

Houseowner

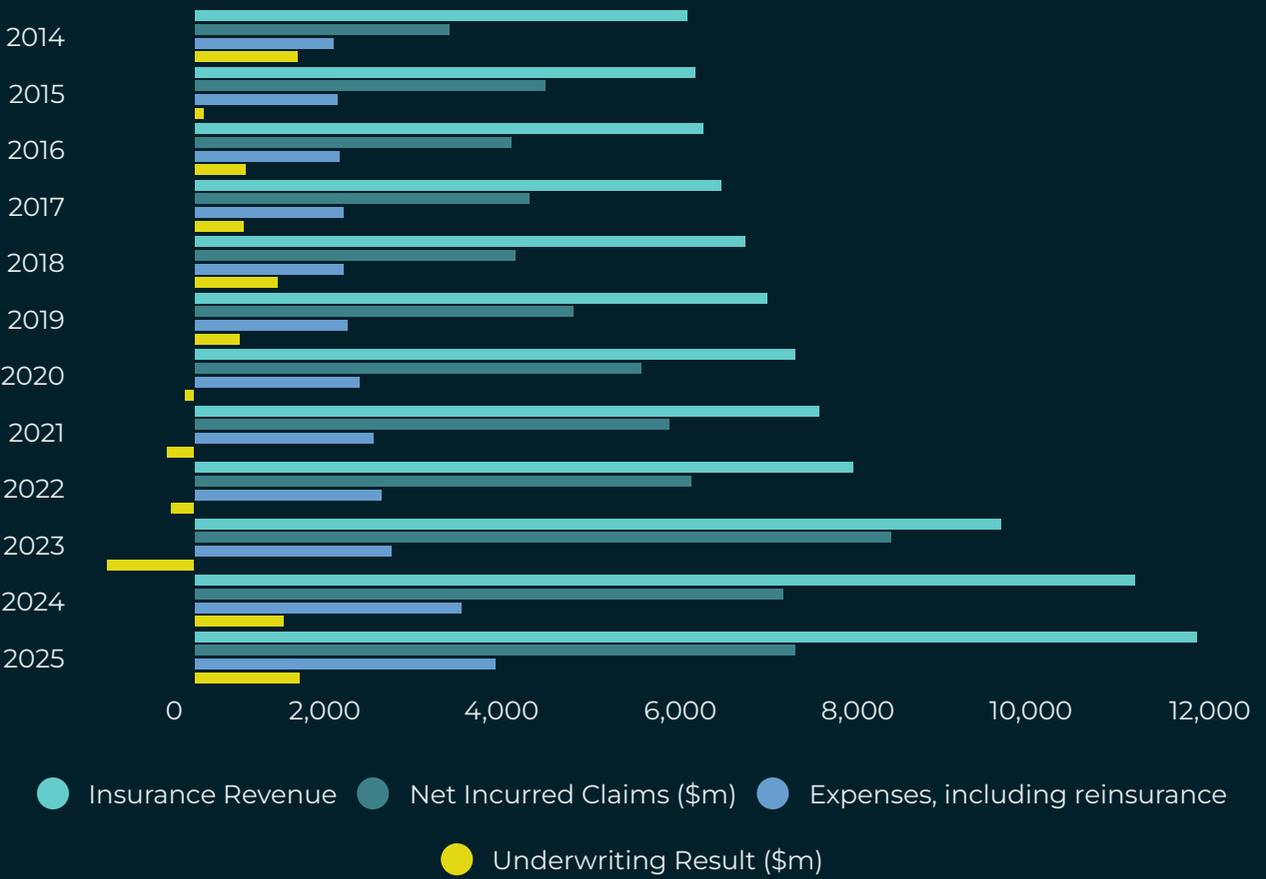
Market data and insights

What is Houseowner / Householder Insurance?

Houseowner or householder insurance is a type of insurance that typically combines both home insurance and contents insurance. Home insurance covers the physical structure of your house, while contents insurance covers your personal belongings within the home. This type of insurance helps protect against risks such as fire, theft, and natural disasters, ensuring that both your property and possessions are safeguarded.

