



Legislative Assembly for the
Australian Capital Territory

Standing Committee on Economics,
Industry and Recreation

Submission Cover Sheet

Inquiry into insurance costs in the ACT

Submission number: 048

Submitter: Hiltive Pty Ltd

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15th May 2025

Subject: Concerns Regarding ACT Workers Compensation Legislation and Its Impact on Employers

To Whom It May Concern

I'm not sure if this is the appropriate avenue to raise these concerns, but I feel compelled to speak out—along with many other businesses—regarding the current state of the ACT Workers Compensation legislation.

Our company has operated in the ACT for over 45 years and currently employs more than 20 staff in the roofing industry. As you would expect, our insurance premiums are already among the highest due to the inherent risks associated with roofing. However, what's increasingly frustrating—and financially unsustainable—is the lack of balance in how claims are assessed and managed under the current ACT system.

In all our years of business, not a single claim has been declined—even in instances where there was clear evidence that the injury did not occur at work or was the direct result of the employee's own actions. The response from insurers is always the same: "The employee is covered under ACT legislation, which means the employer is liable regardless of circumstances."

While we fully support fair compensation for genuine workplace injuries, the system as it stands leaves no room for common sense or thorough investigation in questionable cases. We have had multiple claims where factual investigators presented evidence disputing the legitimacy of the injury or its relation to the workplace, yet the claims were still approved. In two separate cases, more than \$200,000 was paid out despite substantial proof that the incidents were not entirely work-related.

Most recently, we've had two additional claims within our company that clearly warranted deeper investigation, but once again, the outcome favoured the employee without sufficient scrutiny. This sends the wrong message to our workforce—some now see the system as easy to exploit, knowing that the employer will bear the cost regardless.

These patterns have caused our premiums to skyrocket. We now pay over \$200,000 annually for workers compensation insurance alone. This is becoming financially untenable and threatens our ability to continue operating and employing local workers. If we're forced to reduce or cease operations, the government stands to lose not only from employment opportunities, but also from associated tax revenue such as GST and payroll taxes.

There must be reform. Employers are being disproportionately penalized, and it feels as though our contributions and challenges are being ignored. I would be happy to share specific examples from our company that demonstrate the need for a more balanced and investigative approach to claims.

It's our belief that some insurance providers may be capitalizing on the rigidity of ACT laws to inflate premiums, to the detriment of honest employers.

We urge the relevant authorities to consider legislative changes that protect both employees and employers, and promote a fair, transparent, and sustainable system for all parties involved.

Many Thanks

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Loretta Hatelly and on behalf of Company Director

Account Manager

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