Strata	Insurance component increased	1 of 1	Q42
Strata	Becoming unaffordable	1 of 1	Q45
Business	Currently insured	6 of 7	Q21
Business	Not currently insured	1 of 7	Q21
Business	Premium increased	6 of 6	Q24
Business	Becoming unaffordable	7 of 7	Q31
Business	Operational or staffing sacrifices	5 of 7	Q32
Business	Expansion or investment affected	3 of 7	Q32
Business	Satisfied with cover and excess	1 of 7	Q34

Sources: K Q3 p3, K Q6 p6, K Q13 p13, K Q14 p14, K Q21 p21, K Q24 p24, K Q31 p31, K Q32 p32, K Q34 p35, K Q42 p43, K Q45 p46.

Coverage and category selections are recorded separately from completed stream counts (see Table 11).

Table 11 RDA Kimberley survey coverage

Measure	Data
Recorded entries	28
Locations with responses	Shire of Broome 19; Shire of Derby-West Kimberley 1; Shire of Wyndham-East Kimberley 8
Category selections	24 residential; 3 strata; 10 business
Answered category question	28

4.5 Indian Ocean Territories RDO

Recorded entries: 41. Eligible for substantive analysis. These results describe respondents and use each question's own denominator.

No current household insurance is more frequently reported than current cover. Later premium and impact questions draw on much smaller groups; the mixed IOT strata options require separate treatment (see Table 12).

Table 12 Indian Ocean Territories RDO selected findings

Stream	Measure	Result	Source
Residential	Currently insured	8 of 25 (32.0%)	Q3
Residential	Not currently insured	17 of 25 (68.0%)	Q3
Residential	Premium increased	4 of 7	Q6
Residential	Becoming unaffordable	6 of 8	Q13
Residential	Cost stress	4 of 7	Q14
Residential	Reduced other spending	3 of 7	Q14
Strata	Insurance component increased	3 of 3	Q45
Strata	Becoming unaffordable	7 of 10	Q48
Business	Currently insured	10 of 17	Q22
Business	Not currently insured	7 of 17	Q22
Business	Premium increased	8 of 12	Q25
Business	Becoming unaffordable	3 of 6	Q32
Business	Operational or staffing sacrifices	2 of 6	Q33
Business	Expansion or investment affected	3 of 6	Q33
Business	Satisfied with cover and excess	2 of 6	Q35

Sources: IOT Q3 p3, IOT Q6 p6, IOT Q13 p13, IOT Q14 p14, IOT Q22 p23, IOT Q25 p26, IOT Q32 p33, IOT Q33 p34, IOT Q35 p37, IOT Q45 p49, IOT Q48 p52.

Coverage and category selections are recorded separately from completed stream counts (see Table 13).

Table 13 Indian Ocean Territories RDO survey coverage

Measure	Data
Recorded entries	41
Locations with responses	Christmas Island 20; Cocos (Keeling) Islands 21
Category selections	25 residential; 8 strata; 22 business
Answered category question	37

5 Regional profiles for excluded regions

5.1 RDA Greater Whitsundays

4 recorded entries. This is below the agreed minimum regional sample of 20. The region is retained in participation totals and is excluded from all substantive insurance findings, consolidated calculations and themes.

The PDF contains location and category responses, residential and business question data, and written comments. No strata question responses are recorded. This confirms data availability only; individual insurance answers are not reported here.

Source: RDAGW Data_All_261012(1).pdf, Q1-Q52.

5.2 RDA Mid West Gascoyne

1 recorded entry. This is below the agreed minimum regional sample of 20. The region is retained in participation totals and is excluded from all substantive insurance findings, consolidated calculations and themes.

The PDF records one location answer. The category question and every subsequent question have zero answers, so there is no substantive insurance-response data available.

Source: RDAMWG Data_All_261012.pdf, Q1-Q52.

The two excluded regions contribute five of the 232 recorded entries. Their entries are counted once; duplicate upload copies are not additional responses.

6 NRDAA overall findings

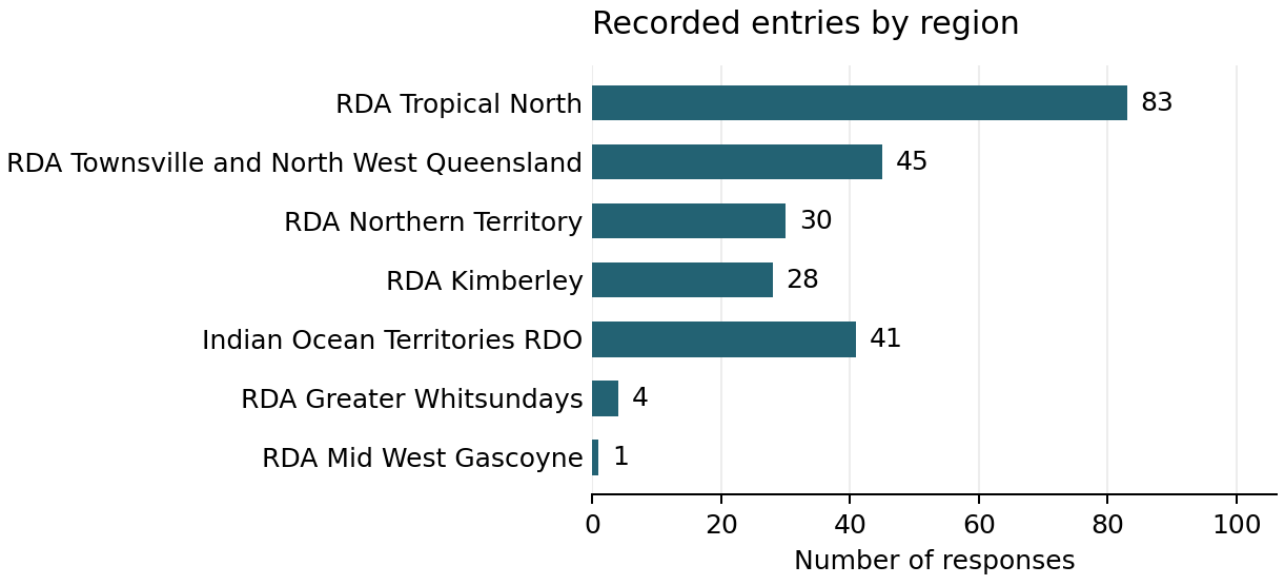
The stream bases overlap and cannot be added as people. The overview presents comparable indicators side by side, without creating a combined insurance rate (see Table 14).

Table 14 Comparable indicators by insurance stream

Indicator	Residential	Strata	Business
Price increase	130 of 140 (92.9%)	17 of 20 (85.0%)	42 of 48 (87.5%)
Becoming unaffordable	113 of 128 (88.3%)	19 of 26 (73.1%)	33 of 43 (76.7%)
Stress over insurance cost	83 of 126 (65.9%)	15 of 25 (60.0%)	20 of 42 (47.6%)

Price refers to premiums for residential/business and the insurance component of Body Corporate fees for strata. Cost and stress questions are multi-select. This table compares stream descriptions; it is not a combined insurance rate. Sources: mapped Q6, Q13-Q14, Q24, Q31-Q32, Q42, Q45-Q46.

Premium increases are reported by a majority answering that question in each stream. Unaffordability and cost stress also recur, although each measure uses a different answer base (see Table 14).



Participation only. GW and MWG are excluded from substantive findings. Source: each region Q1.

7 NRDAA residential findings

7.1 Insurance status and reasons for no cover

Holding household insurance was the more frequent response overall (see Table 15). IOT has more No than Yes answers in its separate status table (see Table 2).

Table 15 Consolidated household insurance status

Response	Result
Yes	142 of 174 (81.6%)
No	32 of 174 (18.4%)

Table 16 Reasons for not holding household insurance

Reason for not holding household insurance	Selections	Base
I have been unable to find an insurer willing to provide cover	18 of 32 (56.3%)	32
Insurance is available, but the premium is unaffordable	12 of 32 (37.5%)	32
The available level of cover does not meet my needs	2 of 32 (6.3%)	32
The excess is too high	2 of 32 (6.3%)	32
I have chosen not to insure/self-insure	2 of 32 (6.3%)	32
I do not require insurance	0 of 32 (0.0%)	32
Other (please specify)	7 of 32 (21.9%)	32

Sources: TN Q3 p5; NWQ Q3 p4; NT Q3 p5; K Q3 p3; IOT Q3 p3.

Sources: TN Q5 p7; NWQ Q5 p6; NT Q5 p7; K Q5 p5; IOT Q5 p5. Multi-select. Thirty-two people answered the reasons question, but aggregate summaries cannot verify that they are the same 32 No-insurance respondents.

More answers indicate no insurance in the previous five years than indicate prior cover. This question is not a validated insurance-lapse measure because branch counts differ (see Table 17).

Table 17 Household insurance history over five years

Response	Result
Yes	10 of 34 (29.4%)
No	24 of 34 (70.6%)

Sources: TN Q4 p6; NWQ Q4 p5; NT Q4 p6; K Q4 p4; IOT Q4 p4.

7.2 Premium changes

Increases dominate the residential premium-change answers across eligible regions. The question does not specify a common annual recall period (see Table 18).

Table 18 Residential premium changes by region

Region	Increase	Decrease	Same	Answered n
TN	62 of 64 (96.9%)	0	2	64
NWQ	31 of 32 (96.9%)	1	0	32
NT	13 of 15	0	2	15
K	20 of 22 (90.9%)	1	1	22
IOT	4 of 7	0	3	7

Sources: TN Q6 p8; NWQ Q6 p7; NT Q6 p8; K Q6 p6; IOT Q6 p6.

7.3 Residential affordability and household impacts

The 15%+ band is the most frequently selected increase band. It is the largest category, rather than a majority; overlapping band boundaries prevent an exact mean (see Table 19).

Table 19 Residential premium increase bands

Response	Result
1-4%	5 of 125 (4.0%)
5-10%	36 of 125 (28.8%)
10-15%	17 of 125 (13.6%)
15%+	54 of 125 (43.2%)
Unsure	11 of 125 (8.8%)
Around what I expected	2 of 125 (1.6%)

Sources: TN Q7 p9; NWQ Q7 p8; NT Q7 p9; K Q7 p7; IOT Q7 p7.

Becoming unaffordable is the most-selected household cost perception (see Table 20).

Table 20 Residential insurance cost perceptions

Perception of insurance cost	Result
We are a high risk region	54 of 128 (42.2%)
More and more people are uninsured	74 of 128 (57.8%)
It's becoming unaffordable	113 of 128 (88.3%)
People don't claim out of fear of higher premiums	47 of 128 (36.7%)
My premiums are lower, but my excess is higher	6 of 128 (4.7%)

Sources: TN Q13 p16; NWQ Q13 p15; NT Q13 p15; K Q13 p13; IOT Q13 p13. Multi-select perceptions; base 128.

Cost stress is the most-selected household impact and exceeds half of the base. Reduced other spending is the next most-selected impact (see Table 21).

Table 21 Reported household impacts

Household impact	Result
I've chosen to underinsure my property	41 of 126 (32.5%)
I spend less elsewhere	57 of 126 (45.2%)
I limit or delay spending on property	31 of 126 (24.6%)
I feel stressed over the cost of insurance	83 of 126 (65.9%)
I have taken on debt or used savings to cover insurance	18 of 126 (14.3%)
Other (please specify)	21 of 126 (16.7%)

Sources: TN Q14 p17; NWQ Q14 p16; NT Q14 p16; K Q14 p14; IOT Q14 p14. Multi-select; base 126. NT/Kimberley alone offered non-renewal: zero of 31 selected it. Differing choice sets may influence common-option responses.