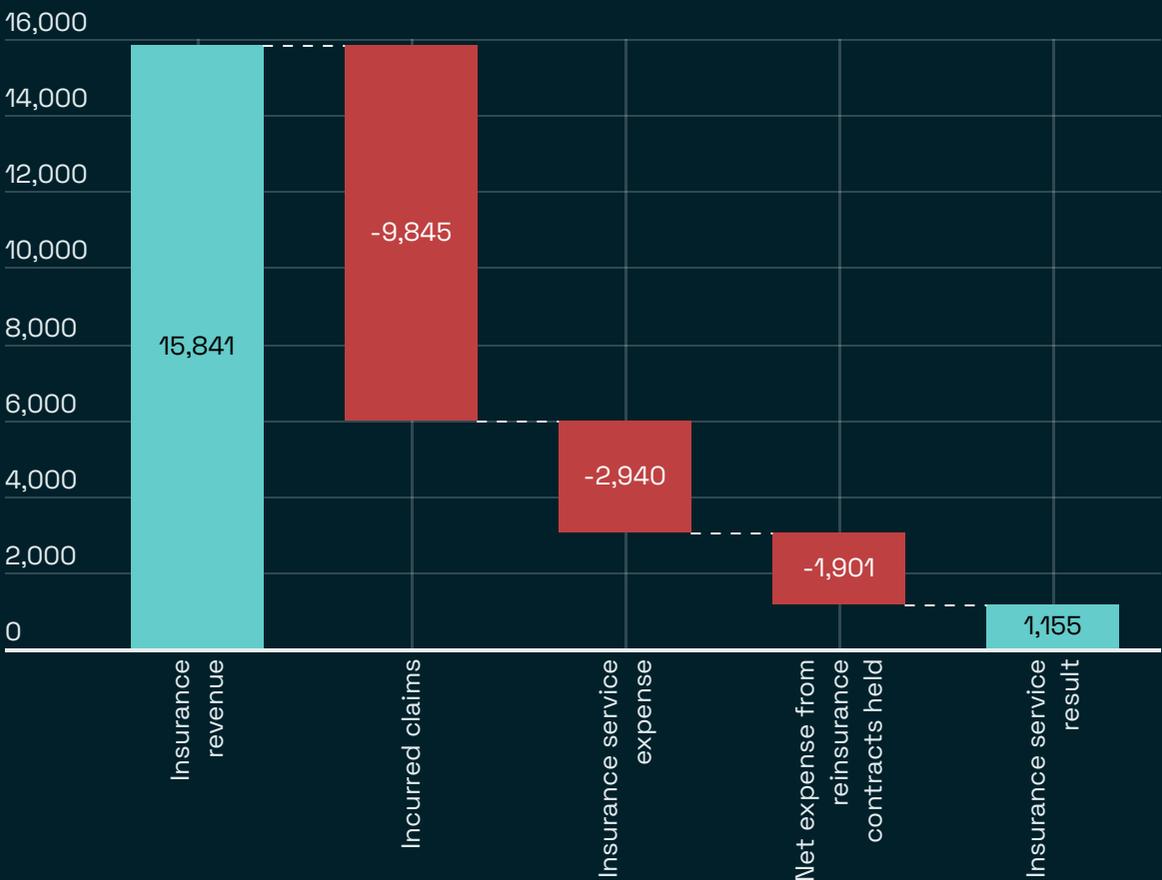
How does the market perform in Australia?

