



Inquiry into Canberra's Night-Time Economy

Answer to question taken on notice

Asked by: Mr James Milligan MLA

Addressed to: Mr Chris Gatfield, General Manager, Australian Hotels Association ACT

In relation to: Increase in insurance premiums

Hearing: 13 May 2026

Uncorrected Proof Transcript pp 73-74

Transcript provided: 21 May 2026

Answer Due: 28/05/2026

Mr Chris Gatfield took on notice the following question:

MR MILLIGAN: Yes, so in terms of insurance and safety, when an incident occurs the premises would need to report that incident and put it through their insurance and whatever else, no matter what venue it is or what type of business it is. Have your clients seen an increase in the number of incidences that have occurred, increase in the number of reports they have had to lodge with their insurance? And has there been an increase in their insurance premiums because of that? Because we all know insurance companies record areas and locations and what happens in those areas. Has that contributed also to the premiums going up?

Mr Gatfield: I will happily take that one. So the primary driver in the hospitality industry in terms of increased insurance premiums are psychological injury claims. And they are rising at a rate far outstripping physical injury claims, largely because it is much easier to manage the physical injury risks within a workplace. I do not have any data around the number of those claims that might relate to, you know—

MR MILLIGAN: Safety, yes.

Mr Gatfield: —incidents that are happening on the street or driven by patron behaviour or drugs. I may be able to access data from specifically the New South Wales market, if that might interest you, but I will have to go and ask our specialised insurer within that jurisdiction. Happy to take it on notice.

Mr Chris Gatfield: The answer to the Member's question is as follows:

[I have been unable to access the data referred to above.](#)

OFFICIAL

Approved for circulation to the Standing Committee on Economics, Industry and Recreation

Signature:

Date:

By Mr Chris Gatfield, General Manager, Australian Hotels Association ACT