Bare-minimum cover is the most frequent coverage response and exceeds half of the answered base. Satisfaction with cover is less common than either bare-minimum cover or adequate cover with an unaffordable excess (see Table 22).

Table 22 Self assessed household insurance coverage

Response	Result
No - I'm only insured for bare minimum	68 of 126 (54.0%)
Yes - But my excess is very unaffordable	30 of 126 (23.8%)
Yes - I'm happy with my level of cover/excess	28 of 126 (22.2%)

Table 23 Importance of household insurance

Response	Result
Important	126 of 126 (100.0%)
Not important	0 of 126 (0.0%)

Sources: TN Q15 p18; NWQ Q15 p17; NT Q15 p17; K Q15 p15; IOT Q15 p15.

Sources: TN Q16 p19; NWQ Q16 p18; NT Q16 p18; K Q16 p16; IOT Q16 p16.

7.4 Residential excess changes mitigation and insurer choice

Increased is the largest excess-change category but is below half of the answered base. None of the above is retained as the original option, rather than relabelled unchanged (see Table 24).

Table 24 Residential excess changes

Response	Result
None of the above	53 of 125 (42.4%)
Increased	57 of 125 (45.6%)
Decreased	3 of 125 (2.4%)
Unsure	12 of 125 (9.6%)

Sources: TN Q10 p13; NWQ Q10 p12; NT Q10 p12; K Q10 p10; IOT Q10 p10.

Sources: TN Q11 p14; NWQ Q11 p13; NT Q11 p13; K Q11 p11; IOT Q11 p11.

Taking protective steps without noticing a premium change is the majority mainland response. This describes reported experience rather than a causal effect of mitigation (see Table 25).

Table 25 Mainland household damage prevention

Response	Result
Yes- I have taken steps to protect my property and have noticed a positive change in my premium	7 of 119 (5.9%)
Yes - I have taken steps to protect my property but have not noticed a change in my premium	76 of 119 (63.9%)
Yes - I have taken steps to protect my property and I am eligible for the "Household Resilience Program" grant and have used funding to conduct upgrades	1 of 119 (0.8%)
No- I have not taken steps to protect my property from damage	22 of 119 (18.5%)
No - Council regulations make it difficult to implement upgrades	1 of 119 (0.8%)
No - I own a new home	12 of 119 (10.1%)

Sources: TN Q18 p21; NWQ Q18 p20; NT Q18 p20; K Q18 p18.

The three selected IOT categories have equal counts and do not establish a dominant response; its different options prevent pooling with mainland results (see Table 26).

Table 26 IOT household damage prevention answered n 6

Response	Count
Yes- I have taken steps to protect my property and have noticed a positive change in my premium	0
Yes - I have taken steps to protect my property but have not noticed a change in my premium	0
Yes - I have taken steps to protect my property and I am eligible for the "Household Resilience Program" grant and have used funding to conduct upgrades	0
No- I have not taken steps to protect my property from damage	0
No - Council regulations make it difficult to implement upgrades	0
No - I own a new home	0

Response	Count
Yes – I have taken steps to protect my property and have noticed a positive change in my premium	0
Yes – I have taken steps to protect my property but have not noticed a change in my premium	0
I would undertake additional mitigation measures if financial assistance were available	2
Property, approval or other constraints make it difficult to undertake upgrades	0
I have not undertaken additional mitigation measures	2
Other (please specify)	2

Source: IOT Q18.

Not seeing non-renewal as an option is the largest mainland category. IOT adds a cost-related option, so its distribution remains separate (see Table 27).

Table 27 Mainland household non renewal considerations

Response	Result
Yes - All the time but I never would	48 of 119 (40.3%)
Yes - As I believe Government support is available	3 of 119 (2.5%)
No - I don't see this as an option	60 of 119 (50.4%)
No - But I have considered relocating because of insurance costs or availability	8 of 119 (6.7%)

Table 28 IOT household non renewal considerations answered n 7

Response	Count
Yes - All the time but I never would	1
Yes - because the cost is becoming unaffordable	2
Yes - As I believe Government support is available	1
No - I don't see this as an option	3
No - But I have considered relocating because of insurance costs or availability	0

Sources: TN Q17 p20; NWQ Q17 p19; NT Q17 p19; K Q17 p17; IOT Q17 p17.

Table 29 Mainland residential insurer choice perceptions

Insurer choice perception	Mainland only
Fewer insurers with less than four choices	62 of 118 (52.5%)
More insurers with four or more choices	1 of 118 (0.8%)
About the same	15 of 118 (12.7%)
Unsure or do not know	40 of 118 (33.9%)

Sources: TN Q19 p22; NWQ Q19 p21; NT Q19 p21; K Q19 p19. Base 118. The More/Fewer labels combine a change perception with an insurer-count threshold.

Uncertainty is the most frequent IOT insurer-choice answer, on a very small base (see Table 30).

Table 30 IOT household insurer choice answered

Response	Count
More insurers are available	0
Fewer insurers are available	1
About the same	1
I have been unable to obtain suitable insurance	1
Unsure / don't know	2

Table 31 IOT household affordability since the Pool commenced answered

Response	Count
More affordable	1
Less affordable	1
About the same	0
Unsure / don't know	3

Annual shopping around is the majority response; fewer selected insufficient alternatives or staying because their insurer joined the Pool (see Table 32).

Table 32 Residential insurer switching responses

Response	Result
Yes - Myself/Broker, shop around every year	90 of 123 (73.2%)
No - There isn't enough options	29 of 123 (23.6%)
No - I stayed with the same insurer because they joined the reinsurance pool	4 of 123 (3.3%)

Sources: TN Q20 p23; NWQ Q20 p22; NT Q20 p22; K Q20 p20; IOT Q21 p22.

8 NRDAA strata findings

8.1 Insurance held and understanding of fees

Both strata and contents cover is more frequently selected than strata-only cover. This question does not offer a no-insurance option (see Table 33).

Table 33 Mainland strata and contents insurance status

Response	Result
Yes- Both	13 of 19
No - Strata Title Insurance only	6 of 19

Sources: TN Q40 p44; NWQ Q40 p43; NT Q40 p43; K Q40 p41.

Unable to obtain strata insurance is the largest IOT status category, but it is below half of this small base. Legacy and revised labels remain separate (see Table 34).

Table 34 IOT strata insurance status answered n 11

Response	Count
Yes- Both	0
No - Strata Title Insurance only	2
Yes – strata/community title insurance is held	1
No – we have been unable to obtain strata/community title insurance	5
No – for another reason	1
Unsure / don't know	2

Table 35 IOT other Body Corporate insurance answered n 8

Response	Count
Public liability insurance	1
Workers compensation insurance	1
Other insurance – please specify	0
No insurance at all	5
Unsure / don't know	2
Other (please specify)	0

Sources: IOT Q42-Q43.

Most answers indicate a good understanding of the insurance component of fees, although the pooled base is small (see Table 36).

Table 36 Understanding Body Corporate insurance fees

Response	Result
Yes	17 of 20 (85.0%)
No	3 of 20 (15.0%)

Sources: TN Q41 p45; NWQ Q41 p44; NT Q41 p44; K Q41 p42; IOT Q44 p48.

8.2 Insurance price changes and impacts

Increases are the majority response. These answers concern the insurance component, not total Body Corporate fees (see Table 37).

Table 37 Changes to the insurance component of Body Corporate fees

Response	Result
Increase	17 of 20 (85.0%)
Decrease	1 of 20 (5.0%)
Same	2 of 20 (10.0%)

Sources: TN Q42 p46; NWQ Q42 p45; NT Q42 p45; K Q42 p43; IOT Q45 p49.

The 5-10% band is the largest increase category, but does not represent a majority. Counts only are shown because the base is below 20 (see Table 38).

Table 38 Strata insurance increase bands

Response	Result
1-4%	0 of 17
5-10%	7 of 17
11-15%	2 of 17
16%+	5 of 17
Unsure	1 of 17
Around what I expected	2 of 17

Table 39 Strata insurance decrease bands

Response	Result
1-4%	0 of 1
5-10%	0 of 1
11-15%	0 of 1
16%+	1 of 1
Unsure	0 of 1
Around what I expected	0 of 1

Sources: TN Q43 p47; NWQ Q43 p46; NT Q43 p46; K Q43 p44; IOT Q46 p50.

Sources: TN Q44 p48; NWQ Q44 p47; NT Q44 p47; K Q44 p45; IOT Q47 p51.

Becoming unaffordable is the most-selected strata cost perception (see Table 40).

Table 40 Strata insurance cost perceptions

Strata cost perception	Result
We are a high risk region	14 of 26 (53.8%)
It is becoming unaffordable	19 of 26 (73.1%)
Premiums are lower	1 of 26 (3.8%)
Other (please specify)	4 of 26 (15.4%)

Sources: TN Q45 p49; NWQ Q45 p48; NT Q45 p48; K Q45 p46; IOT Q48 p52. Multi-select; base 26. Regional bases range from one to 10.

8.3 Strata household impacts mitigation and insurer choice

Cost stress is the most-selected strata impact; building maintenance concerns are the next most-selected category (see Table 41).

Table 41 Reported strata household and property impacts

Strata household or property impact	Result
Sacrificing essential or discretionary spending due to rising insurance and living costs (family activities / luxury spending)	8 of 25 (32.0%)
Our building has become run down from lack of maintenance	10 of 25 (40.0%)
I feel stressed over the cost of insurance	15 of 25 (60.0%)
I'd like to move out of Strata/ Community Title	3 of 25 (12.0%)
Other (please specify)	4 of 25 (16.0%)

Sources: TN Q46 p50; NWQ Q46 p49; NT Q46 p49; K Q46 p47; IOT Q49 p53. Multi-select; base 25. These reports cannot establish building-condition prevalence.

8.4 Mitigation and insurer choice

A proactive Body Corporate is the majority response. The answers describe respondents' assessments rather than verified maintenance performance (see Table 42).

Table 42 Reported Body Corporate damage prevention

Response	Result
Yes - My Body Corporate is proactive	14 of 23 (60.9%)
No - My Body Corporate doesn't seem to be proactive	5 of 23 (21.7%)
No - My property is new	0 of 23 (0.0%)
Unsure	4 of 23 (17.4%)

Sources: TN Q47 p51; NWQ Q47 p50; NT Q47 p50; K Q47 p48; IOT Q50 p54.

Fewer insurer choices is the most frequent mainland response. IOT is kept separate because the options differ (see Table 43).

Table 43 Mainland strata insurer choice

Response	Result
Fewer insurer are available - Less than 4 companies to choose from	12 of 15
More insurers are available - 4 or more companies to choose from	0 of 15
About the same	2 of 15
My Body Corporate has been unable to obtain suitable insurance	0 of 15
Unsure/Don't know	1 of 15

Table 44 IOT strata insurer choice answered n 8

Response	Count
Fewer insurer are available	0
More insurers are available	0
About the same	0
My Body Corporate has been unable to obtain suitable insurance	4
Unsure/Don't know	4

Sources: TN Q48 p52; NWQ Q48 p51; NT Q48 p51; K Q48 p49; IOT Q51 p55.

Annual shopping around is the largest switching category, but is below half of the answered base. Uncertainty remains visible, especially in IOT (see Table 45).

