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**From:** John Anning  
**Sent:** Wednesday, 5 September 2018 4:33 PM  
**To:** Portfolio Committee 4  
**Subject:** Re: Fire and emergency services levy inquiry - Transcript - 13 August 2018  
**Attachments:** ICA\_Transcript-13August2018-Highlighted-Insurance.pdf

[SENT OF BEHALF OF MR ROBERT WHELAN, CEO]

Ms Kate Mihaljek  
Principal Council Officer  
Upper House Committees  
Parliament of New South Wales

Dear Ms Mihaljek

Please find **attached** a copy of the corrected transcript (*one* correction on page 26), as requested in your email.

The Insurance Council's responses to each of the questions taken on notice at the hearing follow below.

**Question 1**

***After the NSW Government's 30 May 2017 announcement that it would defer the Fire and Emergency Services Levy, when did the Insurance Council meet with the NSW Treasurer?***

**Answer 1**

The Insurance Council met with the NSW Treasurer on **2 June 2017**.

**Question 2**

***What is the breakdown of fire compared to theft-related home insurance claims?***

**Answer 2**

The Insurance Council is able to provide estimates of the proportion of claims which relate to *fire* or *theft/burglary* events in New South Wales from a sample of domestic building insurance claims data\*. The claims data is for the period of 1 April 2018 to 30 June 2018 (most recent quarter available). The estimates are presented in the following table:

| Claim type     | Number | Percentage |
|----------------|--------|------------|
| Fire           | 305    | 3.8        |
| Theft/Burglary | 245    | 3.0        |
| Total claims^  | 8,088  | 100.0      |

\* The claims data used to calculate the estimates was retrieved from Insurance Statistics Australia Limited (ISA) database.

^ Includes claims for all other event categories such as weather-related and liquid damage.

**Question 3**

***What is the insurance take up rate for commercial organisations?***

**Answer 3**

The Insurance Council does not have information on the overall level of property insurance by commercial organisations. From a survey which the Insurance Council undertook in 2015, the take up rate of all insurance types for small and medium sized businesses was 87% at the time.

Yours sincerely