

Australian Commercial Property Large Loss Database



December 2024 Losses

The month of December has seen a number of unique losses around the country.

The common theme with a number of the December losses is the interest that the environmental protection authorities can have in events. An underground coal mine fire in Broken Hill and 2 Industrial spills in the Derwent River in Tasmania are examples.

The lines between malicious damage, civil disturbances and riots and terrorism came to light in December with damage to places of worship in Sydney and Melbourne

Please see the list of December 2024 losses

As always, if there is a loss you know about, and it is not on the list, let us know at lossinfo.net@gmail.com

Encourage your colleagues and peers to subscribe via the link below

<https://lossinfo.net/signup-4-losses-%2B-news>

Howden Re

Market leading **MGA** expertise

Howden Re is the global leader in MGA and Coverholder business, offering a bespoke approach to the unique market opportunities that MGAs face in today's marketplace.

As the only 'full stack' reinsurance broker in the MGA and programme marketplace, we are the largest broker in Australia and New Zealand in respect of Delegated Authority GWP – circa US\$700million in 2023 - the leading capacity finder, investment banker and strategic adviser to this rapidly growing and important sector.

At Howden Re we focus on industry leading service levels throughout the transaction and beyond, and offer a truly bespoke approach to each client.

Meet our APAC team – depth of talent and servicing capacity

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Placement

- Largest broker globally in respect of Delegated Authority GWP – circa US\$7billion in 2023
- Largest broker in Australia / New Zealand on Delegated Authority GWP – circa US\$700million in 2023
- Business & UW plan creation and peer review
- Specialised placement experience across all non-life classes
- Complimentary whole account / specific peril Reinsurance structuring

Analytics & Advisory

- Natural Peril modelling / pricing
- Cresta Zone management
- Rate adequacy and portfolio rate advice
- Loss development and reserving analysis
- Loss ratio driver and trend analysis
- Portfolio profitability analysis
- Strike/Retention rate analysis
- Carrier capital analysis and advisory
- Specialty class portfolio analytics (e.g. Cyber, Political Violence / Terrorism)
- Benchmarking – Product / Territory via NOVA – Howden Group proprietary industry data base

Portfolio/
Binder
Administration

- Risk Bordereaux reporting template creation
- Premium / Claims management – market leading capabilities based on scale and experience with regards Delegated Authority business
- Binder T&C's updates
- Large loss support between Coverholder / TPA's / Carriers

Compliance

- Access to global advice / other jurisdictions on compliance

Together we are greater

Contact our APAC team today to learn more about how you can leverage our expertise to help your business

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Our APAC office locations

Beijing | Hong Kong | Seoul | Singapore | Sydney

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<u>Date</u>	<u>Suburb</u>	<u>State</u>	<u>Occupation</u>	<u>Press Article</u>
1/12/2024	Hobart	TAS	Wharf	https://www.abc.net.au/news/2024-12-01/fuel-spill-shuts-down-hobarts-macquarie-point-area/104670382
4/12/2024	Eden	NSW	School	https://www.abc.net.au/news/2024-12-04/eden-marine-high-school-fire-police-investigating/news/104682382
5/12/2024	Rochester	VIC	Tobacconist	https://www.bendigoadvertiser.com.au/story/8838330/early-morning-blaze-contained-at-rochester-shop-corner/
5/12/2024	Gosford	NSW	Office	https://www.abc.net.au/news/2024-12-06/new-police-charge-man-accused-of-causing-gosford-exposures/104692170
5/12/2024	Surfers Paradise	QLD	Massage Parlour	https://www.abc.net.au/news/2024-12-06/surfers-paradise-man-get-blasted-sets-fire-massage-parlour/104692358
6/12/2024	Ripponlea	VIC	Synagogue	https://www.abc.net.au/news/2024-12-07/rip-on-ripped-synagogue-fire-jewish-community-reaction-melbourne/104695034
8/12/2024	Rockhampton	QLD	Industrial Shed	https://www.abc.net.au/news/2024-12-08/rockhampton-industrial-shed-fire/104700000
10/12/2024	Adelaide	SA	old city mail exchange	https://www.facebook.com/NewsAdelaide/videos/104700000-city-building-gone-up-in flames/104700000