Table 45 Strata insurer switching responses

Response	Result
None of the above	2 of 23 (8.7%)
Yes - They shop around every year	11 of 23 (47.8%)
No - There isn't enough options	4 of 23 (17.4%)
No - They stayed with the same insurer because they joined the reinsurance pool	1 of 23 (4.3%)
I don't know enough about this	5 of 23 (21.7%)

Sources: TN Q49 p53; NWQ Q49 p52; NT Q49 p52; K Q49 p50; IOT Q53 p57.

Unsure is the majority IOT affordability response. This territory-only question does not assess causality (see Table 46).

Table 46 IOT strata affordability since the Pool commenced answered n 8

Response	Count
More affordable	0

Response	Count
Less affordable	1
About the same	2
Unsure / don't know	5

Source: IOT Q52.

9 NRDAA business findings

9.1 Insurance status and access

Holding insurance is the majority business-status response. The results describe participants rather than all businesses in the regions (see Table 47).

Table 47 Business insurance status

Response	Result
Yes	45 of 60 (75.0%)
No	15 of 60 (25.0%)

Sources: TN Q21 p24; NWQ Q21 p23; NT Q21 p23; K Q21 p21; IOT Q22 p23.

No prior insurance is the most frequent history answer. Its branch base differs from the current-status question (see Table 48).

Table 48 Business insurance history over five years

Response	Result
Yes	3 of 14
No	9 of 14
None of the above	2 of 3

Table 49 Reasons for not holding business insurance

Response	Result
I have been unable to find an insurer willing to provide cover for my business	8 of 13
Insurance is available, but the premium is unaffordable	2 of 13
Available insurance does not provide the cover my business needs	0 of 13
The excess is too high	2 of 13
I have chosen to self-insure	0 of 13
My business does not require insurance	2 of 13
Other (please specify)	0 of 13

Sources: TN Q22 p25; NWQ Q22 p24; NT Q22 p24; K Q22 p22; IOT Q23 p24.

Sources: TN Q23 p26; NWQ Q23 p25; NT Q23 p25; K Q23 p23; IOT Q24 p25.

9.2 Premium and excess changes

Premium increases are the more frequent regional business response. In the magnitude question, 16%+ is the largest category, not a majority (see Table 51 and Table 50).

Table 50 Business premium increase bands

Response	Result
1-4%	2 of 40 (5.0%)
5-10%	10 of 40 (25.0%)
11-15%	7 of 40 (17.5%)
16%+	13 of 40 (32.5%)
Unsure	7 of 40 (17.5%)
Around what I expected	1 of 40 (2.5%)

Sources: TN Q24 p27; NWQ Q24 p26; NT Q24 p26; K Q24 p24; IOT Q25 p26.

Sources: TN Q25 p28; NWQ Q25 p27; NT Q25 p27; K Q25 p25; IOT Q26 p27.

Table 51 Business premium increases by region

Region	Premium increase	Answered n
RDA Tropical North	12 of 13	13
RDA Townsville and North West Queensland	6 of 7	7
RDA Northern Territory	10 of 10	10
RDA Kimberley	6 of 6	6
Indian Ocean Territories RDO	8 of 12	12

All regional business premium-change bases are below 20. They are presented as counts, without comparative rankings.

Increased is the largest category, but is below half of the base. Increase-magnitude answers exceed the parent Increased count, so the separate magnitude table cannot be treated as a validated branch (see Table 52).

Table 52 Business excess changes

Response	Result
None of the above	17 of 42 (40.5%)
Increased	20 of 42 (47.6%)
Decreased	0 of 42 (0.0%)
Unsure	5 of 42 (11.9%)

Sources: TN Q28 p31; NWQ Q28 p30; NT Q28 p30; K Q28 p28; IOT Q29 p30.

Sources: TN Q29 p32; NWQ Q29 p31; NT Q29 p31; K Q29 p29; IOT Q30 p31.

9.3 Business affordability coverage and decisions

Becoming unaffordable is the most-selected business cost perception, followed by too few insurers willing to cover the region (see Table 53).

Table 53 Business insurance cost perceptions

Perception of business insurance costs	Result
We are a high risk Region	20 of 43 (46.5%)
More and more businesses are underinsured	23 of 43 (53.5%)
It's becoming unaffordable	33 of 43 (76.7%)
People don't claim out of fear of higher premiums	17 of 43 (39.5%)
My premiums are lower, but my excess is higher	2 of 43 (4.7%)
There are too few insurers willing to provide cover in our region	25 of 43 (58.1%)
Some businesses are unable to obtain suitable insurance at all	16 of 43 (37.2%)

Sources: TN Q31 p34; NWQ Q31 p33; NT Q31 p33; K Q31 p31; IOT Q32 p33. Multi-select; base 43. Views about other businesses do not measure their insurance status.

Table 54 Reported business impacts

Reported business impact	Result
Insurance has not materially affected my business decisions	6 of 42 (14.3%)
I have chosen to underinsure my business	12 of 42 (28.6%)
I have made sacrifices elsewhere (e.g. operations/staffing/productivity)	22 of 42 (52.4%)
Insurance costs or availability have affected plans to expand or invest in my business	19 of 42 (45.2%)
I feel stressed over the cost of insurance	20 of 42 (47.6%)
I factor these costs and pass onto consumers	9 of 42 (21.4%)
I have delayed purchasing property, equipment or other assets	13 of 42 (31.0%)
I have reduced the level/type of insurance I hold	17 of 42 (40.5%)
I have considered closing, selling or relocating my business	6 of 42 (14.3%)
Other (please specify)	6 of 42 (14.3%)

Sources: TN Q32 p35; NWQ Q32 p34; NT Q32 p34; K Q32 p32; IOT Q33 p34. Multi-select; base 42. NT/Kimberley additionally offered overseas-insurer alternatives: four of 17 selected it. Do not use 42 as that option's denominator.

Operational or staffing sacrifices are the most-selected business impact and the only listed impact exceeding half of the answered base. Affected expansion or investment plans and delayed asset purchases are selected less often (see Table 54). These options overlap; their counts cannot be added as unique affected businesses.

Important is the majority response; the remaining answers selected Legal requirement. These are respondent views, not a legal assessment (see Table 55).

Table 55 Importance of business insurance

Response	Result
Important	25 of 42 (59.5%)
Not important	0 of 42 (0.0%)
Legal requirement	17 of 42 (40.5%)

Sources: TN Q33 p37; NWQ Q33 p36; NT Q33 p36; K Q33 p34; IOT Q34 p36.

9.4 Business coverage mitigation and insurer choice

Bare-minimum cover is the largest coverage category, but is below half of the base. Satisfaction with cover is less frequent (see Table 56).

Table 56 Self assessed business insurance coverage

Self assessed business coverage	Result
No - I'm only insured for the bare minimum (Public Liability)	16 of 42 (38.1%)
No - I cannot obtain any/all types of insurance my business requires	5 of 42 (11.9%)
Yes - But my excess is very unaffordable	12 of 42 (28.6%)
Yes - I'm happy with my level of cover/excess	9 of 42 (21.4%)

Sources: TN Q34 p38; NWQ Q34 p37; NT Q34 p37; K Q34 p35; IOT Q35 p37. Base 42. Satisfaction, bare-minimum cover and inability to obtain required types are distinct answers.

Not seeing non-renewal as an option is the largest response, followed by retaining cover because of a perceived legal requirement. Neither category alone exceeds half of the base (see Table 57).

Table 57 Business non renewal considerations

Response	Result
Yes - But I keep it as its a legal requirement	18 of 42 (42.9%)
Yes - I have decided not to renew as insurance is becoming unaffordable	1 of 42 (2.4%)
Yes - As I believe government support is available	1 of 42 (2.4%)
No - I don't see this as an option	20 of 42 (47.6%)
No - But I have considered closing, selling or relocating my business because of insurance costs or availability	2 of 42 (4.8%)

Sources: TN Q35 p39; NWQ Q35 p38; NT Q35 p38; K Q35 p36; IOT Q36 p38.

Protective action without a premium change is the largest response. Insurance leaving little for maintenance is also frequently selected; these answers do not establish causality (see Table 58).

Table 58 Reported business damage prevention

Response	Result
Yes- However, the cost of insurance leaves little for maintenance/upgrades	13 of 42 (31.0%)
Yes - I'm proactive in protecting my business and have noticed positive changes in my premiums	1 of 42 (2.4%)
Yes - I'm proactive in protecting my business, but have seen no change in premiums	15 of 42 (35.7%)
No - Council regulations, leasing and approval processes make it difficult implement maintenance or upgrades	6 of 42 (14.3%)
No - My business does not require upgrades due to the type of business and/or its location	7 of 42 (16.7%)

Sources: TN Q36 p40; NWQ Q36 p39; NT Q36 p39; K Q36 p37; IOT Q37 p39.

Fewer choices accounts for half of mainland answers, while uncertainty or broker management is also common (see Table 59).

Table 59 Mainland business insurer choice

Response	Result
Fewer insurers are available - Less than 4 companies to choose from	18 of 36 (50.0%)
More insurers are available - 4 or more companies to choose from	0 of 36 (0.0%)
About the same	2 of 36 (5.6%)
Unsure/ My Broker manages this	16 of 36 (44.4%)

Table 60 IOT business insurer choice answered n 6

Response	Count
Fewer insurers are available	2
About the same	2
I have been unable to obtain suitable insurance	1
Unsure / don't know	1

Sources: TN Q37 p41; NWQ Q37 p40; NT Q37 p40; K Q37 p38; IOT Q38 p40.

Annual searching is the majority response. Unsuccessful searches for another suitable insurer are more frequent than choosing the insufficient-options category (see Table 61).

Table 61 Business insurer switching responses

Response	Result
Yes - Myself/Broker shop around every year	29 of 42 (69.0%)
Yes - However, I have been unable to find another insurer willing to provide suitable cover	8 of 42 (19.0%)
No - There isn't enough options	5 of 42 (11.9%)
No - I stayed with the same insurer because they joined the reinsurance pool	0 of 42 (0.0%)

Sources: TN Q38 p42; NWQ Q38 p41; NT Q38 p41; K Q38 p39; IOT Q40 p43.

Unsure accounts for half of the IOT affordability answers; none selected More affordable. The small territory-only base does not establish a Pool effect (see Table 62).

Table 62 IOT business affordability since the Pool commenced answered n 6

Response	Count
More affordable	0
Less affordable	2
About the same	1
Unsure / don't know	3

Source: IOT Q39.

9.5 Industry classification

No selections were recorded for the listed industry categories. Mainland Q39 received zero answers in all six regions, including the excluded regions; IOT Q41 received two answers, both None of the above. Other business respondents remain unclassified. The report therefore contains no sector-specific comparisons for the listed emerging industries.

10 Cross regional themes

10.1 Affordability and spending adjustments

Unaffordability is selected in every eligible region in both household and business cost questions. The regional counts support a recurring concern, without ranking population affordability (see Table 63).

Table 63 Unaffordability selections by eligible region

Region	Residential result	Business result
RDA Tropical North	52 of 58 (89.7%)	12 of 12
RDA Townsville and North West Queensland	26 of 31 (83.9%)	4 of 8
RDA Northern Territory	13 of 14	7 of 10
RDA Kimberley	16 of 17	7 of 7
Indian Ocean Territories RDO	6 of 8	3 of 6

Sources: TN Q13 p16; NWQ Q13 p15; NT Q13 p15; K Q13 p13; IOT Q13 p13.

Sources: TN Q31 p34; NWQ Q31 p33; NT Q31 p33; K Q31 p31; IOT Q32 p33.

Cost stress and spending adjustments recur across eligible regions. Household cost stress is a majority response in the consolidated table, while fewer report spending reductions; business operational sacrifices are the most-selected business impact (see Table 21 and Table 54). Written comments illustrate payment and cover adjustments without quantifying total economic effects.

