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## **CYCLONE RESILIENCE ANSWERS IN THE PALM OF YOUR HAND**

Leading insurer Suncorp will help build a smartphone app that supports northern Australia homeowners in deciding how to strengthen their house against the impacts of cyclones.

The Australian-first project will put vital information and advice about cyclone resilience in the palm of the homeowner's hand.

Wind engineer and research fellow at James Cook University's Cyclone Testing Station Daniel Smith will lead the *ResilientResidence* project after receiving a \$180,000 Advance Queensland grant from the State Government with matching funds from Suncorp Insurance. Suncorp will also contribute claims data and expertise towards the project.

Suncorp Insurance CEO Anthony Day said an easy, interactive tool to guide homeowners through improvements to their home would be another important step toward better protecting northern Australian families against cyclones.

"Suncorp Insurance is proud to support initiatives which equip homeowners with the most up to date information about their cyclone risk, and provide practical steps to strengthen homes and protect their loved ones," Mr Day said.

"This research is an extension of our long-term partnership with the Cyclone Testing Station and another example of our commitment to mitigation. Through our Cyclone Resilience Benefit, we are already rewarding homeowners who have strengthened their homes against cyclones with premium reductions.

"This is another example of mitigation being recognised by stakeholders as the most sustainable way of reducing cyclone risk in northern Australia."

Dr Smith said the app will help residents in wind-prone areas assess their risk of wind damage, and make decisions as to what mitigation work they could undertake to reduce their risk.

"There are some simple, low-cost mitigation actions that can pay for themselves after just one cyclone. With others, the cost-benefit calculation is more complex. This app will guide people through those decisions," Dr Smith said.

"The app will be informed by engineering analysis of different types of housing in various wind-prone locations, as well as the findings of a behavioural study that will assess what motivates different people to take action to mitigate their risk.

"Understanding why some people undertake damage mitigation, and why others don't, will help us help us tailor incentive programs and target our communication more effectively."

Dr Smith's research experience includes: insurance claims analysis for severe wind events, wind-borne debris trajectory modelling, post-event damage assessment, wind resistance of roofing systems, structural retrofitting for wind and water ingress, wind tunnel testing, and behavioural aspects of community cyclone preparedness.

For further information from Suncorp Insurance please contact:

**Joshua Cooney**  
Corporate Affairs Manager  
M: 0477 391 260

**Melissa Cronin**  
Corporate Affairs Advisor  
M: 0467 709 299

For further information from the Cyclone Testing Station please contact:

**Daniel Smith**  
Research Fellow  
E: [daniel.smith8@jcu.edu.au](mailto:daniel.smith8@jcu.edu.au)  
T: [07 4781 4298](tel:0747814298) or M: 0429 092 677