10/12/2024	Various	QLD	Energy Bushfire risk	https://www.queensland.com.au/energy-bushfire-risk
13/12/2024	Gurley	NSW	Hotel	https://www.abc.net.au/news/2024-12-13/royal-hotel-gurley-north-west-nsw-burns-down/104721068
14/12/2024	Sunshine	VIC	Mechanical repair	https://www.bbc.com/news/australia-68262848
15/12/2024	Albion	QLD	Events Centre	https://www.abc.net.au/news/2024-12-15/albion-events-centre-fire-brisbane/104721068
15/12/2024	Gunnedah	NSW	Waste Management	https://www.abc.net.au/news/2024-12-15/gunnedah-waste-management-fire/104721068
15/12/2024	Woombye	QLD	Fruit Farm	https://www.abc.net.au/news/2024-12-15/woombye-fruit-farm-fire/104721068
15/12/2024	Moranbah	QLD	Coal Mine	https://www.abc.net.au/news/2024-12-15/moranbah-coal-mine-fire/104721068
15/12/2024	Shepparton	VIC	Industrial Building	https://www.sheppnews.com.au/news/fast-fix-at-factory-fire/
16/12/2024	Minto	NSW	Pallet Storage	https://www.fire.nsw.gov.au/incident.php?record=recoFQD6rFMZJfc9O
16/12/2024	Ambarvale	NSW	School	https://www.tiktok.com/discover/ambarvale-high-school-fire
18/12/2024	Malak	NT	Shopping Centre	https://ntindependent.com.au/suspicious-fire-damages-underground-carpark-in-malak/
19/12/2024	Terrigal	NSW	Niteclub	https://www.abc.net.au/news/2024-12-19/terrigan-niteclub-fire/104721068
19/12/2024	Adelaide	SA	Chemist	https://www.foxnews.com/national/adelaide-chemist-smash-crash-68262848
19/12/2024	Claremont	TAS	Chocolate Factory	https://www.abc.net.au/news/2024-12-21/tas-explainer-cadbury-hobart-sugar-spill-swimmers/104754224
24/12/2024	Traralgon	VIC	Pizza shop	https://www.abc.net.au/news/2024-12-24/traralgon-pizza-shop-fire/104721068
24/12/2024	Norlane	VIC	Tobacco Store	https://www.news.com.au/national/norlane-tobacco-shop-angled-in-fires-photos-15315260911618111694590873a5
24/12/2024	Flemington	VIC	Tobacco Store	https://www.abc.net.au/news/2024-12-24/flemington-tobacco-store-fire/104721068
25/12/2024	Fortitude Valle	QLD	Tobacco Store	https://www.abc.net.au/news/2024-12-27/fortitude-valley-tobacco-store-fire/104721068
26/12/2024	Unanderra	NSW	Disability Services	https://www.dailymotion.com/video/x9becfs
27/12/2024	Geelong	VIC	Hotel	https://www.bay939.com.au/local-news/suspicious-blaze-at-popular-cbd-venue/
28/12/2024	Mt Fields	TAS	Café	https://www.foxnews.com/national/mt-fields-cafe-damaged-by-mountain-falls-water-falls-cafe-after-kitchen-fire
29/12/2024	Pearl Beach	NSW	Restaurant	https://www.foxnews.com/national/pearl-beach-restaurant-fire/104721068
31/12/2024	Croydon North	VIC	Take Away	https://lilydale.mailcommunity.com.au/2025/01/06/croydon-north-cafe-blacked-by-flames/
31/12/2024	Breakwater	VIC	Commercial	https://www.krock.com.au/local-news/police-probe-overnight-factory-blaze/
31/12/2024	Eagleby	QLD	Tobacconist	https://mypolice.qld.gov.au/news/2024/12/31/arsen-break-and-enter-eagleby/
31/12/2024	Greenacre	NSW	Cleaning Supplies	https://www.abc.net.au/news/2024-12-31/greenacre-cleaning-supplies-fire/104721068
14/01/2025	Broken Hill	NSW	Mine	https://www.abc.net.au/news/2025-01-14/broken-hill-mine-fire/104721068