A Tropical North respondent wrote: "Have changed from annual premium payments to monthly". This illustrates a payment adjustment, without implying that it reduces the total premium.

Source: TN Q14 Other response 5.

10.2 Limited access and active searching

The switching tables show a majority reporting annual searches in both household and business streams (see Table 32 and Table 61). Written comments also describe postcode and property-related access constraints. These explanations remain respondents' accounts rather than verified pricing or underwriting rules.

Sources: TN Q20 p23; NWQ Q20 p22; NT Q20 p22; K Q20 p20; IOT Q21 p22.

Sources: TN Q38 p42; NWQ Q38 p41; NT Q38 p41; K Q38 p39; IOT Q40 p43.

A Northern Territory respondent wrote: "Shopping around is essential". An IOT household comment stated: "Worrying that we can't get the cover we should have." The excerpts describe different experiences of searching and access.

Sources: NT Q51 final comment 4; IOT Q14 Other response 1.

10.3 Cover reductions and excess tradeoffs

Respondents described limiting cover, taking on more retained risk and reducing other expenditure. Structured responses distinguish bare-minimum coverage from insurance absence and from an unaffordable excess. Household comments in TN, NWQ and NT describe increasing or reassessing excesses to manage premiums. Monetary excess amounts are omitted throughout this report.

Sources: residential Q14/Q16 and business Q32/Q34 across eligible regions; TN Q14, NWQ Q14 and NT Q14 written responses.

10.4 Property investment and service experiences

Property and business decisions

TN and NWQ written comments connect insurance costs with home purchases, commercial property decisions or moving. Business impact answers record affected expansion or investment plans in each eligible region. IOT comments discuss the viability of doing business and additional insurance requirements for off-island operations. These narratives supplement the structured data; they do not estimate investment lost or displaced.

Sources: TN Q51 final comments 7 and 11; NWQ Q32 Other responses 1 and 3 and Q51 final comments 5-6; IOT Q55 final comments 5-6; mapped business Q32.

Mitigation and perceived pricing fairness

Mainland household mitigation responses more often describe action without a premium change than action with a positive change. Written comments in TN, NWQ and Kimberley question whether premiums reflect property history, maintenance or local conditions. These perceptions cannot establish how insurers price risk or whether mitigation caused a premium outcome.

Sources: mainland Q18; TN Q14/Q51; NWQ Q45/Q51; Kimberley Q51.

Claims experiences and uncertainty about the Pool

Comments in TN, NWQ and NT describe dissatisfaction with claims or service, concern about claiming, and uncertainty about premium reductions. One NT respondent explicitly said they were unsure how the Pool applied to Central Australia. The structured insurer-choice questions contain substantial Unsure responses, and the IOT affordability questions also have small bases with several Unsure selections. The evidence describes perceived experience and uncertainty, without an effectiveness assessment or policy conclusion.

Sources: TN Q51; NWQ Q51; NT Q14 and Q51; mapped Q19/Q37/Q48 and IOT Q20/Q39/Q52.

These themes recur among eligible responding regions. They should not be described as findings from all seven participants, because GW and MWG have been excluded from substantive analysis. Written comments are illustrations, not independently verified facts or representative accounts.

11 Appendices

Appendix A Source register and calculation rules

Table 64 Source register

Code	Region and source export	Q count
TN	RDA Tropical North RDATN Data_All_261012.pdf	52
NWQ	RDA Townsville and North West Queensland RDANWQ Data_All_261012.pdf	52
NT	RDA Northern Territory RDANT Data_All_261012.pdf	52
K	RDA Kimberley RDAK Data_All_261012.pdf	52
IOT	Indian Ocean Territories RDO IOT RDO Data_All_261012(2).pdf	56
GW	RDA Greater Whitsundays RDAGW Data_All_261012(1).pdf	52
MWG	RDA Mid West Gascoyne RDAMWG Data_All_261012.pdf	52

Source references use the PDF's printed question and page numbers. IOT equivalents are mapped below. One file per region is used, irrespective of repeated uploads. The separate data audit dated 12 October 2026 supplies the detailed comparability rationale.

Consolidated option percentage = sum of eligible-region option counts divided by the sum of answered counts for eligible regions offered that option. An unavailable option is not a zero. Multi-select questions permit multiple selections. Question bases under 20 are shown without percentages. Administrative continuation and contact questions are excluded from substantive tables.

Appendix B Question mapping and pooling exceptions

Table 65 Mainland and IOT question mapping

Mainland numbering	IOT equivalent
Q1-Q19	Q1-Q19
Q20	Q21
Q21-Q37	Q22-Q38
Q38-Q40	Q40-Q42
Q41-Q48	Q44-Q51
Q49-Q52	Q53-Q56
No counterpart	IOT Q20, Q39, Q43, Q52

The regional threshold applies throughout. Additional restrictions are: Q9/Q27 monetary values excluded; Q14/Q16/Q22/Q32 common categories only with option-specific bases; Q17/Q18/Q19/Q37/Q40/Q48 separate mainland and IOT distributions; Q39 no listed-industry evidence; IOT-only questions reported separately. Q50 continuation choices and Q52 contacts are administrative. Q51 answered counts are not comment counts.

Pilbara collection periods

Table 66 RDA Pilbara collection periods

Period	Recorded responses	Treatment
September-October 2026	0 reported by RDATN	No current-period responses; outside current substantive findings.
May-June 2026	32 reported by RDATN	Earlier round; not added to current totals. Historical profile requires the earlier export and question mapping.

Source: RDATN clarification on 14 October 2026. Pilbara exports have not been supplied for this revision. Collection periods and questionnaire versions are not interchangeable.

Appendix C Detailed regional response counts

TN = Tropical North; NWQ = Townsville and North West Queensland; NT = Northern Territory; K = Kimberley; IOT = Indian Ocean Territories RDO. Only eligible regions appear in substantive tables. Each question shows its own answered bases. Values are raw option counts. A dash means not offered, separate or not pooled, as indicated; n=0 means the question received no answers. Consolidated columns show counts and, where n is at least 20, percentages.

Full distributions for different instruments remain separate. Apparent legacy options are retained when meaningful; zero-only dot labels and zero-only IOT legacy duplicate choice labels are omitted with notes. Monetary excess questions, contact fields and continuation choices are not reproduced.

Q1 Location coverage

RDA Tropical North

Table 67 RDA Tropical North

Location	Recorded count
Cairns	39
Cassowary Coast	14
Croydon	1
Douglas	3
Mareeba	16
Tablelands	9
Weipa	1

TN Q1 p1. Zero-response locations are omitted. Base 83.

RDA Townsville and North West Queensland

Table 68 RDA Townsville and North West Queensland

Location	Recorded count
Burdekin Shire Council	2
Charters Towers Regional Council	2
Hinchinbrook Shire Council	5
McKinlay Shire Council	1
Mount Isa City Council	3
Townsville City Council	32

NWQ Q1 p1. Zero-response locations are omitted. Base 45.

RDA Northern Territory

Table 69 RDA Northern Territory

Location	Recorded count
Alice Springs Town Council	6
Barkly Regional Council	1
Coomalie Community Government Council	1
Darwin, City of	11
Katherine Town Council	4
Nhulunbuy, City of	1
Palmerston, City of	3
Victoria Daly Regional Council	3

NT Q1 p1. Zero-response locations are omitted. Base 30.

RDA Kimberley

Table 70 RDA Kimberley

Location	Recorded count
Shire of Broome	19
Shire of Derby-West Kimberley	1
Shire of Wyndham-East Kimberley	8

K Q1 p1. Zero-response locations are omitted. Base 28.

Indian Ocean Territories RDO

Table 71 Indian Ocean Territories RDO

Location	Recorded count
Christmas Island	20
Cocos (Keeling) Islands	21

IOT Q1 p1. Zero-response locations are omitted. Base 41.

Q2 Respondent category selections

Table 72 Q2 Respondent category selections

Response option	TN	NWQ	NT	K	IOT	Consolidated
Residential Detached Dwelling Homeowner	69	33	18	24	25	169 of 219 (77.2%)
Strata/Community Title Scheme Homeowner/Property Investor	9	10	6	3	8	36 of 219 (16.4%)
Business Owner	16	12	12	10	22	72 of 219 (32.9%)

Answered n: TN 81, NWQ 44, NT 29, K 28, IOT 37. Sources: TN Q2 p4; NWQ Q2 p3; NT Q2 p4; K Q2 p2; IOT Q2 p2.

Multi-select. These are category selections, not unique respondents or completed stream totals.

Q3 Do you currently hold household insurance

Table 73 Q3 Do you currently hold household insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes	65	32	15	22	8	142 of 174 (81.6%)
No	5	3	4	3	17	32 of 174 (18.4%)

Answered n: TN 70, NWQ 35, NT 19, K 25, IOT 25. Sources: TN Q3 p5; NWQ Q3 p4; NT Q3 p5; K Q3 p3; IOT Q3 p3.

Q4 Have you held insurance within the last five 5 years

Table 74 Q4 Have you held insurance within the last five 5 years

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes	2	0	3	2	3	10 of 34 (29.4%)
No	3	4	1	1	15	24 of 34 (70.6%)

Answered n: TN 5, NWQ 4, NT 4, K 3, IOT 18. Sources: TN Q4 p6; NWQ Q4 p5; NT Q4 p6; K Q4 p4; IOT Q4 p4.

Q5 Why do you not currently hold household insurance

Table 75 Q5 Why do you not currently hold household insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
I have been unable to find an insurer willing to provide cover	1	3	2	1	11	18 of 32 (56.3%)
Insurance is available, but the premium is unaffordable	2	1	3	3	3	12 of 32 (37.5%)
The available level of cover does not meet my needs	0	0	0	0	2	2 of 32 (6.3%)
The excess is too high	0	0	0	0	2	2 of 32 (6.3%)
I have chosen not to insure/self-insure	1	0	0	0	1	2 of 32 (6.3%)
I do not require insurance	0	0	0	0	0	0 of 32 (0.0%)
Other (please specify)	3	1	1	1	1	7 of 32 (21.9%)

Answered n: TN 5, NWQ 4, NT 4, K 3, IOT 16. Sources: TN Q5 p7; NWQ Q5 p6; NT Q5 p7; K Q5 p5; IOT Q5 p5.

Q6 Have you noticed any changes in your insurance premiums

Table 76 Q6 Have you noticed any changes in your insurance premiums

Response option	TN	NWQ	NT	K	IOT	Consolidated
Increase	62	31	13	20	4	130 of 140 (92.9%)
Decrease	0	1	0	1	0	2 of 140 (1.4%)
Same	2	0	2	1	3	8 of 140 (5.7%)

Answered n: TN 64, NWQ 32, NT 15, K 22, IOT 7. Sources: TN Q6 p8; NWQ Q6 p7; NT Q6 p8; K Q6 p6; IOT Q6 p6.

Q7 What percentage of increase have you noticed

Table 77 Q7 What percentage of increase have you noticed

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-4%	2	3	0	0	0	5 of 125 (4.0%)
5-10%	15	9	3	7	2	36 of 125 (28.8%)
10-15%	8	4	3	2	0	17 of 125 (13.6%)
15%+	27	10	7	9	1	54 of 125 (43.2%)
Unsure	6	4	0	0	1	11 of 125 (8.8%)
Around what I expected	1	1	0	0	0	2 of 125 (1.6%)

Answered n: TN 59, NWQ 31, NT 13, K 18, IOT 4. Sources: TN Q7 p9; NWQ Q7 p8; NT Q7 p9; K Q7 p7; IOT Q7 p7.