10 Year Profit and Loss (\$m)

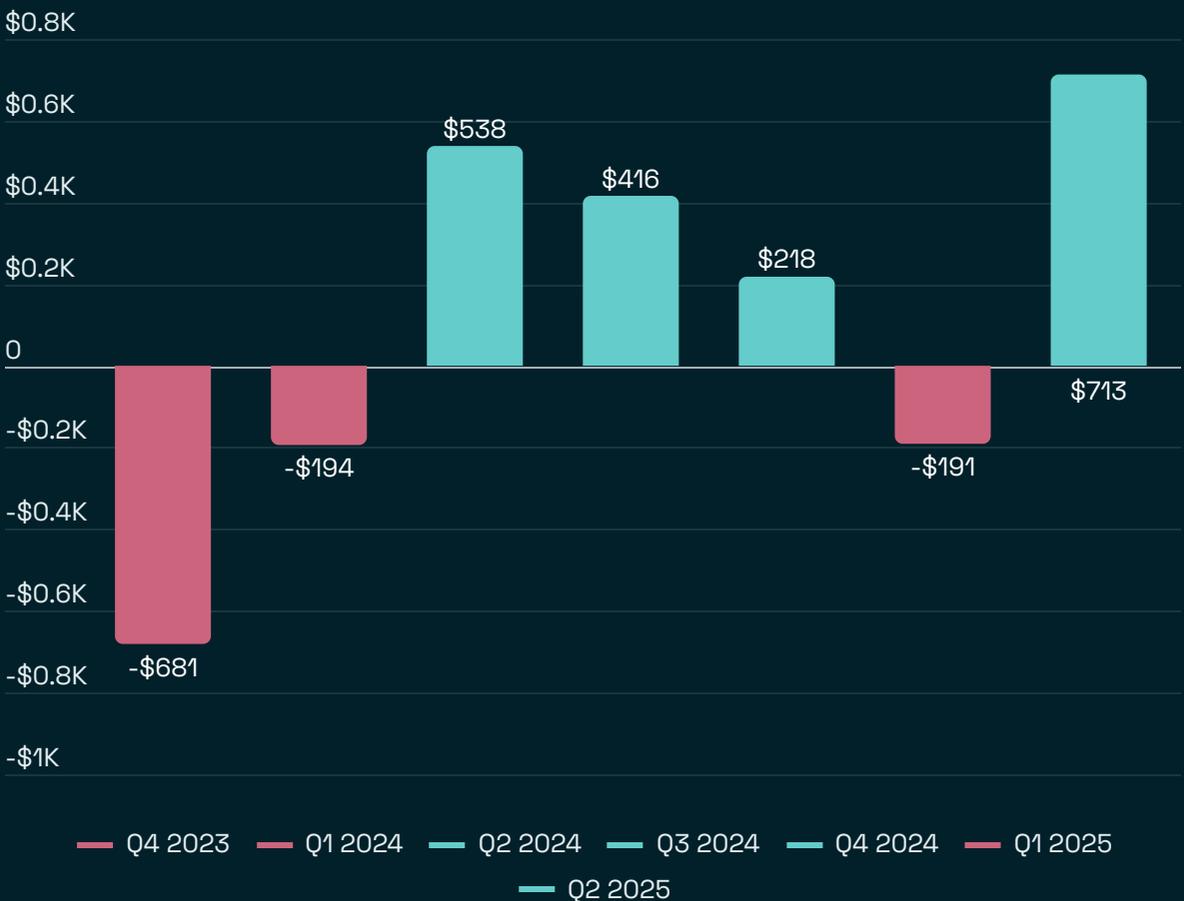


2025 Results

