Hunter Health Insurance - Capital Position

The Australian Prudential Regulation Authority (APRA) mandates that health insurers maintain an adequate level of capital to ensure that members and the community can trust the fund's ability to meet its financial commitments in any scenario.

As of 30 June 2026, Hunter Health's capital adequacy multiple (CAM) stood at 2.73, significantly exceeding the APRA's required minimum (1.0). This reflects the fund's strong capital position.

Below is a table presenting Hunter Health's capital adequacy position as of 30 June 2026:

Capital Position	Health Benefits Fund
Capital Base	
Net Assets	13,571,731
Regulatory adjustments in the calculation of Common Equity Tier 1 and Tier 2 Capital	55,273
Total Capital Base	13,627,003
Prescribed Capital Amount	
Insurance Risk Charge	3,852,041
Asset Risk Charge	1,092,241
Asset Concentration Risk Charge	-
Operational Risk Charge	289,671
Less: Aggregation Benefit	- 735,463
Adjustments to prescribed capital amount as approved by APRA	501,511
Total Prescribed Capital Amount	5,000,000
Capital Adequacy Multiple	
Total Capital Base divided by Total Prescribed Capital Amount	2.73