Q8 What percentage of decrease have you noticed

Table 78 Q8 What percentage of decrease have you noticed

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-4%	0	0	0	0	0	0 of 2
5-10%	0	0	0	0	0	0 of 2
11-15%	0	0	0	0	0	0 of 2

Response option	TN	NWQ	NT	K	IOT	Consolidated
16%+	0	1	0	1	0	2 of 2
Unsure	0	0	0	0	0	0 of 2
Around what I expected	0	0	0	0	0	0 of 2

Answered n: TN 0, NWQ 1, NT 0, K 1, IOT 0. Sources: TN Q8 p10; NWQ Q8 p9; NT Q8 p10; K Q8 p8; IOT Q8 p8.

Q10 Have you changed your excess recently

Table 79 Q10 Have you changed your excess recently

Response option	TN	NWQ	NT	K	IOT	Consolidated
None of the above	26	14	9	3	1	53 of 125 (42.4%)
Increased	26	13	4	12	2	57 of 125 (45.6%)
Decreased	1	1	0	0	1	3 of 125 (2.4%)
Unsure	6	2	1	2	1	12 of 125 (9.6%)

Answered n: TN 59, NWQ 30, NT 14, K 17, IOT 5. Sources: TN Q10 p13; NWQ Q10 p12; NT Q10 p12; K Q10 p10; IOT Q10 p10.

Q11 Residential excess increase magnitude

Table 80 Q11 Residential excess increase magnitude

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-10%	5	3	0	1	0	9 of 55 (16.4%)
11-20%	6	1	1	1	1	10 of 55 (18.2%)
21-30%	3	2	0	2	0	7 of 55 (12.7%)
31-40%	0	1	1	1	0	3 of 55 (5.5%)
41-50%	1	2	0	4	0	7 of 55 (12.7%)
51% or more	9	2	1	2	1	15 of 55 (27.3%)
Unsure	2	0	1	1	0	4 of 55 (7.3%)

Answered n: TN 26, NWQ 11, NT 4, K 12, IOT 2. Sources: TN Q11 p14; NWQ Q11 p13; NT Q11 p13; K Q11 p11; IOT Q11 p11.

Q12 Residential excess decrease magnitude

Table 81 Q12 Residential excess decrease magnitude

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-10%	1	0	0	0	1	2 of 3
11-20%	0	0	0	0	0	0 of 3
21-30%	0	0	0	0	0	0 of 3
31-40%	0	0	0	0	0	0 of 3
41-50%	0	0	0	0	0	0 of 3
51% or more	0	1	0	0	0	1 of 3
Unsure	0	0	0	0	0	0 of 3

Answered n: TN 1, NWQ 1, NT 0, K 0, IOT 1. Sources: TN Q12 p15; NWQ Q12 p14; NT Q12 p14; K Q12 p12; IOT Q12 p12.

Q13 How do you feel about the cost of insurance in your region suburb

Table 82 Q13 How do you feel about the cost of insurance in your region suburb

Response option	TN	NWQ	NT	K	IOT	Consolidated
We are a high risk region	23	16	6	4	5	54 of 128 (42.2%)
More and more people are uninsured	34	19	5	12	4	74 of 128 (57.8%)
It's becoming unaffordable	52	26	13	16	6	113 of 128 (88.3%)
People don't claim out of fear of higher premiums	18	11	6	10	2	47 of 128 (36.7%)
My premiums are lower, but my excess is higher	3	2	0	1	0	6 of 128 (4.7%)

Answered n: TN 58, NWQ 31, NT 14, K 17, IOT 8. Sources: TN Q13 p16; NWQ Q13 p15; NT Q13 p15; K Q13 p13; IOT Q13 p13.

Q14 How are changing insurance prices impacting your household

Table 83 Q14 How are changing insurance prices impacting your household

Response option	TN	NWQ	NT	K	IOT	Consolidated
I've chosen to underinsure my property	19	9	4	7	2	41 of 126 (32.5%)
I spend less elsewhere	29	11	6	8	3	57 of 126 (45.2%)
I limit or delay spending on property	15	9	4	3	0	31 of 126 (24.6%)
I feel stressed over the cost of insurance	39	21	7	12	4	83 of 126 (65.9%)
I have taken on debt or used savings to cover insurance	7	4	2	3	2	18 of 126 (14.3%)
Other (please specify)	6	7	6	1	1	21 of 126 (16.7%)
I have chosen not to renew my insurance	-	-	0	0	-	0 of 31 (0.0%)

Answered n: TN 57, NWQ 31, NT 14, K 17, IOT 7. Sources: TN Q14 p17; NWQ Q14 p16; NT Q14 p16; K Q14 p14; IOT Q14 p14.

Additional non-renewal option offered in NT/K only. Common-option comparisons retain the differing choice-set limitation. Additional-option denominator covers offered regions only.

Q15 How important do you think insurance is for your house

Table 84 Q15 How important do you think insurance is for your house

Response option	TN	NWQ	NT	K	IOT	Consolidated
Important	57	31	14	17	7	126 of 126 (100.0%)
Not important	0	0	0	0	0	0 of 126 (0.0%)

Answered n: TN 57, NWQ 31, NT 14, K 17, IOT 7. Sources: TN Q15 p18; NWQ Q15 p17; NT Q15 p17; K Q15 p15; IOT Q15 p15.

Q16 Do you feel that you have enough insurance coverage

Table 85 Q16 Do you feel that you have enough insurance coverage

Response option	TN	NWQ	NT	K	IOT	Consolidated
No - I'm only insured for bare minimum	31	17	6	9	5	68 of 126 (54.0%)
Yes - But my excess is very unaffordable	14	8	2	5	1	30 of 126 (23.8%)
Yes - I'm happy with my level of cover/excess	12	6	6	3	1	28 of 126 (22.2%)
No - I am uninsured	-	-	0	0	-	0 of 31 (0.0%)

Answered n: TN 57, NWQ 31, NT 14, K 17, IOT 7. Sources: TN Q16 p19; NWQ Q16 p18; NT Q16 p18; K Q16 p16; IOT Q16 p16.

Additional uninsured option offered in NT/K only. Common-option comparisons retain the differing choice-set limitation. Additional-option denominator covers offered regions only.

Q17 Have you considered not renewing your insurance

Table 86 Q17 Have you considered not renewing your insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes - All the time but I never would	24	9	4	11	Separate	48 of 119 (40.3%)
Yes - As I believe Government support is available	2	1	0	0	Separate	3 of 119 (2.5%)
No - I don't see this as an option	29	16	9	6	Separate	60 of 119 (50.4%)
No - But I have considered relocating because of insurance costs or availability	2	5	1	0	Separate	8 of 119 (6.7%)

Answered n: TN 57, NWQ 31, NT 14, K 17, IOT 7. Sources: TN Q17 p20; NWQ Q17 p19; NT Q17 p19; K Q17 p17; IOT Q17 p17.

The consolidated column above is mainland-only; IOT has different wording or options. IOT distribution follows separately.

Table 87 Q17 Have you considered not renewing your insurance

IOT response option	Count
Yes - All the time but I never would	1
Yes - because the cost is becoming unaffordable	2
Yes - As I believe Government support is available	1
No - I don't see this as an option	3
No - But I have considered relocating because of insurance costs or availability	0

IOT Q17, p17; n=7.

Q18 Have you proactively taken steps to protect your property from damage

Table 88 Q18 Have you proactively taken steps to protect your property from damage

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes- I have taken steps to protect my property and have noticed a positive change in my premium	3	2	0	2	Separate	7 of 119 (5.9%)
Yes - I have taken steps to protect my property but have not noticed a change in my premium	42	20	7	7	Separate	76 of 119 (63.9%)
Yes - I have taken steps to protect my property and I am eligible for the "Household Resilience Program" grant and have used funding to conduct upgrades	0	1	0	0	Separate	1 of 119 (0.8%)
No- I have not taken steps to protect my property from damage	8	5	4	5	Separate	22 of 119 (18.5%)
No - Council regulations make it difficult to implement upgrades	0	0	1	0	Separate	1 of 119 (0.8%)
No - I own a new home	4	3	2	3	Separate	12 of 119 (10.1%)

Answered n: TN 57, NWQ 31, NT 14, K 17, IOT 6. Sources: TN Q18 p21; NWQ Q18 p20; NT Q18 p20; K Q18 p18; IOT Q18 p18.

The consolidated column above is mainland-only; IOT has different wording or options. IOT distribution follows separately.

Table 89 Q18 Have you proactively taken steps to protect your property from damage

IOT response option	Count
I would undertake additional mitigation measures if financial assistance were available	2
I have not undertaken additional mitigation measures	2
Other (please specify)	2

IOT Q18, p18; n=6. Zero-only legacy options omitted; no reallocation of selections.

Q19 Since the Cyclone Reinsurance Pool started in 2023 do you think households have more or fewer choices of insurers

Table 90 Q19 Since the Cyclone Reinsurance Pool started in 2023 do you think households have more or fewer choices of insurers

Response option	TN	NWQ	NT	K	IOT	Consolidated
Fewer insurers are available - Less than 4 companies to choose from	34	12	6	10	Separate	62 of 118 (52.5%)
More insurers are available - 4 or more companies to choose from	0	1	0	0	Separate	1 of 118 (0.8%)
About the same	8	6	1	0	Separate	15 of 118 (12.7%)
Unsure/Don't Know	15	12	7	6	Separate	40 of 118 (33.9%)

Answered n: TN 57, NWQ 31, NT 14, K 16, IOT 5. Sources: TN Q19 p22; NWQ Q19 p21; NT Q19 p21; K Q19 p19; IOT Q19 p20.

The consolidated column above is mainland-only; IOT has different wording or options. IOT distribution follows separately.

Table 91 Q19 Since the Cyclone Reinsurance Pool started in 2023 do you think households have more or fewer choices of insurers

IOT response option	Count
More insurers are available	0
Fewer insurers are available	1
About the same	1
I have been unable to obtain suitable insurance	1
Unsure / don't know	2

IOT Q19, p20; n=5.

Q20 Are you open to switching insurers to find better options

Table 92 Q20 Are you open to switching insurers to find better options

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes - Myself/Broker, shop around every year	42	22	11	14	1	90 of 123 (73.2%)
No - There isn't enough options	12	8	3	2	4	29 of 123 (23.6%)
No - I stayed with the same insurer because they joined the reinsurance pool	3	1	0	0	0	4 of 123 (3.3%)

Answered n: TN 57, NWQ 31, NT 14, K 16, IOT 5. Sources: TN Q20 p23; NWQ Q20 p22; NT Q20 p22; K Q20 p20; IOT Q21 p22.

Q21 Do you currently hold Business insurance

Table 93 Q21 Do you currently hold Business insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes	12	7	10	6	10	45 of 60 (75.0%)
No	2	3	2	1	7	15 of 60 (25.0%)

Answered n: TN 14, NWQ 10, NT 12, K 7, IOT 17. Sources: TN Q21 p24; NWQ Q21 p23; NT Q21 p23; K Q21 p21; IOT Q22 p23.

Q22 Did you hold insurance in the last five 5 years

Table 94 Q22 Did you hold insurance in the last five 5 years

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes	0	1	0	0	2	3 of 14
No	2	2	1	0	4	9 of 14
None of the above	-	-	1	1	-	2 of 3

Answered n: TN 2, NWQ 3, NT 2, K 1, IOT 6. Sources: TN Q22 p25; NWQ Q22 p24; NT Q22 p24; K Q22 p22; IOT Q23 p24.