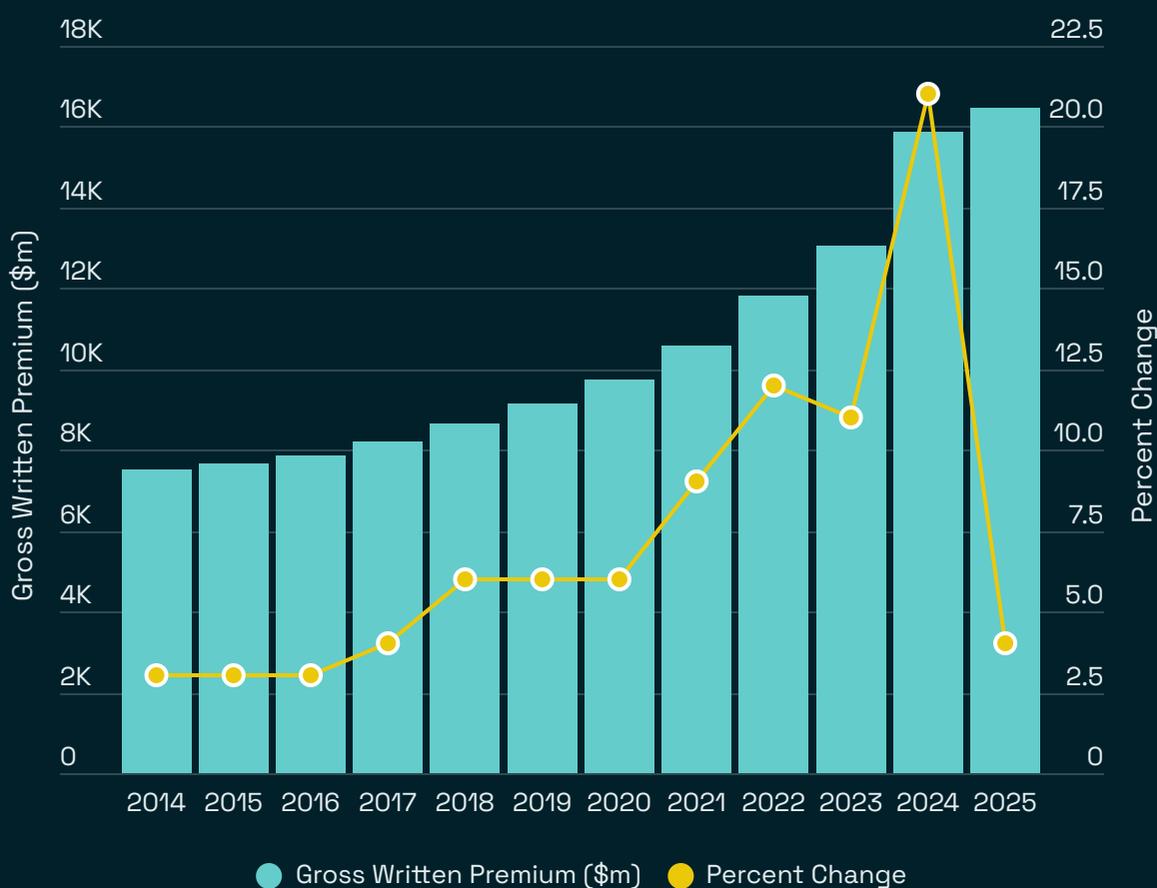
2025 P&L (Jun 2024 - Jun 2025)