None of the above offered in NT/K only. Common-option comparisons retain the differing choice-set limitation. Additional-option denominator covers offered regions only.

Q23 Why do you not currently hold business insurance

Table 95 Q23 Why do you not currently hold business insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
I have been unable to find an insurer willing to provide cover for my business	1	2	0	0	5	8 of 13
Insurance is available, but the premium is unaffordable	0	0	1	0	1	2 of 13
Available insurance does not provide the cover my business needs	0	0	0	0	0	0 of 13
The excess is too high	0	0	2	0	0	2 of 13
I have chosen to self-insure	0	0	0	0	0	0 of 13
My business does not require insurance	1	0	0	1	0	2 of 13
Other (please specify)	0	0	0	0	0	0 of 13

Answered n: TN 2, NWQ 2, NT 2, K 1, IOT 6. Sources: TN Q23 p26; NWQ Q23 p25; NT Q23 p25; K Q23 p23; IOT Q24 p25.

Q24 Have you noticed any changes in your insurance premiums

Table 96 Q24 Have you noticed any changes in your insurance premiums

Response option	TN	NWQ	NT	K	IOT	Consolidated
Increase	12	6	10	6	8	42 of 48 (87.5%)
Decrease	1	1	0	0	0	2 of 48 (4.2%)
Same	0	0	0	0	4	4 of 48 (8.3%)

Answered n: TN 13, NWQ 7, NT 10, K 6, IOT 12. Sources: TN Q24 p27; NWQ Q24 p26; NT Q24 p26; K Q24 p24; IOT Q25 p26.

Q25 What percentage of increase have you noticed

Table 97 Q25 What percentage of increase have you noticed

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-4%	0	0	1	1	0	2 of 40 (5.0%)
5-10%	5	3	2	0	0	10 of 40 (25.0%)
11-15%	2	1	3	0	1	7 of 40 (17.5%)
16%+	5	1	1	3	3	13 of 40 (32.5%)
Unsure	0	1	2	2	2	7 of 40 (17.5%)
Around what I expected	0	0	0	0	1	1 of 40 (2.5%)

Answered n: TN 12, NWQ 6, NT 9, K 6, IOT 7. Sources: TN Q25 p28; NWQ Q25 p27; NT Q25 p27; K Q25 p25; IOT Q26 p27.

Q26 What percentage of decrease have you noticed

Table 98 Q26 What percentage of decrease have you noticed

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-4%	0	0	0	0	0	0 of 2
5-10%	0	0	0	0	0	0 of 2
11-15%	0	0	0	0	0	0 of 2
16%+	1	1	0	0	0	2 of 2
Unsure	0	0	0	0	0	0 of 2
Around what I expected	0	0	0	0	0	0 of 2

Answered n: TN 1, NWQ 1, NT 0, K 0, IOT 0. Sources: TN Q26 p29; NWQ Q26 p28; NT Q26 p28; K Q26 p26; IOT Q27 p28.

Q28 Have you changed your excess recently

Table 99 Q28 Have you changed your excess recently

Response option	TN	NWQ	NT	K	IOT	Consolidated
None of the above	3	4	5	2	3	17 of 42 (40.5%)
Increased	10	2	3	4	1	20 of 42 (47.6%)
Decreased	0	0	0	0	0	0 of 42 (0.0%)
Unsure	0	0	0	0	5	5 of 42 (11.9%)

Answered n: TN 13, NWQ 6, NT 8, K 6, IOT 9. Sources: TN Q28 p31; NWQ Q28 p30; NT Q28 p30; K Q28 p28; IOT Q29 p30.

Q29 Business excess increase magnitude

Table 100 Q29 Business excess increase magnitude

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-10%	2	0	0	1	0	3 of 24 (12.5%)
11-20%	4	1	3	2	0	10 of 24 (41.7%)
21-30%	1	0	0	0	0	1 of 24 (4.2%)
31-40%	0	0	0	0	1	1 of 24 (4.2%)
41-50%	3	0	0	0	1	4 of 24 (16.7%)
51% or more	0	1	0	1	0	2 of 24 (8.3%)
Unsure	1	0	0	0	2	3 of 24 (12.5%)

Answered n: TN 11, NWQ 2, NT 3, K 4, IOT 4. Sources: TN Q29 p32; NWQ Q29 p31; NT Q29 p31; K Q29 p29; IOT Q30 p31.

Q30 Business excess decrease magnitude

Table 101 Q30 Business excess decrease magnitude

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-10%	0	0	0	0	0	No responses
11-20%	0	0	0	0	0	No responses
21-30%	0	0	0	0	0	No responses
31-40%	0	0	0	0	0	No responses
41-50%	0	0	0	0	0	No responses
51% or more	0	0	0	0	0	No responses
Unsure	0	0	0	0	0	No responses

Answered n: TN 0, NWQ 0, NT 0, K 0, IOT 0. Sources: TN Q30 p33; NWQ Q30 p32; NT Q30 p32; K Q30 p30; IOT Q31 p32.

Q31 How do you feel about the cost of insurance in your suburb region

Table 102 Q31 How do you feel about the cost of insurance in your suburb region

Response option	TN	NWQ	NT	K	IOT	Consolidated
We are a high risk Region	3	4	7	3	3	20 of 43 (46.5%)
More and more businesses are underinsured	9	4	3	4	3	23 of 43 (53.5%)
It's becoming unaffordable	12	4	7	7	3	33 of 43 (76.7%)
People don't claim out of fear of higher premiums	5	1	4	6	1	17 of 43 (39.5%)
My premiums are lower, but my excess is higher	1	0	0	0	1	2 of 43 (4.7%)
There are too few insurers willing to provide cover in our region	7	3	5	5	5	25 of 43 (58.1%)
Some businesses are unable to obtain suitable insurance at all	4	2	1	5	4	16 of 43 (37.2%)

Answered n: TN 12, NWQ 8, NT 10, K 7, IOT 6. Sources: TN Q31 p34; NWQ Q31 p33; NT Q31 p33; K Q31 p31; IOT Q32 p33.

Q32 How are changing insurance prices impacting your Business

Table 103 Q32 How are changing insurance prices impacting your Business

Response option	TN	NWQ	NT	K	IOT	Consolidated
Insurance has not materially affected my business decisions	2	2	1	0	1	6 of 42 (14.3%)
I have chosen to underinsure my business	6	1	2	2	1	12 of 42 (28.6%)
I have made sacrifices elsewhere (e.g. operations/staffing/productivity)	8	2	5	5	2	22 of 42 (52.4%)
Insurance costs or availability have affected plans to expand or invest in my business	6	2	5	3	3	19 of 42 (45.2%)
I feel stressed over the cost of insurance	7	2	3	6	2	20 of 42 (47.6%)
I factor these costs and pass onto consumers	3	1	2	1	2	9 of 42 (21.4%)
I have delayed purchasing property, equipment or other assets	6	3	2	1	1	13 of 42 (31.0%)
I have reduced the level/type of insurance I hold	8	1	4	2	2	17 of 42 (40.5%)
I have considered closing, selling or relocating my business	4	0	1	0	1	6 of 42 (14.3%)

Response option	TN	NWQ	NT	K	IOT	Consolidated
Other (please specify)	0	3	2	1	0	6 of 42 (14.3%)
I have sought alternatives to the Australian insurance market (e.g. overseas insurers)	-	-	2	2	-	4 of 17

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q32 p35; NWQ Q32 p34; NT Q32 p34; K Q32 p32; IOT Q33 p34.

Overseas-insurer alternative offered in NT/K only. Common-option comparisons retain the differing choice-set limitation. Additional-option denominator covers offered regions only.

Q33 How important do you think insurance is for your business

Table 104 Q33 How important do you think insurance is for your business

Response option	TN	NWQ	NT	K	IOT	Consolidated
Important	9	4	5	5	2	25 of 42 (59.5%)
Not important	0	0	0	0	0	0 of 42 (0.0%)
Legal requirement	3	3	5	2	4	17 of 42 (40.5%)

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q33 p37; NWQ Q33 p36; NT Q33 p36; K Q33 p34; IOT Q34 p36.

Q34 Do you feel that you have enough Business insurance coverage

Table 105 Q34 Do you feel that you have enough Business insurance coverage

Response option	TN	NWQ	NT	K	IOT	Consolidated
No - I'm only insured for the bare minimum (Public Liability)	3	2	4	3	4	16 of 42 (38.1%)
No - I cannot obtain any/all types of insurance my business requires	4	1	0	0	0	5 of 42 (11.9%)
Yes - But my excess is very unaffordable	5	0	4	3	0	12 of 42 (28.6%)
Yes - I'm happy with my level of cover/excess	0	4	2	1	2	9 of 42 (21.4%)

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q34 p38; NWQ Q34 p37; NT Q34 p37; K Q34 p35; IOT Q35 p37.

Q35 Have you considered not renewing your business insurance

Table 106 Q35 Have you considered not renewing your business insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes - But I keep it as its a legal requirement	8	3	3	2	2	18 of 42 (42.9%)
Yes - I have decided not to renew as insurance is becoming unaffordable	0	0	1	0	0	1 of 42 (2.4%)
Yes - As I believe government support is available	0	1	0	0	0	1 of 42 (2.4%)
No - I don't see this as an option	3	3	5	5	4	20 of 42 (47.6%)
No - But I have considered closing, selling or relocating my business because of insurance costs or availability	1	0	1	0	0	2 of 42 (4.8%)

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q35 p39; NWQ Q35 p38; NT Q35 p38; K Q35 p36; IOT Q36 p38.

Q36 Are you proactively taking steps to protect your business from damage

Table 107 Q36 Are you proactively taking steps to protect your business from damage

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes- However, the cost of insurance leaves little for maintenance/upgrades	4	1	4	2	2	13 of 42 (31.0%)
Yes - I'm proactive in protecting my business and have noticed positive changes in my premiums	1	0	0	0	0	1 of 42 (2.4%)
Yes - I'm proactive in protecting my business, but have seen no change in premiums	5	2	4	3	1	15 of 42 (35.7%)
No - Council regulations, leasing and approval processes make it difficult implement maintenance or upgrades	0	2	1	2	1	6 of 42 (14.3%)
No - My business does not require upgrades due to the type of business and/or its location	2	2	1	0	2	7 of 42 (16.7%)

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q36 p40; NWQ Q36 p39; NT Q36 p39; K Q36 p37; IOT Q37 p39.

Q37 Since the Cyclone Reinsurance Pool started in 2023 do you think businesses have more or fewer choices of insurers

Table 108 Q37 Since the Cyclone Reinsurance Pool started in 2023 do you think businesses have more or fewer choices of insurers

Response option	TN	NWQ	NT	K	IOT	Consolidated
Fewer insurers are available - Less than 4 companies to choose from	10	3	1	4	Separate	18 of 36 (50.0%)
More insurers are available - 4 or more companies to choose from	0	0	0	0	Separate	0 of 36 (0.0%)
About the same	0	0	1	1	Separate	2 of 36 (5.6%)
Unsure/ My Broker manages this	2	4	8	2	Separate	16 of 36 (44.4%)

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q37 p41; NWQ Q37 p40; NT Q37 p40; K Q37 p38; IOT Q38 p40.

The consolidated column above is mainland-only; IOT has different wording or options. IOT distribution follows separately.

Table 109 Q37 Since the Cyclone Reinsurance Pool started in 2023 do you think businesses have more or fewer choices of insurers

IOT response option	Count
Fewer insurers are available	2
About the same	2
I have been unable to obtain suitable insurance	1
Unsure / don't know	1

IOT Q38, p40; n=6. Zero-only legacy options omitted; no reallocation of selections.

Q38 Are you open to switching insurers to find better options

Table 110 Q38 Are you open to switching insurers to find better options

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes - Myself/Broker shop around every year	8	3	9	7	2	29 of 42 (69.0%)
Yes - However, I have been unable to find another insurer willing to provide suitable cover	3	2	1	0	2	8 of 42 (19.0%)
No - There isn't enough options	1	2	0	0	2	5 of 42 (11.9%)
No - I stayed with the same insurer because they joined the reinsurance pool	0	0	0	0	0	0 of 42 (0.0%)

Answered n: TN 12, NWQ 7, NT 10, K 7, IOT 6. Sources: TN Q38 p42; NWQ Q38 p41; NT Q38 p41; K Q38 p39; IOT Q40 p43.

Q40 Do you currently hold Strata Community Title and home contents insurance

Table 111 Q40 Do you currently hold Strata Community Title and home contents insurance

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes- Both	6	4	2	1	Separate	13 of 19
No - Strata Title Insurance only	1	3	2	0	Separate	6 of 19

Answered n: TN 7, NWQ 7, NT 4, K 1, IOT 11. Sources: TN Q40 p44; NWQ Q40 p43; NT Q40 p43; K Q40 p41; IOT Q42 p46.

The consolidated column above is mainland-only; IOT has different wording or options. IOT distribution follows separately.

Table 112 Q40 Do you currently hold Strata Community Title and home contents insurance

IOT response option	Count
Yes- Both	0
No - Strata Title Insurance only	2
Yes – strata/community title insurance is held	1
No – we have been unable to obtain strata/community title insurance	5
No – for another reason	1
Unsure / don’t know	2

IOT Q42, p46; n=11.

Q41 Do you have a good understanding of your Body Corporate fees and the insurance component within

Table 113 Q41 Do you have a good understanding of your Body Corporate fees and the insurance component within

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes	4	6	4	1	2	17 of 20 (85.0%)
No	2	0	0	0	1	3 of 20 (15.0%)

Answered n: TN 6, NWQ 6, NT 4, K 1, IOT 3. Sources: TN Q41 p45; NWQ Q41 p44; NT Q41 p44; K Q41 p42; IOT Q44 p48.

Q42 Have you noticed any changes to the insurance component of your Body Corporate fees

Table 114 Q42 Have you noticed any changes to the insurance component of your Body Corporate fees

Response option	TN	NWQ	NT	K	IOT	Consolidated
Increase	4	5	4	1	3	17 of 20 (85.0%)
Decrease	1	0	0	0	0	1 of 20 (5.0%)
Same	1	1	0	0	0	2 of 20 (10.0%)

Answered n: TN 6, NWQ 6, NT 4, K 1, IOT 3. Sources: TN Q42 p46; NWQ Q42 p45; NT Q42 p45; K Q42 p43; IOT Q45 p49.

Q43 What percentage of increase have you noticed

Table 115 Q43 What percentage of increase have you noticed

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-4%	0	0	0	0	0	0 of 17
5-10%	2	2	2	0	1	7 of 17
11-15%	1	0	0	1	0	2 of 17
16%+	1	3	1	0	0	5 of 17
Unsure	0	0	0	0	1	1 of 17
Around what I expected	0	0	1	0	1	2 of 17

Answered n: TN 4, NWQ 5, NT 4, K 1, IOT 3. Sources: TN Q43 p47; NWQ Q43 p46; NT Q43 p46; K Q43 p44; IOT Q46 p50.

Q44 What percentage of decrease have you noticed

Table 116 Q44 What percentage of decrease have you noticed

Response option	TN	NWQ	NT	K	IOT	Consolidated
1-4%	0	0	0	0	0	0 of 1
5-10%	0	0	0	0	0	0 of 1
11-15%	0	0	0	0	0	0 of 1
16%+	1	0	0	0	0	1 of 1
Unsure	0	0	0	0	0	0 of 1
Around what I expected	0	0	0	0	0	0 of 1

Answered n: TN 1, NWQ 0, NT 0, K 0, IOT 0. Sources: TN Q44 p48; NWQ Q44 p47; NT Q44 p47; K Q44 p45; IOT Q47 p51.

Q45 How do you feel about the cost of insurance in your suburb region

Table 117 Q45 How do you feel about the cost of insurance in your suburb region

Response option	TN	NWQ	NT	K	IOT	Consolidated
We are a high risk region	3	1	2	1	7	14 of 26 (53.8%)
It is becoming unaffordable	3	5	3	1	7	19 of 26 (73.1%)
Premiums are lower	1	0	0	0	0	1 of 26 (3.8%)
Other (please specify)	1	1	0	0	2	4 of 26 (15.4%)

Answered n: TN 6, NWQ 6, NT 3, K 1, IOT 10. Sources: TN Q45 p49; NWQ Q45 p48; NT Q45 p48; K Q45 p46; IOT Q48 p52.

Q46 How are changing insurance prices impacting your property household

Table 118 Q46 How are changing insurance prices impacting your property household

Response option	TN	NWQ	NT	K	IOT	Consolidated
Sacrificing essential or discretionary spending due to rising insurance and living costs (family activities / luxury spending)	3	4	1	0	0	8 of 25 (32.0%)
Our building has become run down from lack of maintenance	3	2	0	0	5	10 of 25 (40.0%)
I feel stressed over the cost of insurance	4	4	1	1	5	15 of 25 (60.0%)
I'd like to move out of Strata/ Community Title	0	2	0	0	1	3 of 25 (12.0%)
Other (please specify)	1	0	1	0	2	4 of 25 (16.0%)

Answered n: TN 5, NWQ 6, NT 3, K 1, IOT 10. Sources: TN Q46 p50; NWQ Q46 p49; NT Q46 p49; K Q46 p47; IOT Q49 p53.

Q47 Is your Body Corporate proactively taking steps to prevent damage to the property

Table 119 Q47 Is your Body Corporate proactively taking steps to prevent damage to the property

Response option	TN	NWQ	NT	K	IOT	Consolidated
Yes - My Body Corporate is proactive	4	4	3	1	2	14 of 23 (60.9%)
No - My Body Corporate doesn't seem to be proactive	0	1	0	0	4	5 of 23 (21.7%)
No - My property is new	0	0	0	0	0	0 of 23 (0.0%)
Unsure	1	1	0	0	2	4 of 23 (17.4%)

Answered n: TN 5, NWQ 6, NT 3, K 1, IOT 8. Sources: TN Q47 p51; NWQ Q47 p50; NT Q47 p50; K Q47 p48; IOT Q50 p54.

Q48 Since the Cyclone Reinsurance Pool started in 2023 do you think Strata Community Titles have more or fewer choices of insurers

Table 120 Q48 Since the Cyclone Reinsurance Pool started in 2023 do you think Strata Community Titles have more or fewer choices of insurers

Response option	TN	NWQ	NT	K	IOT	Consolidated
Fewer insurer are available - Less than 4 companies to choose from	4	4	3	1	Separate	12 of 15
More insurers are available - 4 or more companies to choose from	0	0	0	0	Separate	0 of 15
About the same	0	2	0	0	Separate	2 of 15
My Body Corporate has been unable to obtain suitable insurance	0	0	0	0	Separate	0 of 15
Unsure/Don't know	1	0	0	0	Separate	1 of 15

Answered n: TN 5, NWQ 6, NT 3, K 1, IOT 8. Sources: TN Q48 p52; NWQ Q48 p51; NT Q48 p51; K Q48 p49; IOT Q51 p55.

The consolidated column above is mainland-only; IOT has different wording or options. IOT distribution follows separately.

Table 121 Q48 Since the Cyclone Reinsurance Pool started in 2023 do you think Strata Community Titles have more or fewer choices of insurers

IOT response option	Count
Fewer insurer are available	0
More insurers are available	0
About the same	0
My Body Corporate has been unable to obtain suitable insurance	4
Unsure/Don't know	4

IOT Q51, p55; n=8.

Q49 Are you open to Body coporate switching insurer to find better options

Table 122 Q49 Are you open to Body coporate switching insurer to find better options

Response option	TN	NWQ	NT	K	IOT	Consolidated
None of the above	0	1	0	0	1	2 of 23 (8.7%)
Yes - They shop around every year	4	3	3	1	0	11 of 23 (47.8%)
No - There isn't enough options	0	2	0	0	2	4 of 23 (17.4%)
No - They stayed with the same insurer because they joined the reinsurance pool	1	0	0	0	0	1 of 23 (4.3%)
I don't know enough about this	0	0	0	0	5	5 of 23 (21.7%)

Answered n: TN 5, NWQ 6, NT 3, K 1, IOT 8. Sources: TN Q49 p53; NWQ Q49 p52; NT Q49 p52; K Q49 p50; IOT Q53 p57.

Q51 Is there anything else you would like to add

Table 123 Q51 Is there anything else you would like to add

Response option	TN	NWQ	NT	K	IOT	Consolidated
No - I'm finished	37	11	17	7	11	83 of 133 (62.4%)
I'd like to discuss this further -Please contact me	2	3	0	0	0	5 of 133 (3.8%)
Yes,	13	13	5	8	6	45 of 133 (33.8%)

Answered n: TN 52, NWQ 27, NT 22, K 15, IOT 17. Sources: TN Q51 p55; NWQ Q51 p54; NT Q51 p54; K Q51 p52; IOT Q55 p59.

These options concern final comments and contact requests, not insurance findings. Written Yes texts total TN 13, NWQ 13, NT 5, K 8 and IOT 6. One IOT test text is excluded qualitatively.

Listed industry categories

Mainland Q39 has zero answers in every mainland file. IOT Q41 has two answers, both None of the above, with zero selections for each listed category. No substantive industry classification can be produced. The categories cover net zero and renewable energy, critical minerals, export industries, decommissioning, defence, infrastructure, biosecurity, workforce, First Nations upskilling, marine access and research and development.

IOT only questions

IOT Q20 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your household insurance

Table 124 IOT Q20 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your household insurance

Response option	Count
More affordable	1
Less affordable	1
About the same	0
Unsure / don't know	3

Source: IOT Q20 p21, answered n=5. No mainland counterpart; no all-region pooling.

IOT Q39 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your business insurance

Table 125 IOT Q39 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your business insurance

Response option	Count
More affordable	0
Less affordable	2
About the same	1
Unsure / don't know	3

Source: IOT Q39 p42, answered n=6. No mainland counterpart; no all-region pooling.

IOT Q43 Does the Body Corporate hold any other insurance

Table 126 IOT Q43 Does the Body Corporate hold any other insurance

Response option	Count
Public liability insurance	1
Workers compensation insurance	1
Other insurance – please specify	0
No insurance at all	5
Unsure / don’t know	2
Other (please specify)	0

Source: IOT Q43 p47, answered n=8. No mainland counterpart; no all-region pooling.

IOT Q52 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your strata community title insurance

Table 127 IOT Q52 Since the Cyclone Reinsurance Pool commenced in 2023 have you noticed any change in the affordability of your strata community title insurance

Response option	Count
More affordable	0
Less affordable	1
About the same	2
Unsure / don't know	5

Source: IOT Q52 p56, answered n=8. No mainland counterpart; no all-region pooling.

Appendix D Summary of all written responses

Each row summarises one written passage from the supplied regional exports. The survey region and question/response reference identify its source, not the respondent. These are anonymised paraphrases of reported views and experiences, not verified facts. Comments may overlap across questions and are not unique-person counts. Monetary excess amounts, phone numbers and identifying details are omitted.