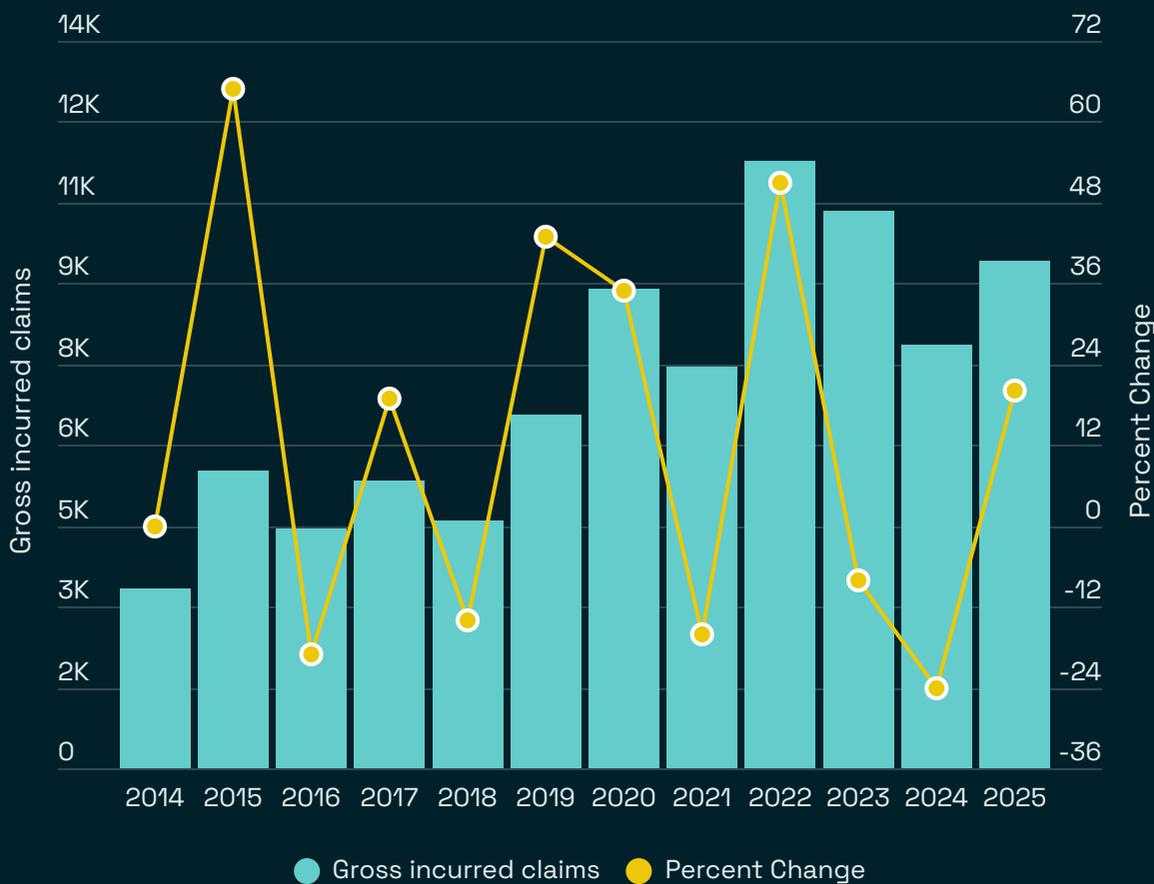
Underwriting Result - last 7 quarters



Householder Premium Growth (\$m)



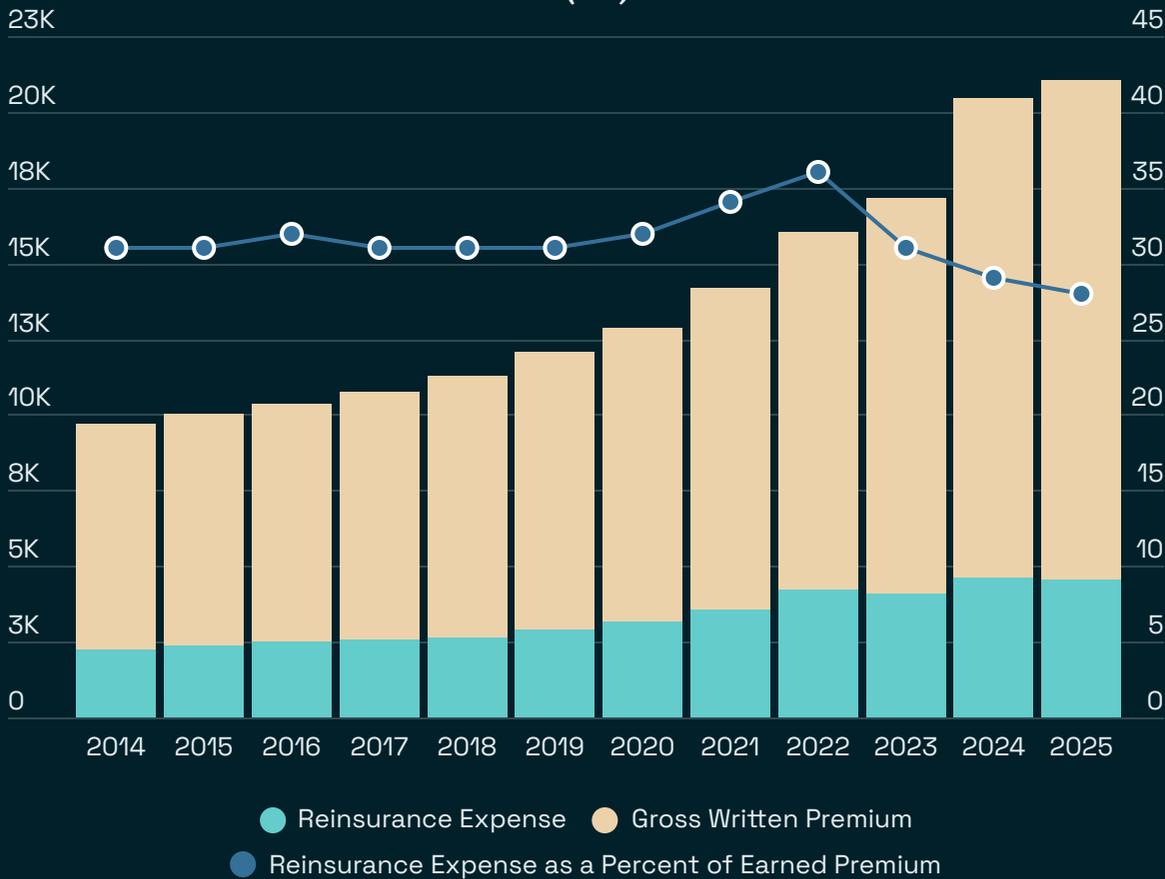
Householder Claims Trends (\$m)



10 Year Reinsurance Expense vs Recovery (\$m)

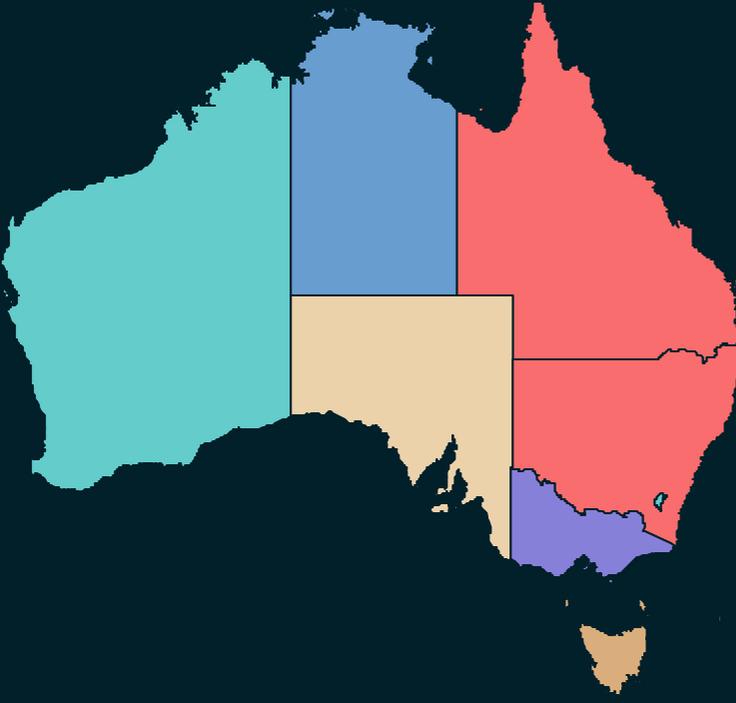


Insurer Reinsurance Expenses as a part of Gross Written Premium (\$m)