Eligible-region comments underpin the qualitative themes. Greater Whitsundays passages are listed separately for completeness only and remain excluded from substantive findings. The IOT test entry and a Greater Whitsundays contact-only entry are documented as exclusions, without reproducing their contents. Mid West Gascoyne has no written responses. Pilbara earlier-round comments have not been supplied.

RDA Tropical North

Table 128 Written response summaries from RDA Tropical North

Survey region	Source reference	Summary of written response
RDA Tropical North	Q5 response 1	Reports refusal to renew insurance after a weather-event claim.
RDA Tropical North	Q5 response 2	Reports insurance as too expensive.
RDA Tropical North	Q5 response 3	Links concerns about future affordability to climate instability and emissions.
RDA Tropical North	Q14 response 1	Continually reassesses the excess.
RDA Tropical North	Q14 response 2	Questions premium increases in light of personal and local claims history and living-cost changes.
RDA Tropical North	Q14 response 3	Raises the excess to lower premiums and intends to claim only for major loss.
RDA Tropical North	Q14 response 4	Relies on pay increases to meet insurance costs.
RDA Tropical North	Q14 response 5	Changes from annual to monthly premium payments.
RDA Tropical North	Q14 response 6	Considers moving to a more affordable region.
RDA Tropical North	Q45 response 1	Questions regional pricing relative to property design and southern storm exposure; reports a change in strata costs after government intervention.
RDA Tropical North	Q46 response 1	Reports a substantial unpaid workload managing owners' expectations about Body Corporate fees.
RDA Tropical North	Q51 response 1	Questions large premium increases and excess burdens despite long tenure and property maintenance.
RDA Tropical North	Q51 response 2	Reports insurance for a small rural property becoming unaffordable.
RDA Tropical North	Q51 response 3	Reports rising premiums and dissatisfaction with earlier claims handling.
RDA Tropical North	Q51 response 4	Reports reduced willingness to negotiate premiums and pressure on a single-income household despite maintenance and no recent claims.
RDA Tropical North	Q51 response 5	Reports a large renewal increase, a much cheaper alternative insurer and uncertainty about differing risk treatment of nearby properties.
RDA Tropical North	Q51 response 6	Reports high premiums and poor support when assistance is needed.
RDA Tropical North	Q51 response 7	Considers insurance affordability before purchasing a smaller property.
RDA Tropical North	Q51 response 8	Proposes a mutual insurer with government involvement.
RDA Tropical North	Q51 response 9	Alleges excessive charging by insurers and repairers; this is an unverified opinion.
RDA Tropical North	Q51 response 10	Questions geographic treatment under the Pool and differences in flood-cover options for businesses and farms.

Survey region	Source reference	Summary of written response
RDA Tropical North	Q51 response 11	Changes insurer after a large increase but accepts reduced cover; reports very limited cyclone-cover alternatives.
RDA Tropical North	Q51 response 12	Finds rebuilding costs difficult to estimate because costs rise after major weather events.
RDA Tropical North	Q51 response 13	Expresses concern about uninsured older people and personal affordability.

RDA Townsville and North West Queensland

Table 129 Written response summaries from RDA Townsville and North West Queensland

Survey region	Source reference	Summary of written response
RDA Townsville and North West Queensland	Q5 response 1	Reports refusal of cover linked to rural remoteness, distance from fire services and producer eligibility.
RDA Townsville and North West Queensland	Q14 response 1	Maintains public liability cover because of the consequences of being without it.
RDA Townsville and North West Queensland	Q14 response 2	Changes insurers to maintain cover required for a mortgage.
RDA Townsville and North West Queensland	Q14 response 3	Reports inability to insure a commercial property because of the tenant business.
RDA Townsville and North West Queensland	Q14 response 4	Changed insurer and now pays monthly.
RDA Townsville and North West Queensland	Q14 response 5	Reports that insurance costs discourage property purchases and that some residents are uninsured.
RDA Townsville and North West Queensland	Q14 response 6	Negotiates premiums or changes insurers annually.
RDA Townsville and North West Queensland	Q14 response 7	Accepts a higher excess to manage premiums.
RDA Townsville and North West Queensland	Q32 response 1	Reports prospective home buyers withdrawing after receiving insurance quotations.
RDA Townsville and North West Queensland	Q32 response 2	Negotiates premiums alongside excess settings.
RDA Townsville and North West Queensland	Q32 response 3	Concerned that inability to obtain insurance may affect eligibility for a tourism infrastructure grant.
RDA Townsville and North West Queensland	Q45 response 1	Questions postcode-based pricing and seeks property-specific recognition of flood exposure.
RDA Townsville and North West Queensland	Q51 response 1	Reports cancellation of cover associated with aviation-related property features and subsequent difficulty finding an insurer.
RDA Townsville and North West Queensland	Q51 response 2	Calls for intervention and questions escalating premiums despite a resilient, maintained property and no damage claims.
RDA Townsville and North West Queensland	Q51 response 3	Reviews cover annually, reports few insurer alternatives and limited clarity about Pool participation.
RDA Townsville and North West Queensland	Q51 response 4	Describes restricted quotations, underinsurance concerns and large differences in insurer pricing.
RDA Townsville and North West Queensland	Q51 response 5	Reports an uninsured home and a decision to sell commercial property because cover is unavailable.
RDA Townsville and North West Queensland	Q51 response 6	Reports buyers declining purchases because insurance costs affect affordability and finance requirements.

Survey region	Source reference	Summary of written response
RDA Townsville and North West Queensland	Q51 response 7	Reports obtaining reductions after contacting the insurer about annual increases.
RDA Townsville and North West Queensland	Q51 response 8	Reports no perceived Pool benefit but a more affordable policy after changing insurers.
RDA Townsville and North West Queensland	Q51 response 9	Requests inclusion of renters and contents-insurance experiences in the survey.
RDA Townsville and North West Queensland	Q51 response 10	Perceives northern residents as paying disproportionately compared with the south-east.
RDA Townsville and North West Queensland	Q51 response 11	Perceives reduced cover and rising premiums despite the Pool.
RDA Townsville and North West Queensland	Q51 response 12	Attributes higher premiums and fewer alternatives to changed risk modelling; questions treatment of local flood history.
RDA Townsville and North West Queensland	Q51 response 13	Supports the initiative but requests clearer questions and survey objectives.

RDA Northern Territory

Table 130 Written response summaries from RDA Northern Territory

Survey region	Source reference	Summary of written response
RDA Northern Territory	Q5 response 1	Reports insurance as too expensive.
RDA Northern Territory	Q14 response 1	Shops around more for insurance.
RDA Northern Territory	Q14 response 2	Reports a reduced increase after making a complaint and considering another provider.
RDA Northern Territory	Q14 response 3	Pays for damage directly to avoid an expected premium increase after claiming.
RDA Northern Territory	Q14 response 4	Reports high prices and dissatisfaction with claim acceptance.
RDA Northern Territory	Q14 response 5	Reports selecting a maximum excess.
RDA Northern Territory	Q14 response 6	Raises the excess to try to lower premiums.
RDA Northern Territory	Q32 response 1	Uses a broker to reassess insurance annually.
RDA Northern Territory	Q32 response 2	Reports a high cyclone excess; monetary amount omitted.
RDA Northern Territory	Q46 response 1	Reports a charity's insurance taking a material share of spending and considers it unsustainable.
RDA Northern Territory	Q51 response 1	Reports prolonged delays in arranging storm-damage quotations and concern about restoring habitability.
RDA Northern Territory	Q51 response 2	Is unsure of Pool relevance to Central Australia and notes that an answer was given despite limited knowledge.
RDA Northern Territory	Q51 response 3	Describes few insurer options and approaching unaffordability; seeks government involvement.
RDA Northern Territory	Q51 response 4	Considers shopping around essential.
RDA Northern Territory	Q51 response 5	Reports business-advisory observations that insurance and freight increases affect small-business profitability and viability.

RDA Kimberley

Table 131 Written response summaries from RDA Kimberley

Survey region	Source reference	Summary of written response
RDA Kimberley	Q5 response 1	Can no longer afford insurance.
RDA Kimberley	Q14 response 1	Seriously considers not insuring.
RDA Kimberley	Q32 response 1	Needs insurance for grant applications but describes the premium burden as difficult to sustain.
RDA Kimberley	Q51 response 1	Questions pricing relative to local weather exposure, reports affordability pressure on a pension and proposes assistance for low-income residents.
RDA Kimberley	Q51 response 2	Questions perceived Pool benefits and whether local conditions are adequately recognised in pricing.
RDA Kimberley	Q51 response 3	Describes high business costs, few willing insurers and increases after small claims; seeks recognition of longer claims history.
RDA Kimberley	Q51 response 4	Reports insurance and council rates competing for limited household funds and questions pricing relative to claims experience.
RDA Kimberley	Q51 response 5	Finds the answer options inadequate for a fully covered business with affordable excess but unaffordable premiums; suggests comparison with revenue or profit.
RDA Kimberley	Q51 response 6	Reports several years without cover, then reinsurance for mortgage purposes at a substantially higher premium.
RDA Kimberley	Q51 response 7	Considers further resilience upgrades limited because the house is already built to cyclone standards.
RDA Kimberley	Q51 response 8	Reports no perceived change in insurance from the Pool.

Indian Ocean Territories RDO

Table 132 Written response summaries from Indian Ocean Territories RDO

Survey region	Source reference	Summary of written response
Indian Ocean Territories RDO	Q5 response 1	Lives with parents.
Indian Ocean Territories RDO	Q14 response 1	Concerned about being unable to obtain the cover needed.
Indian Ocean Territories RDO	Q18 response 1	Uninsured; considers the listed mitigation options inapplicable.
Indian Ocean Territories RDO	Q18 response 2	Was unaware of the mitigation measures.
Indian Ocean Territories RDO	Q48 response 1	Concerned that an insurer might decline cover when a claim arises.
Indian Ocean Territories RDO	Q48 response 2	Reports public liability and workers compensation only, without strata insurance.
Indian Ocean Territories RDO	Q49 response 1	Concerned about being unable to obtain insurance.
Indian Ocean Territories RDO	Q49 response 2	Reports increased strata fees to meet costs and possible additional contributions if Body Corporate funds are insufficient.
Indian Ocean Territories RDO	Q55 response 1	Reports longstanding unavailability of business/property insurance and frustration that earlier engagement has not resolved it.
Indian Ocean Territories RDO	Q55 response 2	Explicit survey-test text; excluded from qualitative findings.
Indian Ocean Territories RDO	Q55 response 3	Reports unsuccessful attempts to obtain assistance with insurance availability.
Indian Ocean Territories RDO	Q55 response 4	Also reports inability to obtain vehicle insurance.
Indian Ocean Territories RDO	Q55 response 5	Questions business viability and investment attractiveness because of territory costs.
Indian Ocean Territories RDO	Q55 response 6	Describes additional insurance needs for off-island services and complications from transporting equipment by air.

RDA Greater Whitsundays

Table 133 Written response summaries from RDA Greater Whitsundays

Survey region	Source reference	Summary of written response
RDA Greater Whitsundays	Q5 response 1	Reports unaffordable cover and no perceived recognition of roof upgrades or elevation that previously prevented flooding.
RDA Greater Whitsundays	Q14 response 1	Cannot afford insurance.
RDA Greater Whitsundays	Q51 response 1	Contact number only; omitted from the response summary and qualitative analysis.

These passages and the contact-only record are outside all substantive analysis because the region is below the regional inclusion threshold.

RDA Mid West Gascoyne

No written responses in the supplied export.