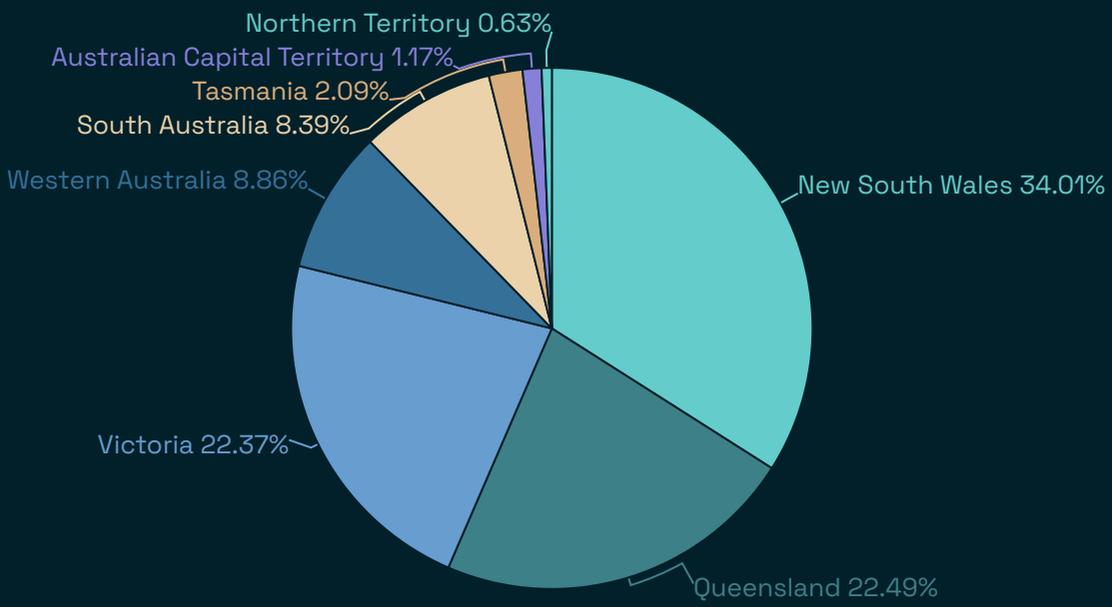
Insights by state

Premium and average 5 year Average Loss Ratio by State

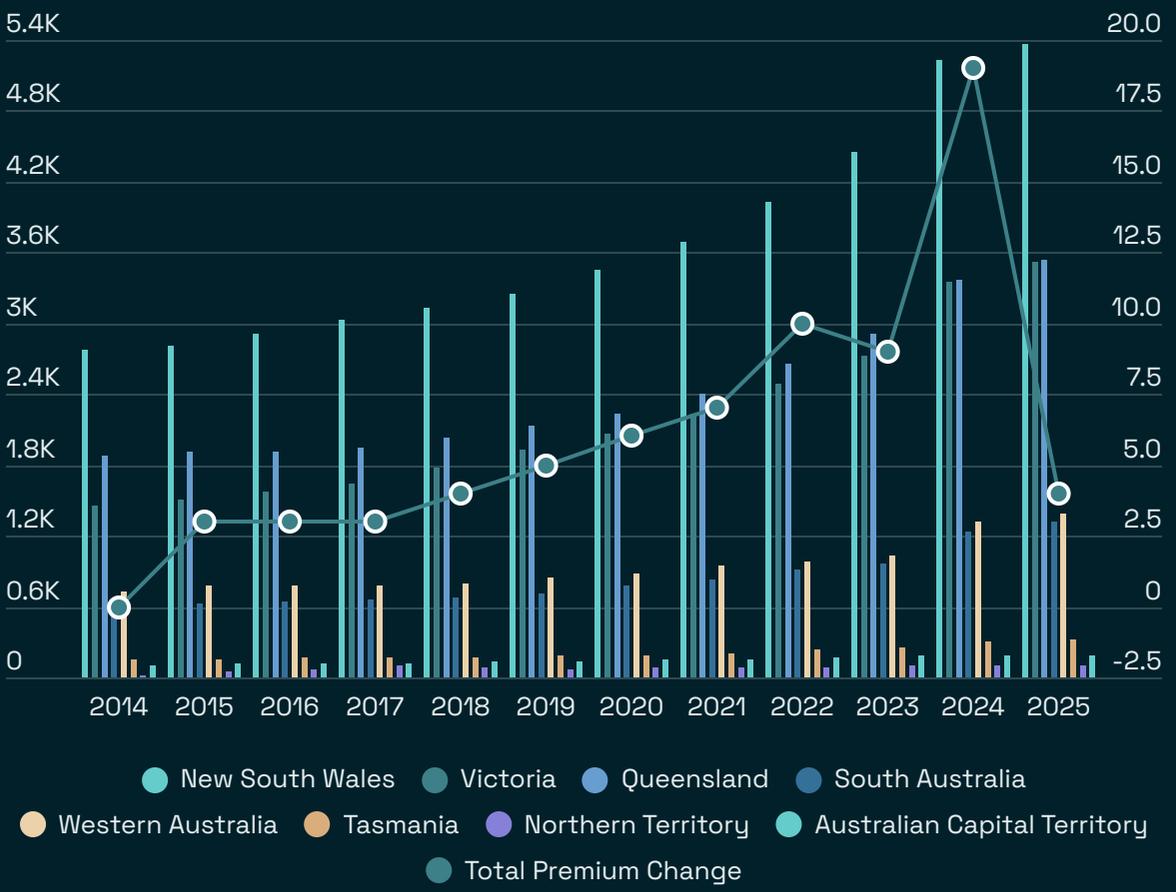


- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

Premium Size by State (\$m)



National Premium Change (m)



Average Premium per Risk

